

1st December 2023

To Whom It May Concern

CONFIRMATION OF INSURANCE: MacGregor Industrial Supplies Ltd

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:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	MacGregor Industrial Supplies Ltd		
BUSINESS DESCRIPTION :	Wholesale providers of Janitorial Supplies, Construction Equipment, Motor Garage Equipment, Paints, Hydraulic Transmission Oils, Lubricants, General Tools and Equipment including Ironmongery, Protective Clothing, Forest and Garden Machinery, Agricultural Supplies and Embroidery & Branding Clothing. Sale and make up of Hydraulic Hose and Fittings. Hire of tools and equipment as detailed above. Tool and equipment service, repair and calibration including Tool Sharpening. Car-wash operators. Autosmart Agency – mobile demos and sales of vehicle valet consumables. Agent for Calor Gas and Storage; Storage, Sale & Delivery of Air Products Industrial Gases. Supply of Gates and Fencing Equipment. Locksmith & Alarm Installation services. Haulage Contractor. Sale Purchase Hire and Repair of Commercial and Agricultural Trailers. Sale and Repair of Fish Farming Equipment. Washroom Services and First Aid training.		
INSURER :	CNA Insurance Company Limited		
POLICY NO :	10487927		
PERIOD OF COVER :	1st December 2023	to :	30th November 2024
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	Third Party Property damage excess £1,000 increasing to £5,000 for heat work away		

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

INSURER :	QBE Insurance		
POLICY NO :	Y132891QBE0120A		
PERIOD OF COVER :	1st December 2023	to :	30th November 2024
LIMIT OF INDEMNITY :	Public & Products Liability – £5,000,000 in excess of £5,000,000 making total limit		£10,000,000

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.

Yours faithfully



Susan Cochrane ACII
Account Manager
For and on behalf of Marsh Commercial