

To Whom It May Concern

31 March 2026

Dear Sir or Madam,

## Confirmation of Insurance

[FirstGroup plc and/or subsidiary companies including but not limited to First Greater Western Ltd; Hull Trains, East Coast Trains Ltd, First Trenitalia West Coast Rail Limited t/a Avanti West Coast, First Rail Stirling Ltd](#)

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

## Combined Liability

Layer	Primary
Insurer	Zurich Insurance plc UK Branch
Policy Number	7049068
Period of Insurance	01 April 2026 to 31 March 2027, both days inclusive Local Standard Time at the address of the Insured
Limit of Indemnity	Public Liability – No less than GBP10,000,000 any one occurrence but in the annual aggregate in the Period of Insurance in respect of Pollution and Contamination  Products Liability:  No less than GBP10,000,000 any one occurrence and in the annual aggregate in the Period of Insurance  Employers Liability:  No less than GBP10,000,000 any one claim or series of claims against the Insured arising out of one cause, costs inclusive
Additional Information	The above Employers Liability Limit of Indemnity has been achieved through separate policies in layers as follows:-  GBP5,000,000 in excess of Self Insured Retention Zurich Insurance Plc UK Branch (7049074) 100% GBP5,000,000 in excess of GBP 5,000,000 American International Group UK Limited (PNMLT2650299) 100%



## Information

It is hereby noted that cover in respect of First Greater Western Ltd is only operative for the period commencing from 00.01 am 1st April 2026 to 23:59:59 pm 30<sup>th</sup> September 2026

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.


We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

DocuSigned by:  
  
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Marsh Ltd