

**TO WHOM IT MAY CONCERN:-**

INSURED: Trichocare Diagnostics Ltd and / or Trichocare Consulting Ltd

BUSINESS  
ACTIVITIES COVERED: Manufacture and Sale of Colourstart cutaneous patch and  
provision of trichology training services

INSURER: Markel (UK) Ltd

POLICY NUMBER: L10484

PERIOD OF INSURANCE: 13<sup>th</sup> September 2021 to 12<sup>th</sup> September 2022

We hereby confirm that we act as insurance brokers for the above insured and have effected cover as follows:-:

**EMPLOYERS LIABILITY**

Limit of Indemnity: GBP 10,000,000 any one claim

**PRODUCTS LIABILITY****IMPORTANT INFORMATION**

This letter is furnished as a matter of information only at the time of writing. The issue of this letter does not make the person or organisation to whom it is issued an additional Insured, nor does it modify in any manner the contract of insurance between the Insured and the Underwriters.

Our product liability insurance includes, at our request, cover for salons and wholesalers in respect of your legal liability arising from the distribution or sale or use of our 'Colourstart' product.

Please note:

- The insurer will not pay any claims where you change or permit changes in the product or the condition of the product or instructions or warnings accompanying the product. **The policy does not exclude the failure of the product to perform its intended function.**
- The insurer will only consider defending a claim against you, if you:
  - (i) have not caused or contributed to the claim.

(ii) as though they were the Insured, observe, fulfil and be subject to the terms, limitations, exclusions and conditions of the certificate in so far as they can apply.

(iii) notify any circumstances which might result in a claim, loss or payment or indemnity immediately upon the same arising.

- The insurer will only indemnify you to the extent of any written contractual obligation between us or legal liability under tort law but no more than would be implied by statute or common law.
- The most our insurers will pay for all our claims in total during the period of insurance plus all costs and expenses is the limit stated below.

Limit:            GBP 2,000,000.

Full terms and conditions are as set out in the policy wording.

Should the contract of insurance be cancelled, avoided, assigned or changed during the policy period, no obligation to inform the holder of this document is accepted by Carroll Insurance Group Ltd or the Insurers. Full details including terms and conditions are provided by the policy document. Any expiry date shown represents the normal expiry date of the policy.

Carrolls.

Dated: 14<sup>th</sup> September 2021.