

29th January 2026

To Whom It May Concern**CONFIRMATION OF INSURANCE: Paystream My Max Holdings Limited**

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:

POLICYHOLDER :	Paystream My Max Holdings Limited and subsidiaries		
	Subsidiaries and additional insureds as noted: PayStream My Max Limited, PayStream My Max 2 Limited, PayStream My Max 3 Limited, Payquest Group Ltd, Paystream Secretarial Ltd, Any CIS worker or other self-employed worker engaged by the Insured		
PERIOD OF COVER :	5th February 2026	to :	4th February 2027
INSURER :	Hiscox Insurance Company Limited		
POLICY NO :	1281187		

PUBLIC & PRODUCTS LIABILITY

LIMIT OF INDEMNITY :	Public Liability - each and every claim or loss other than for pollution or for products to which a single aggregate limit applies	£10,000,000
	USA / Canada in the aggregate	£5,000,000
EXCESS:	£250 each and every claim or loss for property damage only £2,500 for use of heat £2,500 for claims brought in USA or Canada	

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 and may also be subject to warranties. 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 the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

**Lynda Kitson ACII, Chartered Insurance Broker
Senior Client Advisor
For and on behalf of Marsh Commercial**