

Mark Holley
Principal Insurances and Risk Management Officer
Monmouthshire Council ("**you**")
Innovation House
Wales 1 Business Park
Magor
Caldicot
NP26 3DG

26th March 2026

Dear Mark

Client Information Letter

We, Aon UK Limited, are insurance brokers acting on your behalf only in accordance with our terms of business agreement. We have agreed to provide this letter to confirm that we have placed contract(s) of insurance on behalf of You, our Client, as described below ("**Insurance(s)**"). The Insurance(s) is/are in force as at the date of this letter.

This letter is not to be understood as providing advice of any kind. You are responsible for any assumptions you may make regarding the cover afforded by the Insurance(s), which are subject to the terms, conditions and exclusions of each policy.

The issue of this letter does not make the person or organisation to whom/which it is sent an additional insured or loss payee, nor does it modify the Insurance(s) in any way.

We are not acting as the agent of insurer(s) in providing this letter.

We accept no obligation to update this letter should any of the Insurance(s) be cancelled, assigned, not renewed or changed in such a manner as to affect the accuracy of this document.

This letter is provided on the strict understanding that we do not owe or assume any duty, liability or responsibility whether in contract, tort or otherwise to anyone other than our Client. To the fullest extent permitted by law, we shall not be liable for any loss arising directly or indirectly from any use of this document by anyone other than our Client.

This letter will be governed by and construed in accordance with the laws of England and Wales and the parties shall submit to the exclusive jurisdiction of the courts of England and Wales to settle any dispute or claim that arises out of or in connection with this letter or its subject matter or formation (including non-contractual disputes or claims).

If you do not accept the basis on which this letter is provided, including the exclusions of liability set out above, please return the letter to us immediately.

Yours sincerely,

Katie Millward
Client Service Manager
For and on behalf of Aon UK Limited

The Insurances

Casualty

Insured	Monmouthshire Council
Insurer	Aspen Insurance
Policy Number	I0A67D916A0G / I0A67D916B0G
Policy Period	1 st April 2026 to 31 st March 2027
Limit of Indemnity	<p>Cover and Limit:</p> <p>Employers' Liability any one occurrence £25,000,000</p> <p>Public Liability any one occurrence £25,000,000</p> <p>Products Liability in all in the period of insurance £25,000,000</p> <p>Pollution Liability in all in the period of insurance £25,000,000</p> <p>Officials' Indemnity in all in the period of insurance £2,000,000</p> <p>Professional Indemnity in all in the period of insurance upto £2,000,000 depending on Service but not less than £250,000</p> <p>Libel and Slander in all in the period of insurance £2,000,000</p> <p>Land Charges in all in the period of insurance £2,000,000</p> <p>Public Health Act in all in the period of insurance £ 2,000,000</p>
Deductible	<p>Employers' Liability £100,000</p> <p>Public Liability £75,000</p> <p>Product Liability £75,000</p> <p>Pollution Liability £75,000</p> <p>Officials Indemnity £25,000</p> <p>Professional Indemnity £5,000/£2,500</p> <p>Libel and Slander £Nil</p> <p>Land Charges £25,000</p> <p>Public Health Act £25,000</p> <p>Combined Liability Aggregate Stop for the above of £900,000</p>