



3rd January 2019

Sutton Specialist Risks Ltd
Bull Wharf,
Redcliff Street,
Bristol
BS1 6QR

For the attention of John Ludley

XL Catlin Insurance
Company (UK) Ltd
20 Gracechurch Street
London
EC3V 0BG

Dear John,

Re: Confirmation of binding authority delegated to Sutton Specialist Risks Limited under Unique Market Reference No B0334SC3342019300

This letter is to confirm that XL Catlin Insurance Company (UK) Ltd. ("XL Catlin") have given authority to Sutton Specialist Risks Limited ("the Coverholder") at Bull Wharf, Redcliff Street, Bristol BS1 6QR to act as our Agent under Binding Authority contract number B0334SC3342019300

Accordingly, we are pleased to confirm the following:

1. The Coverholder is authorised by us as per Underwriting guidelines outlined in appendix 2 of the binding authority contract and as calculated using the Angel Underwriting system to write excess layer public and products liability risks located in the UK, Isle of Man and the Channel Islands. Risk limits are given to a maximum of £9,000,000 excess of a minimum of primary £1,000,000.
2. The Binding Authority covers risks incepting between 1st January 2019 and the 31st December 2019.
3. Claims under certificates issued by the Coverholder will be handled by XL Catlin staff or XL Catlin appointed claims administrators, adjusters or Lawyers.

We acknowledge that premium payment received by Sutton Specialist Risks Limited is considered as payment received by this company and return premiums and, where relevant, claims paid to Sutton Specialist Risks Limited are not recognised to be paid to the insured until received by the insured or their agent.

Yours Faithfully,

A handwritten signature in blue ink, appearing to read 'S Dawson', with a long horizontal flourish underneath.

Simon Dawson
Head of Delegated Underwriting Governance