

27th August 2024

To Whom It May Concern,

Our Reference: 83540656

RE: L3 Essence Ltd, Latus Health Ltd, Latus Group (UK) Ltd & The Industrial Diagnostics Company Ltd

Business

Occupational health provider – health & well being advice, eyesight tests using Snellen charts, lung capacity tests, hand & arm vibration checks, audiology services, medical assessments for offshore workers, physiotherapy, acupuncture, administration of vaccinations, gym & pilates, phlebotomy, cannulation of non prescription elements such as vitamins. Implementation of Covid testing & sale of Covid tests. Counselling & management of a health app, distribution of discount codes. Mental health awareness training, finger prick testing for glucose / cholesterol, blood screening, urinalysis, drug / alcohol screening. Training of staff. Provision of chest x-rays.

We can confirm that we act as insurance brokers on behalf of the above insured, and that the following covers are in place:

Employers Liability

Insurer:	CNA via Servca Group Ltd
Policy number:	10504390
Cover period:	23 rd August 2024 to 13 th April 2025
Indemnity limit:	£10,000,000 any one occurrence
Territorial Limits	United Kingdom & Republic of Ireland

Public Liability

Insurer:	CNA via Servca Group Ltd
Policy number:	10504390
Cover period:	23 rd August 2024 to 13 th April 2025
Indemnity limit:	£10,000,000 any one claim & in the aggregate
Territorial Limits	United Kingdom & Republic of Ireland
Excess:	£3,000

Medical Professional Liability & Professional Indemnity

Insurer:	CNA via Servca Group Ltd
Policy number:	10504390
Cover period:	23 rd August 2024 to 13 th April 2025
Indemnity limit:	£10,000,000 any one claim & £20,000,000 in the aggregate A sub limit of £250,000 applies to:- Abuse & molestation Regulatory hearing & inquest costs
Territorial Limits	United Kingdom & Republic of Ireland
Excess:	£5,000 increasing to £10,000 for regulatory hearing & inquest costs

Cyber Liability

Insurer:	CFC Underwriting Ltd
Policy number:	ESM0039935582
Cover period:	17 th July 2024 to 13 th April 2025
Indemnity limit:	£5,000,000
Excess:	£10,000 / 8 Hours

Commercial Combined

Insurer:	Giant Risk Solutions Ltd
Policy number:	C/CC111768444
Cover period:	17 th July 2024 to 13 th April 2025
Limit of Liability:	Various
Excess:	£1,000 Theft £2,500 Subsidence £10,000 Flood at Chanterlands Avenue £500 All other claims

Engineering Computers

Insurer:	Fiducia MGA Co Ltd
Policy number:	FIDENG-0082/2024
Cover period:	17 th July 2024 to 13 th April 2025
Limit of Liability :	£165,000 Portable Computer Equipment £377,500 Static Computer Equipment £338,000 Medical Equipment £25,000 Computer Media & Additional Expenditure
Excess:	£250 increasing to £500 for medical equipment

Please Note:

The information provided in this document provides a brief overview of covers in place at the time this was sent. The full details of the above policies, including terms and conditions, are provided in their respective policy documentation. The expiry date given represents the normal expiry date of the policy. This document does not change cover provided. The cover stated above may change or be cancelled, and we are under no obligation to advise you as such.

Please contact us if you require any further information.

Yours sincerely,

K Thornton

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