

## **PUBLIC LIABILITY INSURANCE POLICY**

In consideration of the Insured name in the Schedule hereto paying to Middlesea Insurance p.l.c., hereinafter called the Company, the first premium mentioned in the said Schedule the Company agrees (subject to the Conditions contained herein or endorsed or otherwise expressed hereon which Conditions shall so far as the nature of them will permit be deemed to be Conditions precedent to the right of the Insured to recover hereunder) to indemnify the Insured against:

1. All Sums which the Insured shall become legally liable to pay for compensation in respect of

- a) accidental bodily injury to or illness of any person
- b) accidental loss of or damage to material property

occurring within the Situation of Risk shown in the Schedule during the continuance of this Policy and in connection with the Business


2. All costs and expenses of litigation

- a) recovered by any claimant against the Insured
- b) incurred with the written consent of the Company

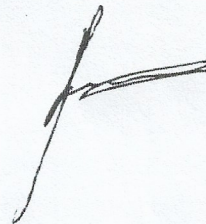
in respect of a claim against the Insured for compensation to which the indemnity expressed in this Policy applies

Provided always that if the Company's maximum liability is less than any payment required to settle a claim made against the Insured or to satisfy any judgement against him then the Company's liability in respect of such costs and expenses shall be in the same proportion as the Company's maximum liability bears to that greater amount for which the Insured is legally liable.

On behalf of the Company



**Martin Galea**  
Chairman



**Alfredo Muñoz Perez**  
President & Chief Executive Officer