

LawNet Insurance Company Limited

Level 2,
Samuel Harris House,
St George's Street,
Douglas,
Isle of Man,
IM1 1AJ.

Telephone: 01624 645200
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CERTIFICATE OF INSURANCE

Certificate No:

2011/13

Date: 12 January 2012

We hereby confirm that the professional indemnity insurance of the Firm named below with LawNet Insurance Company Limited ("the Company") has been renewed for the Period of Insurance from 1 October 2011 to 30 September 2012 inclusive.

Name and Address of Firm:

IBB Solicitors
The Bury
Church Street
Chesham
Bucks
HP5 1JE

The terms and conditions of the insurance provided are as contained in the Company's Insurance Policy, and such insurance is subject to the Shareholders' Agreement and the terms and conditions set out in the attached Schedule (which forms part of this Certificate).

Words used in this Certificate of Insurance, in the attached Schedule or in any endorsements hereto shall have the same meanings as those given to them in the Insurance Policy and/or the Shareholders' Agreement.



Thomas Miller Risk Management (Isle of Man) Limited
Managers
For and on behalf of
LawNet Insurance Company Limited



SCHEDULE

ATTACHING TO CERTIFICATE NO: 2011/13

NAME OF FIRM: IBB Solicitors

Period of Insurance

1 October 2011 to 30 September 2012.

Risks Insured

The risks insured are as stated in Section 1.1 of the Insurance Policy.

Exclusions from cover

Exclusions from cover are as stated in Section 1.2 of the Insurance Policy.

Deductible

The following deductible will apply to the insurance provided by the Company:

£3,500 each and every claim
£10,500 in the aggregate

Limit of Liability

The liability of the Company is the amount stated as being the excess in the schedule to the Firm's indemnity insurance policy with QBE which, for this Period of Insurance, amounts to £35,000 each and every claim and £105,000 in the aggregate.

Premium

Premium payable - £73,500 plus insurance premium tax.