



## TO WHOM IT MAY CONCERN

Date: **10 March 2020**

Dear Sir/Madam,

Aon UK Limited are the insurance brokers for Tesco plc &/or Subsidiary Companies, who have requested that we issue this letter on their behalf for information purposes only.

We confirm we have placed contracts of insurance on behalf of Tesco plc &/or Subsidiary Companies which include the contract(s) described below ("the Insurances"):

<b>Name of Insured</b>	:	Tesco plc &/or Subsidiary Companies
<b>Type of Insurance</b>	:	<b>Property Damage/ Business Interruption and Terrorism</b>
<b>Period</b>	:	1 <sup>st</sup> March 2020 to 28 <sup>th</sup> February 2021, both dates inclusive
<b>Name of Insurer</b>	:	Chubb Insurance and Various Lloyd's Syndicate – Lead by AXS 1686
<b>Policy Number</b>	:	UKFRIC38309.20 and B1526CMCTR2000018
<b>Property Insured</b>	:	Please refer to the schedule attached to this letter
<b>Cover</b>	:	"All Risks" of Physical Loss or Damage including Subsidence as more fully defined in the policy wording
<b>Conditions</b>	:	Includes Other Interest Clause Includes Non-Vitiation Includes Loss of rent – 60 Months Includes Rent Payable Cover – 60 months Reinstatement basis of settlement Policy includes professional fees and debris removal European Union and Public Authorities Clause Includes Contracting Purchaser's Interest Clause Includes Waiver of Subrogation Clause

### Other Interests Clause

The interests of other parties in this insurance are noted, it being understood that in the event of loss the nature and extent of such other interests will be disclosed by the **Insured**.

In the event of a lease agreement requiring property as insured herein to be in the joint names of the **Insured** and the other party or parties to that agreement, it is agreed that such parties be deemed noted as joint **Insured** to the extent required by such agreement provided that

- a) in the event of loss the nature and extent of such interests be disclosed to the **Company**
- b) the provisions of this **Special Condition** apply solely in respect of the property which is subject of such agreement.

Subject to the terms, conditions, exclusions and limitations of the Policy.

The Insurances 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 Insurances, 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 Insurances in any way.

We are not acting as the agent of insurers in providing this letter.

We accept no obligation to update this letter should any of the Insurances 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 Tesco plc &/or Subsidiary Companies. 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 Tesco plc &/or Subsidiary Companies.

This document is governed by the laws of England & Wales.

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 faithfully**



**Anne Bromley**  
**Client Service Advisor**  
**For and on behalf of Aon UK Limited**