

TO WHOM IT MAY CONCERN

17th September 2004

Re: Neptune Building Services Ltd

Please note that we act as Insurance Brokers for the afore-mentioned client and are writing to confirm that cover is in force for Combined Liability and Contractors All Risks on the following basis

Combined Liability

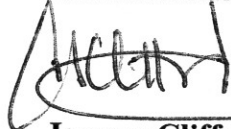
Insurer Miles Smith (Lloyds of London)
Policy No 0395655
Period 20th September 2004 to 19th September 2005
Cover Employers Liability : limit of indemnity : £10,000,000
Public Liability : limit of indemnity : £5,000,000
Products Liability : limit of indemnity : £5,000,000

Contractors All Risks

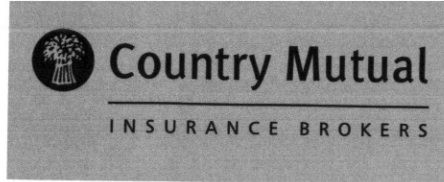
Insurer Zurich Commercial
Policy No JU198242
Period 20th September 2004 to 19th September 2005
Sums Insured Maximum Value any one contract : £1,100,000
Owned Plant : £25,000
Hired in Plant £100,000
Continuing Hire Charges : £20,000
Excess £500

The information provided is based on the Insurance arrangements at the time of writing. Alterations may be made during the period of cover. Any expiry date shown represents the normal expiry date of the policy. In some circumstances, such as in the event of non-payment of premiums due, cancellation could occur before the normal expiry date. We should be pleased to confirm the current position upon request.

Yours faithfully,



Jeremy Clifford
Commercial Account Executive
CMIB Sutton Coldfield



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"To Whom it May Concern"

Our Ref: NEPTBUILSERV

14 July 2004

Re: Our Client - Neptune Building Services Ltd

We act as Insurance Brokers for the above mentioned Client, Neptune Building Services Ltd. We confirm the following has been arranged from the 2004 renewal, but if you should require further information then please do not hesitate to contact the writer:-

Professional Indemnity Insurance

Insurer	HCC Diversified Financial Products Ltd
Address	Walsingham House, 35 Seething Lane, London, EC3N 4AH
Policy No	PI04D98968
Expiry Date	23/04/2005

Limit of Indemnity	£2,000,000 any one claim in total including defence costs
Excess	£2,500 each & every claim inclusive of defence costs

THE INFORMATION PROVIDED IS BASED ON THE INSURANCE ARRANGEMENTS AT THE TIME OF WRITING. ALTERATIONS MAY BE MADE DURING THE PERIOD OF COVER. ANY EXPIRY DATE SHOWN REPRESENTS THE NORMAL EXPIRY DATE OF THIS POLICY.

We trust this to be in order.

Yours faithfully

A handwritten signature in black ink, appearing to read "Caroline McGrory".

Caroline McGrory
Commercial Account Handler
Country Mutual Insurance Brokers