

22 September 2025

[REDACTED]
Government Commercial Organisation
10 South Colonnade
Canary Wharf
London
E14 4PU

Our Ref: TaskStream ID 38593

Dear [REDACTED]

Government Commercial Organisation – Engagement Terms

Thank you for appointing Barnett Waddingham LLP (**BW**) to provide services to Government Commercial Organisation (**you**, the **Client**).

It is our standard practice to update our engagement letters and engagement terms periodically, as well as when we add additional services to our engagement. By signing this letter, you agree that this letter and our other Engagement Terms (described in the section of this letter below titled "Engagement Terms") replace and supersede all previous letters of engagement, terms of business and other contractual terms governing the provision of services by BW to you from the date of this letter.

Engagement Terms

The terms governing the relationship between BW and the Client are:

- a) this Engagement Letter which incorporates the attached Service Schedule(s) which set out the Services to be provided by BW, the applicable Fees and any Service-specific terms and conditions; and
- b) BW's Terms of Business, which are available at [REDACTED]

together, the **Engagement Terms**.

Each of the documents referred to above is expressly incorporated into and forms part of the Engagement Terms. Defined terms used in this letter have the meaning given to them in the Engagement Terms.

Services

Details of the Services that BW has agreed to provide are set out in the Service Schedule. From time to time, BW and you may agree that additional or alternative services may be provided. Any changes must be agreed in writing (including by email) and documented (whether simultaneously or subsequently) by updating the Service Schedule. For the avoidance of doubt, the Engagement Terms shall apply to any such additional or alternative services.

Government Commercial Organisation

Service Schedule in respect of Engagement Letter dated 22 September 2025

This Service Schedule details the Services that BW has agreed to provide to the Client and the Fees payable by the Client for such Services, pursuant to the Engagement Terms. This Service Schedule may be updated or amended, as agreed in writing between BW and the Client from time to time. Updates to this Service Schedule will prevail over the version previously provided. Defined Terms used in this Service Schedule shall (unless otherwise stated) have the meaning given to them in the Engagement Terms.

Employer Consulting Services

Services	Fees
A. Such professional consultancy and/or advisory services in relation to Health and Protection Services as reasonably required by the Client and agreed between the Parties in writing from time to time.	[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]
Data processing details	
The data map documenting the data processing details (referred to in Section B (Data Protection) of our Terms of Business is the Data map - EC Health and Protection, available at: [REDACTED] as may be updated from time to time.	
Regulated Services	Yes Client Categorisation: Professional Client
Service Recipients	Not applicable
Permitted 3 rd Party	Not applicable

Appendix A

Service	Fee	Fee Basis
Services to support Group Life Assurance Policy		
• Core consultancy: consultancy advice, legislative updates, complex benefit queries • Administration: day to day benefit queries, data auditing, renewal account checking etc. • Core claims service: Provide a link to the insurer's website to download and submit claims forms directly, this is to ensure claims are processed as quickly as possible. We will maintain oversight to ensure progression of the claim, provide guidance on routine queries as well as providing any additional information surrounding bereavement provisions such as bereavement counselling. Complex claims or support relating to the payment of death benefits may incur additional fees • Core underwriting service: provide necessary documents or link to insurer's website to client, along with insurer's underwriting team contact details – client to send forms direct to insurer whilst copying the BW team in to ensure progression and oversight of the underwriting process. • Procurement: due diligence, biennial market review on currently insured basis with report and meetings/calls, decisions to insurer		
• Switch of insurer: additional administration, assistance with new insurer's application forms, implementation of new policy, termination accounts with previous insurer etc.		
Services to support Group Income Protection Policy		
• Core consultancy: consultancy advice, legislative updates, complex benefit queries • Administration: day to day benefit queries, data auditing, renewal account checking etc. • Core claims service: Provide a link to the insurer's website to download and submit claims forms directly, this is to ensure claims are processed as quickly as possible. We will maintain oversight to ensure progression of the claim, provide guidance on routine queries as well as providing any additional information surrounding bereavement provisions such as bereavement counselling. Complex claims or support relating to the payment of death benefits may incur additional fees • Core underwriting service: provide necessary documents or link to insurer's website to client, along with insurer's underwriting team contact details – client to send forms direct to insurer whilst copying the BW team in to ensure progression and oversight of the underwriting process. • Procurement: due diligence, biennial market review on currently insured basis with report and meetings/calls, decisions to insurer		
• Switch of insurer: additional administration, assistance with new insurer's application forms, implementation of new policy, termination accounts with previous insurer etc.		

ALL REDACTED UNDER FOIA SECTION 43, COMMERCIAL INTERESTS