



## **Government of Newfoundland and Labrador**

### **NOTICE TO CONSUMERS**

#### **Iain Duncan and Marine Risks Limited not licensed in Province**

The Department of Government Services has received information that Iain Duncan and Marine Risks Limited have been conducting insurance business within the Province of Newfoundland and Labrador.

Ian Stuart, also known as Iain Duncan, Ian Stuart Smith, Ian Stewart, Ian Smith, John Harris and John Harrington, is not licensed in this province to act as, represent or hold himself out as an insurance representative.

Marine Risks Limited, Surplus Lines mc, Heritage International Inc., KRL Enterprises Inc. and KRL Enterprises Limited are not registered under our Corporations Act to carry on business in this province and are not licensed to act as, represent or hold themselves out as an insurance agent or broker.

For further information contact the Consumer and Commercial Affairs Branch at (709) 729-2596.

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