

**TO WHOM IT MAY CONCERN**

<b>Date</b>	27/10/2021
<b>Name of Member</b>	Essex Police, Fire and Crime Commissioner Fire and Rescue Authority and EFA (Trading) Limited
<b>Membership Number</b>	BD007_FRC003_0006 ESS
<b>Protection Period</b>	From: 01/11/2021 To: 31/10/2022 Both days inclusive
<b>Limit of Liability:</b>	<b>Public Liability</b> £50,000,000 any one event <b>Products Liability</b> £50,000,000 for all claims <b>Employers' Liability</b> £50,000,000 any one event
<b>Excess</b>	As per Protection
<b>Conditions</b>	As per Liability Protection Wording including Indemnity to Principals
<b>Security</b>	The Mutual provides protection up to a limit for each claim ("the retention") in line with its Rules and Articles of Association and its Protection Wordings. The Mutual arranges insurance in the names of its Members above the retention with Builders Direct S.A. Builders Direct S.A. (including its UK Branch) (company number BR021017) whose registered office is 3rd Floor, 37-39 Lime Street, London EC3M 7AY. Authorised and regulated by the Financial Market Authority of Luxembourg. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**IMPORTANT INFORMATION**

This certificate does not reflect in detail the protection terms and only provides a summary of the protection that is in existence at the date this certificate was issued. To obtain details of the protection terms, conditions, restrictions, exclusions or warranties you must refer to the Liability Protection Wording, Definitions document and Protection Schedule.


In arranging this certificate, we do not guarantee that the protection outlined will continue to remain in force for the period referred to as the protection may be cancelled or altered by either party at any time and/or in accordance with the Mutual's Rules. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration or cancellation of this protection.

**Signed**



Mike Clayton  
Chairman  
Fire & Rescue Indemnity Company Limited

**Signed**



Paul Bennett  
Managing Director  
Builders Direct S.A.