

Village Road P.O. Box N-4728 Nassau Bahamas Tel: (242) 677-2050 Fax: (242) 393-3077

PROFESSIONAL INDEMNITY INSURANCE COVER-NOTE

Insured: Veritas Consultants Ltd.

Policy Number: LFP 0000386 03

Business: Construction Cost Consulting

Period: April 30, 2015 to April 29, 2016

Location: Church Street Plaza, Shirley Street, Nassau, Bahamas

Jurisdiction: Worldwide excluding USA/CANADA

Policy Wording: Subject to Overseas Wording

Limit of Indemnity: \$3,000,000.00

Deductible: \$5,000 each and every loss

Annual Premium: \$8,497.50

Retroactive Date: Inception of policy

Insurers: Bahamas First General Insurance Co. Ltd.

Signed:

Carla Turner/Village Road Branch Date: April 22, 2015