

**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

**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: -

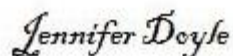
- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

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