

David Williams
Biffa Limited
Accuray House, Cressex
High Wycombe, HP12 3TZ

16 March 2026

Dear David,

Client Information Letter: Biffa Limited &/or Subsidiary Companies

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,



Jose Alarcon
Client Service Advisor
For and on behalf of Aon UK Limited

The Insurances

Motor Fleet

Insured	Biffa Limited &/or Subsidiary Companies
Insurer	Bray Insurance Company Limited
Policy Number	BIC202627
Policy Period	1 st April 2026 to 31 st March 2027
Cover	Motor Fleet Insurance
Limit of Indemnity	<ul style="list-style-type: none"> • Bodily Injury: Unlimited • Third Party Property Damage: £5,000,000 if the Vehicle is a Private Car, Motorcycle or a Minibus which is not used for the carriage of passengers for hire or reward (other than under a permit issued within Section 19 of the Transport Act 1985) • £5,000,000 in respect of all other vehicles including Minibuses used for the carriage of passengers for hire or reward • £1,200,000 in respect of any vehicle carrying hazardous goods, chemicals or fuels. <p>All limits excluding claimant's costs and expenses and any other costs and expenses.</p> <ul style="list-style-type: none"> • £1,200,000 while Your Vehicle is carrying any High Category Hazardous Goods or being used or driven at any Hazardous Location the Limit of Indemnity in respect of Damage to third party property (excluding claimant's costs and expenses and any other costs and expenses) • £5,000,000 for claimant's costs and expenses and any other costs and expenses in respect of Damage to third party property.

Public & Products Liability

Insured	Biffa Limited &/or Subsidiary Companies	
Insurer	Bray Insurance Company Limited	
Policy Number	BICPL202627	
Policy Period	1 st April 2026 to 31 st March 2027	
Limit of Indemnity	Public Liability any one occurrence	£10,000,000
	Products Liability any one occurrence and in the aggregate	£10,000,000
	Professional Indemnity any one occurrence and in the aggregate	£10,000,000

UK Employers' Liability

Insured	Biffa Limited &/or Subsidiary Companies
Insurer	Bray Insurance Company Limited
Policy Number	BICEL202627
Policy Period	1 st April 2026 to 31 st March 2027
Cover	Employers' Liability Insurance
Limit of Indemnity	£10,000,000 any one occurrence