

Certificate of Liability Insurance

Name of policyholder	Lucy Waddell T.as Lucylou Photography & Lucylou Photo Booths
Insurer	Hiscox Insurance Company Limited
Policy number	9101497
Effective date of cover	26/03/2022
Expiry date of cover	26/03/2023

Selected Cover	Limit of Indemnity
Professional Indemnity Insurance	£100,000
Public Liability Insurance	£2,000,000
Employers Liability Insurance	N/A

We have placed the insurance that is the subject of this letter after consultation with the client and based upon the clients instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client and that 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.

We express no view and assume no liability with respect to the solvency or future ability to pay of the insurance company that has issued the insurance.

We assume no obligation to advise yourselves of any developments regarding the insurance subsequent to the date of this letter. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance and/or 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.

If you require any further information regarding the policy we shall be pleased to assist you.

For and on behalf of

Infocus Photography Insurance