

**YACHT - Hull
Policy**

Mr. Richard James Kirk Brown
St Johns House
Bristol Road
Wraxall
BRISTOL
BS48 1LH

Policy No. 70630412-11
Customer No. 183499

Insurance period
from 30.04.2009 to 30.04.2010
noon

The insurance contract will be renewed annually, unless notice of cancellation has been given in writing 1 month before renewal date.

Insured Vessel

Kind of yacht / type:	SY / Dufour 385 Grand'Large
Year built:	2006
Name:	Amelia Lily
Measurements / material:	11,72 x 3,93 m / GRP
Engine / HP:	Volvo Penta MD 2030 1 x 30,9 kW (= 42,0 HP)
Sail Area:	74,4 sqm
Hull Identification No.(HIN):	
Registration No.:	
Flag or Registration:	England UK

Agreed fixed value

Hull incl. inventory, equipment, engine and dinghies	GBP	125.000,00
--	------------	-------------------

Rate: 1,400 %

Basic annual premium:	GBP	1.750,00
------------------------------	------------	-----------------

(The No-Claims Bonus will be subtracted from the basic annual premium.
No-Claims Bonus is noted in the latest invoice.)

Payment frequency: Monthly

Part-payment surcharge:	0,00 %
--------------------------------	---------------

Deductible	GBP	700,00
------------	------------	---------------

Conditions

Pantaenius Yacht Hull Clauses
Pantaenius Yacht Hull Clauses 22007/01/09
No Claims Bonus Clause

Use of the Vessel: Extended to allow the vessel to be chartered, provided the purpose of the charter and use of the vessel are private and pleasure. Warranted that the vessel is not raced whilst being used for bare boat charter.

Cruising area

European rivers and inland waters. European coastal waters up to 200 nm off the coast, excluding waters south of La Rochelle and north of Bergen.

Insurer / Participation code

ACE European Group Ltd. / 86

Plymouth, 01.05.2009

On the behalf of the participating Underwriters

Under Special Authority 

1 / 1

**YACHT-Third Party Liability
Policy**

Mr. Richard James Kirk Brown
St Johns House
Bristol Road
Wraxall
BRISTOL
BS48 1LH

Policy No. 70630413-11
Customer No. 183499

Insurance period
from 30.04.2009 to 30.04.2010
noon

The insurance contract will be renewed annually, unless notice of cancellation has been given in writing 1 month before renewal date.

Insured Vessel

Kind of yacht / type:	SY / Dufour 385 Grand'Large
Year built:	2006
Name:	Amelia Lily
Measurements / material:	11,72 x 3,93 m / GRP
Engine / HP:	Volvo Penta MD 2030 1 x 30,9 kW (= 42,0 HP)
Sail Area:	74,4 sqm
Hull Identification No.(HIN):	
Registration No.:	
Flag or Registration:	England UK

Sum insured per claim event

GBP	3.000.000,00	combined single limit for personal injury and/or property damage. The max. indemnification for personal injury amounts to GBP 1.000.000,00 per person.
GBP	40.000,00	for financial losses.

The total indemnification which the insurer is obliged to pay for all claim events within one insurance year may not exceed twice the insured sum.

Basic annual premium:	GBP	240,00
Payment frequency: Monthly	Part-payment surcharge:	0,00 %

Conditions

Pantaenius Yacht Third Party Clauses
Pantaenius Yacht Third Party Liability Clauses 22006/01/09
Use of the Vessel: Extended to allow the vessel to be chartered, provided the purpose of the charter and use of the vessel are private and pleasure. Warranted that the vessel is not raced whilst being used for bare boat charter.

Insurer / Participation code
ACE European Group Ltd. / 33
Plymouth, 01.05.2009

On the behalf of the participating Underwriters
Under Special Authority 

1 / 1

Confirmation of Cover / Certificat d'assurance / Versicherungsbestätigung / Certificato di Assicurazione / Confirmación de seguro / Potvrda o osiguranju / Verzekeringsbevestiging / Forsikringsbekræftelse / Försäkringsbesked / Βεβαίωση ασφάλισης

ACE European Group Ltd.

Name of the Company / Nom de la compagnie / Bezeichnung der Gesellschaft / Nome della compagnia d'assicurazione / Nombre de la entidad / naziv društva / Naam van de maatschappij / Selskabets navn / Bolagets namn och adress / Επωνυμία Εταιρίας

PANTAENIUS UK

Agent/Broker / Votre représentant / Ihre Vertretung / Agente/Broker / Representante y su agencia / Vaše zastupništvo / Uw vertegenwoordiging / Deres representant / Försäkringsagent / Ο ασφαλιστικός σας σύμβουλος

Brown, Richard James Kirk

Name / Nom / Name / Nome / Nombre / prezime / naam / Navn / Namn / Ονοματεπώνυμο

Bristol Road St Johns House

Street / rue / Straße / Indirizzo / Calle / adresa / Straat / Gade / Utdelningsadress / Οδός

GB BS48 1LH Bristol

Town / Ville / Wohnort / Città / Ciudad / mjesto stanovanja / woonplaats / By / Ortsadress / Τόπος Κατοικίας

England UK

Country / Pays / Land / Nazione / País / država / land / Land / Land / Κράτος

70630413-11

Concerning / Objet / Betreff / Oggetto / Asunto / predmet / betreft / Vedr. / Betr. / Θέμα

Valid for the period from

30.04.2009 (12.00h)

to

30.04.2010 (12.00h)

valable pour la période d'assurance du / Versicherungszeitraum vom / Valido dal / válido del / valjano za period osiguranja od / geldig voor verzekeringsperiode van / galdende for forsikringsperioden fra / gäller för försäkringsperioden från / Ασφαλιστική περίοδος από

au / bis / al / al / do / tot / til / till / μέχρι

Motorboat / bateau à moteur / Motoryacht / barca a motore / motora / motorni čamac / Motorbåd / motorbåt / Σκάφος

Sailboat / voilies / Segelyacht / barca a vela / velero / jedrilica / zeilboot / Sejlbåd / segelbåt / Ιστιοπλοϊκό σκάφος

SY Dufour 385 Grand'Large Amelia Lily

(incl. Tender)

With the designation (name or serial number) / portant la designation (nom ou numéro du moteur / mit der Bezeichnung (Name oder Motornummer) / Dati dell'imbarcazione (nome o numero di motore) / con la designación (nombre o Número del motor) / s nazivom (ime ili registracija) / met benaming (naam of Motornummer) / med betegnelsen (navn eller Motornummer) / med typbeteckningen (namn eller motornummer) / Με τα χαρακτηριστικά (Όνομα ή Αριθμός σκάφους)

3.000.000 GBP

Maximum indemnity for personal injury and property damage / indemnité forfaitaire pour les dommages corporels et matériels / Versicherungssumme pauschal für Personen- und/oder Sachschäden / Massimali assicurati per danni a persone e cose / indemnización máxima por daños personales y materiales / paušalna svota osiguranja za štete nanesene osobama i/ili materijalne štete / in totaal voor letsel en materiële schade / samlet beløb for person- og tingskader / försäkringssumma för person- och saksador / Ασφαλιστικό ποσό κατ'αποκοπήν για ζημιές σε πρόσωπα και πράγματα

1.000.000 GBP

Maximum per person / maximum par personne / je Person höchstens / Massimale per persona / máximo por persona / po osobi najviše / per persoon ten hoogste / pr. Person højest / per person högst / Ανώτατο ποσό αποζημίωσης ανά άτομο

Pantaenius UK Ltd

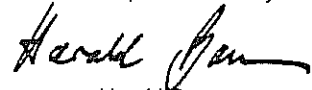
Authorised and Regulated by the
Financial Services Authority

United Kingdom

Marine Building, Victoria Wharf
Plymouth, PL4 0RF, England
Tel. +44 17 52 22 36 56

On the behalf of the
participating underwriters

Under Special Authority



Harald Baum