

Telephone 0131 625 9129
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www.lloydsbankbusiness.com/insuring

## TO WHOM IT MAY CONCERN

21st April 2021

**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

Name(s) P Layden & Son Limited

Postal Address North Walton Farm, Newton Mearns, Glasgow, G77 6QG

Our Ref 20895208

Business Description Flooring Contractor

**Employers' Liability** 

Insurer : American International Group UK

Limited via Pen Underwriting

Limited

Policy No. : P/CTC/10053

Expiry Date : 21/04/2022

Limit of Indemnity any one occurrence : £10,000,000 including costs and

expenses

**Public / Products Liability** 

Insurer : American International Group UK

Limited via Pen Underwriting

Limited

Policy No. : P/CTC/10053

Expiry Date : 21/04/2022

Limit of Indemnity any one occurrence and in the annual aggregate in

respect of Products Liability

£5,000,000 including costs and

expenses

Excess in respect of each and every claim for property damage : £500

Use of heat excess : £1,000 each and every claim

Bank of Scotland plc is an introducer to Arthur J. Gallagher Insurance Brokers Limited for Bank of Scotland Business Insurance Services. Arthur J. Gallagher Insurance Brokers Limited arranges and administers Bank of Scotland Business Insurance Services and sources products from a panel of insurers. Bank of Scotland plc, registered office The Mound, Edinburgh EH1 1YZ, registered in Scotland No. SC327000. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 169628.

## **Contractors All Risks**

Insurer : American International Group

UK Limited via Pen Underwriting Limited

Policy No. : P/CTC/10053

Expiry Date : 21/4/2022

Limit of Indemnity : £100,000

Excess each and every claim : £500 any loss (£1,000 in respect of

Theft)

**Excess Liability** 

Insurer : CNA Insurance Company

Limited via Pen Underwriting

Limited

Policy No. : P/XOC/10318

Expiry Date : 21/4/2022

Limit of Indemnity any one claim and in the annual aggregate : £5,000,000 including costs and

expenses

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 sincerely,

Jennifer Doyle

Commercial Account Handler Direct dial: 0131 625 9129 Email: jennifer\_doyle@ajg.com

Lennifer Doyle