

TO WHOM IT MAY CONCERN

19 April 2024

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s)	Believe Housing Ltd and Believe Developments Limited
Postal Address	Coast House, Spectrum 4, Spectrum Business Park, Seaham, County Durham, SR7 7TT, United Kingdom
Our Ref	40539827
Business Description	<ul style="list-style-type: none">• Housing Association, providing homes, housing services and repairs, maintenance, improvements, sheltered housing schemes (flats and bungalows) offering age exclusive and retirement housing and some with onsite management and community centres, aids and adaptations, support to maintain tenancies and leasehold management and property owners.• Our Development Strategy (2021-26) 'More Homes, Better Places' provides a mix of property types and tenures, including homes for social rent, affordable rent, affordable home ownership and private sale. The strategy also has direct links with our Homes for 2050 corporate plan project.

Public and Products Liability (Excess Layer)

Insurer:	Chubb European Group SE
Policy number:	UKCASO26073
Cover period:	1 st April 2024 to 31 st March 2025
Excess layer:	£10,000,000
Layer limit of indemnity:	£10,000,000

Professional Indemnity

Insurer:	Markel International Insurance Company Limited via Markel (UK) Ltd
Policy number:	P39016
Cover period:	1 st April 2024 to 31 st March 2025
Indemnity limit:	£1,000,000 any one claim
Excess:	£1,000



Employers Liability

Insurer:	QBE UK Limited via Alesco Risk Management Services Ltd
Policy number:	Y134351QBE0123A
Cover period:	1 st April 2024 to 31 st March 2025
Indemnity limit:	£20,000,000

Public Liability

Insurer:	QBE UK Limited via Alesco Risk Management Services Ltd
Policy number:	Y134351QBE0123A
Cover period:	1 st April 2024 to 31 st March 2025
Indemnity limit:	£10,000,000
Excess:	£500

Products Liability

Insurer:	QBE UK Limited via Alesco Risk Management Services Ltd
Policy number:	Y134351QBE0123A
Cover period:	1 st April 2024 to 31 st March 2025
Indemnity limit:	£10,000,000
Excess:	£500

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully

Julia Barber
Account Manager
Tel: 01245 341237
Email: julia_barber@ajg.com