



Gallagher

Insurance | Risk Management | Consulting

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TO WHOM IT MAY CONCERN

31 December 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

Insured Details:

Name(s)	Kersia SAS which includes Kilco Holdings Ltd; Kilco (International), Holchem Laboratories Ltd, Ltd & Quat-Chem Ltd
Postal Address	Gateway House, Pilsworth Road, Bury, Lancashire, BL9 8RD, United Kingdom
Our Ref	2959796
Business Description	Manufacture & Supply of Industrial Detergents & Sanitizers, suppliers and installers of related dispensing machinery. Manufacturers & Distributors of dairy hygiene, animal health, nutritional, food hygiene and approved bio security products including Contract Manufacturing. Manufacture, storage & wholesale janitorial products and cleaning materials.

Public Liability

Insurer:	XL Insurance Company SE
Policy number:	FR00010284LI
Cover period:	1st January 2026 to 31st December 2026
Indemnity limit:	EUR 20,000,000
Basis of Limit:	In the aggregate

Products Liability

Insurer:	XL Insurance Company SE
Policy number:	FR00010284LI
Cover period:	1st January 2026 to 31st December 2026
Indemnity limit:	EUR 20,000,000
Basis of Limit:	In the aggregate

Cover is subject to the full terms, conditions and exclusions of the policy.

This document is issued to you as a matter of information only and the issuance of this document does not: -

- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

Any amendments, change or extension of such contract can only be effected by specific endorsement attached thereto with the consent of the Assured and the Underwriters.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing this information or for any loss, damage, expense hereby occasioned to the recipient of this letter

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Yours faithfully



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