



Aon Ltd
40 Spring Gardens
Manchester
M2 1EN
t: 0161 687 2000
f: 0161 839 7273

Disclaimer

All of the Insurances are subject to their specific policy terms, conditions and exceptions, not all of which may be summarised in this letter. Please refer to the actual policies for the full terms and conditions.

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Yours faithfully,

A handwritten signature in black ink, appearing to read 'M. Gurrie'.

Michael Gurrie BA (Hons)
Client Service Adviser
For and on behalf of Aon Ltd