

TO WHOM IT MAY CONCERN

12th September 2018

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) **Highland Industrial Supplies Ltd**

Postal Address **36 Seafield Road, Inverness, Inverness-Shire, IV1 1SG**

Our Ref **333702**

Business Description **Supplier of Industrial Tools, Plant, Garden Equipment, Fencing and Agricultural Equipment, Equestrian Equipment, Home Living Products, Welding Products, Building Products and Clothing. Retail of Animal Health Products (non prescriptive items), Scaffolding, Industrial Hygiene Products and power tools. Repair and service of mowers, and power tools, property owners and ironmongers. Franchise of coffee shop area to third party operator (Inverness premises only).Warehousing (excluding Refrigeration)**

Employers' Liability

Insurer : Travelers Insurance Company Ltd

Policy No. : UC CMK 3999564

Expiry Date : 12th September 2019

Limit of Indemnity any one occurrence : £10,000,000

Public / Products Liability

Insurer : Travelers Insurance Company Ltd

Policy No. : UC CMK 3999564

Expiry Date : 12th September 2019

Limit of Indemnity any one occurrence and in the annual aggregate in respect of Products Liability : £10,000,000

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

Excess Public and Products Liability (£5m in excess of £5m)

Insurer : QBE Insurance Company
Policy No. : Y124895QBE0118A
Expiry Date : 12th September 2019
Limit of Indemnity : £5,000,000 over £5,000,000
to give a total of £10,000,000

Fleet Insurance

Insurer : Axa Insurance Company
Policy No. : GW/FLE/6052289
Expiry Date : 12th September 2019
Cover : Comprehensive
Excess each and every claim : £250.00

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,



Marion Gillies Cert CII
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