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[www.ajginternational.com](http://www.ajginternational.com)



### TO WHOM IT MAY CONCERN

31st May 2017

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) **J B Barbour & Co Ltd**

Postal Address **570/572 Lawmoor Street, Dixons Blazes Ind. Estate, Glasgow, G5 0TY**

Our Ref **2175031**

Business Description **Shopfitters & Interior Fit Out Contractors, Project Management, Joinery Manufacturers & Property Owners**

#### Employers' Liability

Insurer : RSA Insurance Group Plc  
Policy No. : P/PCT/10112  
Expiry Date : 29th September 2017  
Limit of Indemnity any one occurrence : £10,000,000  
Inner limit (if applicable) :  
Height Limit : No height limit applicable

#### Public / Products Liability

Insurer : RSA Insurance Group Plc  
Policy No. : P/PCT/10112  
Expiry Date : 29th September 2017  
Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability : £ 5,000,000  
Excess in respect of each and every claim for property damage : £250 increasing to £1,000 for application of heat  
Indemnity to Principals for whom our clients are working : Yes  
Height Limit : No height limit applicable

**Public / Products Liability Excess Layer**

Insurer : QBE Insurance (Europe) Ltd  
Policy No. : Y047922QBE0116A/5535998  
Expiry Date : 29th September 2017  
Limit of Indemnity any one occurrence and in the : £5,000,000 in excess of the £5,000,000  
annual aggregate in respect of Products Liability : provided by the primary liability policy  
Excess in respect of each and every claim for : £250 increasing to £1,000 for  
property damage : application of heat  
Height Limit : No height limit applicable

**Contractors All Risks**

Insurer : RSA Insurance Group Plc  
Policy No. : P/PCT/10112  
Expiry Date : 29th September 2017  
Limit of Indemnity any one contract site : £ 2,000,000  
Excess each and every claim : £250 increasing to £500 in respect of  
Theft and/or Malicious Damage  
Height Limit : No height limit applicable

**Professional Indemnity**

Insurer : Hiscox Insurance Company Ltd  
Policy No. : 9257882  
Expiry Date : 29th September 2017  
Limit of Indemnity any one claim and in the annual : £2,000,000  
aggregate  
Excess each and every claim : £1,000  
Inner limit (if applicable) :

Work is permitted on licenced premises and there are no exclusions.

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: -

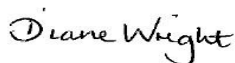
- i) create any contractual relationship between Arthur J. Gallagher Insurance Brokers Limited and the recipient
- ii) make the person or organisation to whom it has been issued an additional assured, nor does it modify in any manner the contract of Insurance between the Assured and the Underwriters.

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 faithfully

**Diane Wright**

Commercial Broker  
Direct dial: 0141 233 3212  
Email: Diane\_Wright@ajg.com