

27 April 2011

ARR Craib Transport Limited
Howe Moss Drive
Kirkhill Industrial Estate
Dyce
Aberdeen
AB21 0GL

Dear Sirs

CONFIRMATION OF INSURANCE – ARR Craib Transport Limited and subsidiary companies including ARR Craib Transport (NEE) Limited

As requested by you, we are writing to confirm that we act as your Insurance Broker and that we have arranged insurances on your behalf as detailed below. A copy of this letter may be provided by you to third parties who have a legitimate need to receive confirmation of your insurance cover.

Employers Liability

INSURER:	Zurich Insurance
POLICY NUMBER:	JL374118
PERIOD OF INSURANCE:	29 April 2011 to 28 April 2012
LIMIT OF INDEMNITY:	GBP10,000,000 any one occurrence but unlimited in the period of insurance
DEDUCTIBLES:	Nil

Primary Public/Products Liability

INSURER: Zurich Insurance
POLICY NUMBER: GB433537
PERIOD OF INSURANCE: 29 April 2011 to 28 April 2012
LIMIT OF INDEMNITY: GBP1,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability
DEDUCTIBLES: GBP250 each and every third party property damage loss

Excess Public/Products Liability

INSURER: QBE Insurance
POLICY NUMBER: Y012065QBE0109A
PERIOD OF INSURANCE: 29 April 2011 to 28 April 2012 both days inclusive
LIMIT OF INDEMNITY: GBP4,000,000 any one occurrence unlimited in the period of insurance for Public Liability and in the aggregate in the period of insurance for Products Liability in excess of the primary public/products liability and motor fleet policies
DEDUCTIBLES: Nil

Motor Fleet

INSURER: Zurich Insurance
POLICY NUMBER: 99353034/6
PERIOD OF INSURANCE: 29 April 2011 to 28 April 2012 both days inclusive
COVER: Comprehensive in respect of all goods carrying commercial vehicles and all private cars (excluding windscreen damage) reducing to third party only in respect of all special types vehicles
DEDUCTIBLES: GBP5,000 each and every accidental damage loss reducing to GBP500 in respect of private cars

Goods in Transit

INSURER: Northern Marine Underwriters Limited

POLICY NUMBER: LIA020604736

PERIOD OF INSURANCE: 29 April 2011 to 28 April 2012 both days inclusive

SUM INSURED: 2009 RHA Conditions of Carriage - GBP1,300 per tonne
CMR Conditions of Carriage – Load Limit GBP300,000
BIFA Conditions of Carriage – Load Limit GBP250,000
Limit of liability in respect of cased wines and spirits is increased to GBP12,500 per tonne (maximum load limit GBP325,000) and GBP25,000 in respect of bulk wines and spirits (maximum load limit GBP650,000)

DEDUCTIBLES: GBP1,000 each and every loss

TERRITORIAL LIMITS: United Kingdom and Europe

We have placed the insurance which is the subject of this letter after consultation with you and based upon your instructions only. Terms of coverage are based upon information furnished to us by you, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you or any third party to whom it is disclosed, other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policies described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurances.

Where a copy of this letter has been provided to a third party, we assume no obligation to advise that third party of any developments regarding your insurances subsequent to the date hereof. Additionally this letter is given on the condition that we are not assuming any liability to any third party who receives a copy of this letter, based upon the placement of your insurances and/or the statements made herein.

This letter shall be governed by and shall be construed in accordance with English law.

Yours faithfully,

A handwritten signature in blue ink, appearing to read "Andrew Black".

Andrew Black
Client Advisor
For and on behalf of
Marsh Ltd