



17/09/2024

## TO WHOM IT MAY CONCERN

**Our Client:** Colwall Orchard Trust CIC

**Business Description:** Activities include plant and maintaining community orchards; management of common land; management of allotment sites; running seasonal events; monitoring and improving the biodiversity and condition of local orchards; running training courses; school visits for educational purposes; sale of food products as well as fundraising and social events; annual bonfire .

**Our Reference:** 51973334

In our capacity as Insurance Brokers for the above, we confirm the following insurance(s) to be in force as at the date of this letter:

## Employers Liability

**Insurer:** Q Underwriting Services Ltd (Property Division)

**Policy number:** 022727/06/23

**Cover period:** 17<sup>th</sup> September 2024 to 23<sup>rd</sup> June 2025

**Indemnity limit:** £10,000,000

This section provides cover for the Insured's Legal Liability for their employees for death, injury or disease sustained during the course of their employment in the business and is require by law.

## Public Liability

**Insurer:** Q Underwriting Services Ltd (Property Division)

**Policy number:** 022727/06/23

**Cover period:** 17<sup>th</sup> September 2024 to 23<sup>rd</sup> June 2025

**Indemnity limit:** £5,000,000

This section provides cover for the Insured's legal Liability to members of the public for accidental bodily injury or accidental damage to property arising out of the business as per the policy wording.

## Products Liability

<b>Insurer:</b>	Q Underwriting Services Ltd (Property Division)
<b>Policy number:</b>	022727/06/23
<b>Cover period:</b>	17 <sup>th</sup> September 2024 to 23 <sup>rd</sup> June 2025
<b>Indemnity limit:</b>	£5,000,000

This section provides cover for the Insured's Legal Liability to members of the public for accidental bodily injury or accidental damage arising out of goods or products designed, manufactured, constructed, installed, altered, repaired, serviced, processed, treated, sold, leased, supplied or distributed by the Insured as per the policy wording.

## Professional Indemnity

<b>Insurer:</b>	Q Underwriting Services Ltd (Property Division)
<b>Policy number:</b>	022727/06/23
<b>Cover period:</b>	17 <sup>th</sup> September 2024 to 23 <sup>rd</sup> June 2025
<b>Indemnity limit:</b>	£250,000

This section provides cover for the Insured's legal liability incurred following professional negligent acts or omissions as per the policy wording.

Cover is subject to the underlying policy terms, conditions, exclusions and/or limits.  
Indemnity to principal is included, where applicable.

This letter is provided for information only and confers no rights upon the recipient, other than those which may be provided by the policy or policies. PIB do not express any view, or assume any liability as to the solvency of the Insurers – and are under no obligation to notify you of any changes to, or cancellation of the coverage.

Yours faithfully,

Bhavika Kukadia  
**Enterprise Client Handler**  
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