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13<sup>th</sup> October 2008

To Whom It May Concern

Dear Sirs,

**RE: Our Client - Gariff Construction Ltd & Gariff Joinery Ltd**

We are Insurance Brokers to the above named companies and can confirm that they have the following policies:

**Public/Products Liability**

Insurer: Norwich Union  
Policy Number: 24436244CTC  
Expiry Date: 19<sup>th</sup> October 2009  
Limit of Indemnity: £5,000,000, plus extra £5m with C.NA Europe making the total £10m  
Extensions: Indemnity to Principals

**Top Up Public/Products Liability**

Insurer: C.NA Europe  
Policy Number: T22008835  
Expiry Date: 19<sup>th</sup> October 2009  
Limit of Indemnity: £5,000,000,000 in excess of £5,000,000 (total limit £10m)  
Extensions: Indemnity to Principals

**Employers Liability**

Insurer: Norwich Union  
Policy Number: 24436244CTC  
Expiry Date: 19<sup>th</sup> October 2009  
Limit of Indemnity: £10,000,000  
Extensions: Indemnity to Principals

**Professional Indemnity**

Insurer: Hiscox  
Policy Number: 1230275  
Expiry Date: 19<sup>th</sup> October 2009  
Limit of Indemnity: £5,000,000 each and every claim and in the aggregate  
Excess: £5,000

All the above policies are subject to insurers standard policy Terms and Conditions. If you require any additional information, please contact CBG Insurance Brokers Limited. The information provided is based on the insurance arrangements at the time of writing. Alterations may be made during the period of cover.

Yours faithfully

**C B G Insurance Brokers Ltd**

  
David Tracey  
Senior Account Executive  
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