



Emma Mooney
Client Adviser

Marsh Ltd
Orchard Brae House
30 Queensferry Road
Edinburgh
EH4 2HS
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6th December 2018

Ross Lornie
Ross Lornie & Co Ltd

Our Ref: EM/352994
Email: emma.mooney@marsh.com

Professional Indemnity Insurance

To Whom It May Concern

Dear Sirs,

CONFIRMATION OF INSURANCE: ROSS LORNIE & CO 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 his behalf as detailed below:

TYPE OF INSURANCE	Professional Indemnity Insurance
INSURER:	Liberty Mutual Insurance Europe Limited
POLICY NUMBER:	BRUKPI10924702
PERIOD OF INSURANCE:	27/11/2018 – 27/11/2019
SUM INSURED:	GBP 2,000,000
DEDUCTIBLES:	GBP 1,000.00

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



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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.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

A handwritten signature in cursive script that reads "Emma Mooney".

Emma Mooney
Marsh Ltd