



Administration Fees

Please note that Aon now charges for its own account, and collects from its clients, an annual administrative fee per policy to reflect the costs incurred by Aon in complying with the significantly increased regulatory requirements. This is in addition to and not in lieu of any other remuneration we may receive for handling your account. These administrative fees will appear separately on the invoices we issue to you when collecting insurers' premiums and is noted in the following premium summary.

Premium Summary

We would summarise your renewal premiums as follows:

Cover	2008 Premium
Directors & Officers Liability Insurance	£10,355.00
Total	£10,355.00
Insurance Premium Tax (5%)	£ 517.75
Value Added Tax (17.5%)	nil
Administration Fees	£ 75.00
Total premium	£10,947.75

Additional & Alternative Quotations Requested or Recommendations

None.

Premium Payment Options:

We can offer premium payments by 12 equal monthly installments

The payments would be as follows:

- Total Annual premium to be financed.
- + 6.75% Interest charge = 12 for 12 monthly equal instalments.

If you would like to take advantage of our premium finance facility please contact us to discuss this option, as final rates, terms and credit approval are subject to quotation from Aon Premium UK. Where we assist in procuring premium financing, we will suggest the services of Aon Premium Finance Ltd only. Aon will not, unless specifically agreed otherwise, obtain other premium financing quotations or suggest alternative providers. Aon Premium Finance's ultimate parent is Aon Corporation and its profits form part of Aon Corporation's earnings.

Alternatively, payment can be made by cheque payable to Aon Ltd or by debit/credit card or Backs payment.



Summary

Being insured through Aon with the back up of the UK's largest Insurers means such benefits accrue to you as:

- You have a Direct Claims Service to ensure efficient claims handling
- You have peace of mind that your insurers and Aon are both global, client focused Companies with a strong financial outlook and an established history
- Aon will continue to be proactive on your behalf in such areas as Health & Safety and Employment
- You will always have a dedicated Client Technician and Client Manager who will be able to respond to your demands and needs throughout the policy year and fulfil the highest service expectations

In conclusion, I trust the above is in order and look forward to hearing from you, but should you have any queries, please do not hesitate to contact me.

Yours sincerely,
John Dimmock

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