



TYSERS

Insurance & Risk Management Solutions

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TO WHOM IT MAY CONCERN

11th September 2009

Dear Sir(s),

Re: S.Lucas Ltd and Lucas Fit Out Ltd – Confirmation of Insurances

As Insurance Brokers to S. Lucas Ltd and Lucas Fit Out Ltd, we confirm that we have arranged the following insurance policies on their behalf, each expiring on the 11th September 2010.

Employers' Liability

Insurer: XL Insurance Company - 100%
Policy No: XE5512D01
Interest: Legal liability for death, bodily injury or disease to employees and persons supplied to, hired or borrowed by the Insured.
Limit of Indemnity: £10,000,000 any one occurrence.

Indemnity to Principals included.

Public & Products Liability

Insurer: XL Insurance Company - 100%
Policy No: XE5512D01
Interest: Legal liability to third parties for death, bodily injury or disease or damage to property arising out of the activities of the Insured including products sold and supplied.
Limit of Indemnity: £10,000,000 any one accident, unlimited any one year and in the aggregate in respect of Products Liability.

Indemnity to Principals included.





Contractors All Risks

Insurer: Northern Marine Underwriters Ltd - 100%
Policy No: EAA100908440
Interest: All risks of material loss or damage to property as specified below.
Sums Insured:

i) Permanent & temporary contract works	£1,000,000
ii) Temporary buildings & site huts	£ 5,000
iii) Plant tools & equipment	£ 70,000
iv) Hired in plant & property	£ 30,000
v) Employees & personal effects	£ 2,000

Should you require any further information, please contact us.

Yours faithfully,

M B Watson FCII CIP
Director – UK Corporate Risks
email: mike.watson@tysers.com

These statements have been made in good faith and are a resume of the insurance cover in force as at the date of this letter (which remains subject to the full terms and conditions of the policy issued by insurer(s)). Should the insurance cover be cancelled, assigned or changed in any way during the period of insurance, neither we, nor the insurer(s) accept any obligation to notify any recipient of this letter. Notwithstanding the issuance of this letter, we are and remain solely the agent of our client in this matter and owe no duties to any recipient of this letter.

While every effort has been made to ensure the accuracy of the information provided, Tysers accept no responsibility for any errors or omissions.