

ERROR & OMISSIONS INDEMNITY INSURANCE

This is a brief summary only of the insurance cover provided and is not a policy document. It needs to be read in conjunction with the policy wording which you will have received for the applicable cover, excesses, terms, warranties, conditions and limitations. A copy is available upon request.

THE INSURED	Whyte Construction Limited
THE INSURER	CBL Insurance Limited
INTERESTED PARTIES	None Advised
POLICY TYPE	Errors & Omissions Indemnity
POLICY NUMBER	CBLEO0901390
PERIOD OF COVER	From 5 October 2015 to 31 October 2016 (at 4.00 pm)

BUSINESS INSURED - *Your Full Occupation*
Building Contractor & Project Managers

SCHEDULE OF INSURANCE - *What You Have Insured*

Limit Of Indemnity

Breach of Professional Duty by reason of any negligent Act, Error or Omission relating to the Business Insured and including Legal Defence Costs and Expenses. \$ 1,000,000.00

SITUATION - *Where Your Cover Applies*
Anywhere in New Zealand.

DEDUCTIBLE/EXCESS - *Your Contribution To The Claim*
\$5,000 for each claim including Legal Defence Costs.

OPTIONAL CLAUSES - *Extensions To Your Cover*

* One Automatic Reinstatement	Insured
* Run-off Cover	Not Insured
* LBP Defence Costs in excess of named LBP	Insured

In respect of LBP Defence Costs, the following LBP's are included:
David Whyte BP115362
As Per the Attached Schedule

RETROACTIVE DATE - *Cover Is Only Provided From This Date*
Retroactive from 5 October 2011 known circumstances excluded.

WARRANTIES - *Important Obligations With Which You Must Comply*
Subject to Builtin Building Professionals Errors & Omissions Insurance Policy Wording
Please note Confidentiality Clause

FINANCIAL STRENGTH RATING

CBL Insurance Limited has a rating of B++ (Good) provided by A.M. Best Asia Pacific Limited.

The Insurance (Prudential Supervision) Act 2010 requires Licensed Insurers to obtain a financial strength rating. The following ratings may be used by Insurance Companies.

A.M. Best Asia Pacific Limited

Superior	Excellent	Good	Fair	Marginal	Weak	Poor	Regulatory Action
A++,A+	A, A-	B++,B+	B, B-	C++,C+	C, C-	D	E, F, S