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1<sup>st</sup> October 2013

Emma Ciechan  
Guardian Media Group plc  
Kings Place  
90 York Way  
London  
N1P 2AP

Dear Sirs

### **CONFIRMATION OF INSURANCE – Guardian Media Group plc**

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurance(s) on your behalf for Guardian Media Group plc and Subsidiary Companies and Free Admart Ltd including Guardian News and Media LLC as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

#### **Public/Products Liability**

INSURER: *ACE European Group Ltd*

POLICY NUMBER: UKCAIC66037

PERIOD OF INSURANCE: *1<sup>st</sup> October 2013 to 30<sup>th</sup> September 2014*

LIMIT OF INDEMNITY GBP10,000,000 per occurrence and in the annual aggregate for Products Liability

DEDUCTIBLES: GBP250

#### **Excess Public/Products Liability**

INSURER: *QBE Insurance (Europe) Ltd*

POLICY NUMBER: Y021543QBE0110A

PERIOD OF INSURANCE: *1<sup>st</sup> October 2013 to 30<sup>th</sup> September 2014*

LIMIT OF INDEMNITY            GBP40,000,000 in excess of GBP10,000,000 per occurrence and  
in the annual aggregate for Products Liability

DEDUCTIBLES:                    GBP250

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

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, 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,



**Pamela Beilby BA(Hons) FCII**  
**Senior Client Advisor**  
**For and on behalf of**

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**Marsh Ltd**