



T: 0191 482 1219 [www.ncinsurance.co.uk](http://www.ncinsurance.co.uk)

Mr Edward Thompson  
ICAX Limited  
33 Greenwood Place  
London  
NW5 1LB

Date: 21st April 2020  
Policy Ref: 73421561

To whom it may concern

Re: **Contractors Combined Insurance**  
Renewal Effective Date: **23rd April 2020**  
Cover Expiry Date: **23rd April 2021**  
Insurer: **Aviva Insurance Limited**  
Policy Number: **100547234CSI**

We refer to the above policy and client and confirm that the following covers are in place:

Policy Section	Cover in Force?	Insurer / Policy Number	Limit of Indemnity	Cover Dates
Employer's Liability	Yes	Aviva Insurance Limited / 100547234CSI	£10million	23/04/2020 to 22/04/2021
Public / Products Liability	Yes	Aviva Insurance Limited / 100547234CSI BN Underwriting / DOA/EXOL/SS2066627	£5million	23/04/2020 to 22/04/2021
Professional Indemnity	Yes	Aviva Insurance Limited / 100632166CCI	£5million	23/04/2020 to 22/04/2021

The following significant exclusions apply:

- Please refer to the policy schedule / wordings for further information.

We trust that this information is in order – please contact NC Insurance should you require further information.

Yours sincerely

**Aimee Hawkins**

☎ 0191 440 8079

✉ [aimeeh@ncinsurance.co.uk](mailto:aimeeh@ncinsurance.co.uk)



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It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsourced functions for your business.

You must disclose every material circumstance which you know or ought to know, or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

**If you are unsure of your obligations or whether information is material then you should disclose it to us.**

If you fail to make fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium.

NCi House, Lowreys Lane, Low Fell, Gateshead, Tyne & Wear, NE9 5JB    E: [you2us@ncinsurance.co.uk](mailto:you2us@ncinsurance.co.uk)

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