

To Whom It May Concern

JLT Specialty Ltd
The St Botolph Building
138 Houndsditch
London
EC3A 7AW
Telephone 020 7528 4000
Direct Line 020 7558 3282

Dear Sirs,

Confirmation of Insurance Cover

Re: South Tyneside Council, South Tyneside Homes Ltd & South Tyneside Housing Ventures Trust Ltd

We, JLT Specialty Limited, Public Sector - UK Retail, hereby confirm that we act as Insurance Brokers to the above client and have placed insurance cover on the Council's behalf according to the Council's instructions as follows:

Insurance Type : Liability Insurance

Period : 1st December 2019 to 30th November 2020, both dates inclusive

Cover a) Employers Liability
b) Public Liability
c) Officials Indemnity
d) Efficacy Indemnity

Limit of Indemnity : a) £50,000,000 any one occurrence
b) £50,000,000 any one occurrence
c) £10,000,000 any one occurrence and in the aggregate
d) £2,000,000 any one occurrence

Deductible : a) £500,000 any one claim
b) £500,000 any one claim
c) £500,000 each and every claim or series of claims
d) £500,000 any one claim

Insurers : QBE UK Limited

Policy Number : Y101533QBE0119A

Our advice has been based solely on information supplied to us by South Tyneside Council and we cannot advise on any matter where all the relevant facts have not been brought to our attention. We cannot be responsible for any inaccuracy or omission in the information provided to us, nor will we be responsible in the event that South Tyneside Council have not acted upon our advice.

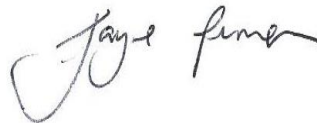
We have given the above undertakings in good faith and will use our best endeavours to comply with them however, we accept no responsibility whatever or howsoever arising (whether by reason of any inaccuracy, inadvertent omission or negligence on our part or otherwise) by reason of our failure to do so, for any loss, damage or expense incurred due to the reliance by any third party (for the purposes of this letter third party shall include all persons (including the addressee) other than South Tyneside Council on the contents of this letter.

Our obligations pursuant to this letter will cease automatically upon the termination of our appointment as broker to the client in respect of the insurances referred to above.

Yours faithfully

A handwritten signature in black ink, appearing to be 'J. Howard'.

Signed

A handwritten signature in black ink, appearing to be 'Jayne Finner'.

Signed