

ENERGY ASSESSORS COMBINED PI & PL SCHEME 6/2008 – LIBERTY MUTUAL INSURANCE EUROPE LTD VIA VISION UNDERWRITING LTD

Domestic – Annual Policy	Options		
Cover A – PI (XS £250)	PI - £50K LOI (AOC)	PI - £100K LOI (AOC)	PI - £250K LOI (AOC)
Premium	£131	£157	£183
Cover B – PL (XS £250)	PL - £2M LOI	PL - £2M LOI	PL - £2M LOI
Premium	£53	£53	£53
Combined Premium	£184	£210	£236
Instalments	Yes	Yes	Yes
Policy Issue	Standalone Via Broker	Standalone Via Broker	Standalone Via Broker
Pay per Click Option (XS £250)	COVER OPTION NOT AVAILABLE	COVER OPTION NOT AVAILABLE	PI – £250K LOI (AOC) & PL £2M LOI
Combined Premium	N/A	N/A	£0.25 per click
Instalments	N/A	N/A	NOT AVAILABLE – Payment via monthly declaration
Policy Issue	N/A	N/A	Master policy in name of accrediting body and members that use their service
Commercial– Annual Policy (L3)	Options		
PI & PL (XS £250 each section)	PI - £500K LOI (AOC) & PL £5M LOI	PI - £1M LOI (AOC) & PL £5M LOI	PI - £2M LOI (AOC) & PL £5M LOI
Premium for Level 3 Assessors	£300	£325	£350
Policy Issue	Standalone Via Broker	Standalone Via Broker	Standalone Via Broker
Instalments	Yes	Yes	Yes
Pay per Click Option (L3)	COVER OPTION NOT AVAILABLE	COVER OPTION NOT AVAILABLE	£1.00 per click
Instalments	N/A	N/A	NOT AVAILABLE – Payment via monthly declaration
Policy Issue	N/A	N/A	Master policy in name of accrediting body and members that use their service

Commercial– Annual Policy (L4)			
PI & PL (XS £250 each section)	PI - £500K LOI (AOC) & PL £5M LOI	PI - £1M LOI (AOC) & PL £5M LOI	PI - £2M LOI (AOC) & PL £5M LOI
Premium for Level 4 Assessors	£300	£325	£350
Policy Issue	Standalone Via Broker	Standalone Via Broker	Standalone Via Broker
Instalments	Yes	Yes	Yes
Pay per Click Option (L4)	OPTION NOT AVAILABLE	OPTION NOT AVAILABLE	OPTION NOT AVAILABLE
Commercial– Annual Policy (Public Buildings)			
PI & PL (XS £250 each section)	PI - £500K LOI (AOC) & PL £5M LOI	PI - £1M LOI (AOC) & PL £5M LOI	PI - £2M LOI (AOC) & PL £5M LOI
Premium for Level 4 Assessors	£300	£325	£350
Policy Issue	Standalone Via Broker	Standalone Via Broker	Standalone Via Broker
Instalments	Yes	Yes	Yes
Pay per Click Option Report A	COVER OPTION NOT AVAILABLE	COVER OPTION NOT AVAILABLE	£1.00 per click
Every 7 years (Advisory Report) B	COVER OPTION NOT AVAILABLE	COVER OPTION NOT AVAILABLE	£1.00 per click
Combined in Year 1 (A & B)	N/A	N/A	£2.00 per click

OPEN RETRO for Domestic Assessors that transfer over from the Enterprise NU scheme to Vision/Liberty with 6 year run-off on all prior work – NIL AP.

Domestic assessors that switch from a competing scheme to the Enterprise scheme will be on RDI basis. The 6 year run-off clause applies as standard but will be restricted by the Retro period. WE have agreed rates to buy back an Open Retro (subject to a signed declaration) as follows:

- (I) Up to 250 reports – Min AP £25 + IPT
- (II) 251 to 500 – AP £50 + IPT
- (III) 501 and over – AP £75 + IPT (it is inconceivable that any one assessor could have carried out more than 1000 reports since August 2007).

THESE AP's to open up the Retro on Domestic assessors that move from a competing scheme to ours would stand to 31/12/2008 – Review thereafter.

COMMERCIAL ASSESSORS – ALL AT RETRO INCEPTION as these have not yet started transacting reports.

Domestic annual premiums include IPT. Commercial Rates apply IPT to above premiums.

Brokerage 20%