

14 February 2018

Our Ref: 6256835

“TO WHOM IT MAY CONCERN”

Dear Sirs

Name of Insured:- HPR (UK) Ltd and/or HPR ROV Ltd and/or International HPR Engineering Consultants Oil & Gas LLC and/or Hydro Professional Resources Employees Provision Services Under Request

Principle Address:- Waterside Court, Oyne, Aberdeen, Aberdeenshire, AB52 6RS

We can confirm that we act as insurance brokers on behalf of the above insured, and based on the information provided to us, we are writing to confirm, as at the date of this letter, brief details of our Clients’ insurance cover for your information as follows:

Insurers: Underwriters at Lloyds via Accident & Health Underwriting Agency

Policy Number: GABT2518/13/18

Period of Cover: 1 February 2018 to 31 January 2019

Section 1 – PERSONAL ACCIDENT

Basis of cover selected: Business Travel Only

Persons insured: All Directors or Employees of the Assured whilst travelling outside their country of residence for business purposes

Age Limit: Under 75 years attained at inception

Geographical Limits: Worldwide

Waveney Insurance Brokers

5 Surrey Street, Norwich, NR1 3NX OrbisEnergy, Wilde Street, Lowestoft, Suffolk, NR32 1XH

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Waveney Insurance Brokers is a trading name of Towergate Underwriting Group Limited, Registered in England No. 4043759.

Registered Address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone Kent ME14 3EN. Authorised and regulated by the Financial Conduct Authority.



Schedule of Benefits:-

Compensation payable in respect of accident:-

Death and other capital sums	£ 50,000
Accumulation Limit:	£ 2,500,000

Section 2 – BUSINESS TRAVEL

Schedule of Benefits:-

Persons Insured: All Directors and employees of the Insured whilst travelling outside their country of residence for business purposes.

Geographical Limits: Worldwide

Age: Under 75 years (at the commencement of the trip)

Providing cover as outlined below:

Medical and Additional Expenses	£10,000,000
Cancellation and Curtailment	£ 10,000 (Max of £50,000 in respect of any one trip)
Employee Replacement Expenses	£ 10,000
Journey Continuation	£ 5,000
Travel Delay (each 4 hours)	£ 750 (£50 each completed 4 hours)
Personal Liability	£ 5,000,000
Legal Expenses	£ 50,000
Hospital benefit (each 24 hours)	£ 20,000 (£50 each completed 24 hours)
Personal Property and Money	
- Personal Property	Not Covered
- Money	Not Covered
- Delayed Personal Property	Not Covered
Hijack, Kidnap or Detention (each 24 hours)	£ 5,000 (£100 each completed 24 hours)
Additional Incidental Expenses	£ 250,000 (And in the aggregate)

Emergency Evacuation £ 50,000 (And in the aggregate)

Car Hire Excess Waiver £ 250

Own Country of Residence extension included

Terms and conditions:-

Maximum duration any one trip is 90 days, unless otherwise declared and agreed
This insurance extends to include Business Trips to offshore installations and vessels, whether situated within the sovereign jurisdiction of the Insured's Country of Domicile or not

Section 11 excludes Afghanistan, Brazil, Colombia, Iran, Iraq, Libya, Mexico, Nigeria, Pakistan, Somalia, South Sudan, Syria, Venezuela, Yemen or anywhere the Government of Great Britain and Northern Ireland Foreign and Commonwealth Office has advised against all travel at the date of booking the trip or commencement of the period of insurance, whichever is the later (see www.gov.uk/foreign-travel-advice)

No cover shall be operative under this insurance for trips to the following territories/countries unless such trips are declared and agreed prior to travel: -

Afghanistan, Central African Republic, Iraq and Kurdistan, Libya, Somalia, Sudan (the Darfur States, South Kordofan, White Nile and Blue Nile only), South Sudan, Syria, and Yemen

No endorsement or amendment to this insurance shall override the exclusion applicable to Hi-Jack, Kidnap and Detention section

24 Hour Emergency Service Company

In the event of accident or illness resulting in hospitalisation, the following Emergency Service Company must be contacted promptly following such hospitalisation.

In the event of curtailment, the following Emergency Service Company must be contacted prior to making any travel arrangements.

CEGA Group Services
Tel (UK) +44 (0) 1243 621525
Fax (UK) +44 (0) 1243 773169
E-mail: assistance@cegagroup.com

All cover is subject to Insurers policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

Yours faithfully



Joanne Lacey

Senior Account Handler

Waveney Insurance Brokers

Direct Dial: 01603 728602

Email: jlacey@waveney-insurance.co.uk

This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.