



JARDINE LLOYD THOMPSON
Corporate Risks

1 September 2008

To Whom It May Concern

St Phillips Point
Temple Row
Birmingham
B2 5AB
Telephone 0121 633 3377
Facsimile 0121 633 4214

Direct Line 0121-626 7902
Our Ref GAH/158766

Dear Sirs

Confirmation of Insurance Cover

Re: J P Group Limited, J P Demolition & Petroleum Decommissioning Limited, J P Maintenance Limited & T J P Homes Limited

We, Jardine Lloyd Thompson UK Ltd, hereby confirm that we act as Insurance Brokers to the above client and have placed insurance cover on JP Group Limited's behalf according to JP Group Limited's instructions as follows:

Insurance Type : Employers Liability

Limit of Indemnity : £10,000,000 any one event

Insurance Type : Public/Products Liability

Limit of Indemnity : Public Liability:- £10,000,000 any one claim
Products Liability - £10,000,000 in all

Excess : Demolition or Decontamination Work - £2,500
Heat Work - £1,000
Underground Services - £2,500
All Other Work - £500

Insurance Type : Contract Works

Limit of Indemnity : Permanent or Temporary Works Including Materials -
£3,000,000 (Max. Contract Period 12 Months)

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Own and Hired in Constructional Plant, Site Huts, Temporary Buildings etc. - £500,000

Excess : £2,500 each and every loss

Period of Insurance : 12 Months from 1st September 2008

Insurers : Axa Insurance Co Limited & (ACE European Group Limited for Public/Products Liability Excess Layer - £5m in excess of £5m)

Policy Number : BM COM 6644537
(ACE -
UKCANC35503)

Our advice has been based solely on information supplied to us by JP Group Limited and we cannot advise on any matter where all the relevant facts have not been brought to our attention. We cannot be responsible for any inaccuracy or omission in the information provided to us, nor will we be responsible in the event that JP Group Limited have not acted upon our advice.

We have given the above undertakings in good faith and will use our best endeavours to comply with them however, we accept no responsibility whatever or howsoever arising (whether by reason of any inaccuracy, inadvertent omission or negligence on our part or otherwise) by reason of our failure to do so, for any loss, damage or expense incurred due to the reliance by any third party (for the purposes of this letter third party shall include all persons (including the addressee) other than JP Group Limited) on the contents of this letter

Our obligations pursuant to this letter will cease automatically upon the termination of our appointment as broker to the client in respect of the insurances referred to above.

Yours faithfully

Gary Hawkins, ACII

Broking & Technical Unit Manager

HCC INTERNATIONAL INSURANCE COMPANY PLC.

PROFESSIONAL INDEMNITY DIVISION



*Insurance
Documents*

INSURANCE EFFECTED WITH HCC INTERNATIONAL INSURANCE COMPANY
PLC.

A SUBSIDIARY OF HCC INSURANCE HOLDINGS, INC.®
IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY
WALSINGHAM HOUSE, 35 SEETHING LANE, LONDON EC3N 4AH
TELEPHONE: 020 7702 4700 FACSIMILE: 020 7626 4820 WEB: WWW.HCCINT.COM/PI

REGISTERED NO. 01575839

PROFESSIONAL INDEMNITY NOTICE TO INSURED

HERE is your Policy/Certificate of Insurance. Please check it very carefully and ensure that it is accurate and precisely meets your requirements. If there is any error, or anything that you do not understand, please contact your broker straightaway.

ALL insurances contain conditions, exclusions, and some contain warranties (which if they are breached may well void the insurance completely). It is vital that you are familiar with the obligations imposed upon you by the terms of this cover and the limitations of its scope.

IF you become aware of any claims or circumstances which could lead to a claim being made, you must notify your insurers immediately and in writing. Failure to do so could prejudice your position. Notifiable circumstances cannot easily be categorised. Many situations can be recognised as potential claims before they actually become formal legal actions. You should look carefully at the notification provisions of your cover and be sure to follow them.

Danger signs include:

1. A verbal complaint from a dissatisfied customer or a threat of "taking the matter further".
2. A letter of complaint alleging neglect, error or omission.
3. A customer refusing to settle or delaying settlement of an account for an unreasonable length of time.

THESE are indications of the type of circumstances that might arise but are not fully exhaustive. If you are in any doubt as to whether a particular situation constitutes something that should be notified to your insurers, it is probably best to notify it in order to keep your interests protected.

APART from notifying us immediately when you become aware of a "circumstance" you should be careful not to prejudice you or your Insurers' position. This means that, ideally, you should do nothing. If you must, say that you are "looking into the problem" or some such holding remark or letter. Sometimes, what you can see as a very sensible step to take might, with hindsight, appear to have made the situation worse. This might leave you without insurance if the move was not sanctioned by your Insurers.

YOU should inform your broker immediately if there are changes to your business. Arrangements can then be made to amend your cover, if necessary. Failure to do this could lead to an uninsured loss. Only you know everything about your business, so the responsibility for full disclosure of information, both before and after cover commences, is yours. You should therefore check the accuracy of the information that you have provided.

COMPLAINTS

WE recognise the importance of service and set ourselves high standards. But things can go wrong in any business. If, for any reason, we have not met your expectations then we would like to know. This helps us to improve and enables us to look into your problem. Should this happen then:

1. In the first instance, speak to the person who arranged the policy for you.
2. If you remain unhappy, then our Compliance Officer will be pleased to investigate your complaint. Please write, telephone or fax:

Walsingham House, 35 Seething Lane, London EC3N 4AH Tel: 020 7702 4700 Fax: 020 7626 4820 Web: www.hccint.com/pi

THANK YOU FOR PLACING YOUR BUSINESS WITH
HCC International Insurance Company Plc.

