

1st July 2026

To Whom it May Concern,

CONFIRMATION OF INSURANCE – Padraig Thornton Waste Disposal Limited and subsidiary companies including The City Bin Co.

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 with insurers who are authorised to conduct insurance business in Ireland by their respective regulatory authority(ies).

Business Description	Domestic, Industrial and Commercial Waste Collection, Recycling and Disposal (including Liquid Waste for Local Authorities) Management and Operation of Bring Centre and Property Owners (including some Building Work), Composting, End of Life Vehicle Processing, Maintenance of Own Vehicles and Contractors Vehicles used on the Business of the Insured and Property Owners (including some Building Work)
Class of Insurance	Employers Liability, Public/Products Liability
Insurer	Lloyd's Insurance Company S.A. ASC 5325 50%/ Lloyd's Insurance Company Ive Syndicate 2525 50% Excess Liability JRP Underwriting - Ergo
Policy Number	B109626A00437
Period of Insurance	01/07/2026 to 30/06/2027 (Both dates inclusive)
Policy Limits	Employer Liability - €20 Million any one occurrence Public Liability - €6.5 Million any one occurrence Products/Pollution Liability - €6.5 million in the aggregate Excess Public/Products/Pollution Liability - €6.5M in excess of €6.5M

Marsh Ireland Brokers Limited, trading as Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting, is regulated by the Central Bank of Ireland.

Marsh Ireland, Bowring Marsh, Charity Insurance, Echelon Claims Consultants, Guy Carpenter & Company, ILCS, Insolutions, Lloyd & Partners, Marsh Aviation Consulting, Marsh Claims Management Services, Marsh Claims Solutions, Marsh Specialty, Marsh Reclaim, and Marsh Risk Consulting are trading names of Marsh Ireland Brokers Limited. Marsh Ireland Brokers Limited is a private company limited by shares registered in Ireland under company number 169458. VAT Number IE 6569458D. Registered Office: Charlotte House, Charlemont Street, Dublin 2, Ireland, D02 NV26, Ireland, D02 RY98. A J Croft, P F Doyle, J C Grogan, E Kelly, D McGovern, J Mercer, C Nelson (British) and C. Ryan.

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. 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 Irish law.

Yours sincerely,



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