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From: =lementine Kingstone [REDACTED]
Sent: 21 December 2016 14:55
To: Allan Wilson [REDACTED]
Cc: Admin [REDACTED]
Subject: RE: STURGE Medical form x 4 - Myla Trestiza - 16/237</=:p>

Hi Allan

=/p>

Many thanks for your swi=t response on this and the attached claim form.

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I am pleased to advise t=at we have now arranged urgent settlement of the Makati clinic invoice and=payment has today been authorised.

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As mentioned in my email of 14th December 2016, the total outstanding costs for the Maka clinic were PHP 121,972.73 however, included within these costs are breast clinic costs totalling PHP 7,245.00 which do not appear to be related to the claim at this stage. CEGA are trying to obtain further information directly from Myla regarding these costs in order that the balance of PHP 7,245.00 can be assessed further.

Due to the fact that the breast clinic costs cannot be confirmed as claim related, the sum of PHP 7,245.00 has been excluded by insurers from the settlement to Makati clinic. The total transferred to the clinic is therefore the net sum of PHP 114,547.72. Myla therefore may be approached directly by the clinic for the balance of PHP 7,245.00. If Myla is asked to settle the costs directly and would like the costs considered as part of the claim, I would be very grateful if you could please forward the proof of payment along with clarification regarding the reasons for these costs, in order that this matter can be considered further.

In the meantime, I note from the claim form that the Insured have listed 4 separate costs which have been incurred. Are you able to provide receipts for the costs incurred by the Insured so that I can add this to the claim for consideration by insurers, less the USD 200.00 medical expenses excess?

I look forward to hearing from you in due course.

Kind regards

Clem

Clementine Kingstone ACII

Claims Handler

Sturge Taylor & Associates Ltd

Notebeme House, [REDACTED] Southampton, SO14 2NT, United Kingdom

Tel [REDACTED]

Fax [REDACTED]

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IMPORTANT NOTICE – THE (UK) INSURANCE ACT= 2015

On the 12th August 2016 the new (UK) Insu=ance Act came into force and we need to inform you of the following change= that we are highlighting to all of our clients.

The Insurance Act (The =ct) will apply to all new insurances, renewals and any changes to insuranc= requirements effective on or after the 12th August 2016. The Act requires that a fair presentation of the risk i= made as failure to do so could result in avoidance of the policy and rete=tion of the premium (if failure to make a fair presentation is deliberate =r reckless), or of different terms being adopted to consider how the risk would have been underwritten had fair pre=entation been made, which could result in only partial payment of any rele=ant claim. As your Broker we have a key role in ensuring that you ar= aware of and comply with the updated requirements.

Insurance Law for contracts subject to the laws of E=gland & Wales has changed since your last renewal and, in order that y=u may comply with your obligations please be advised of the undernoted requirements, which differ to those previously in place:=o:p>

Duty of Disclosure</=>

You have a duty to make a fair presentation of the r=sk to the insurer, via Sturge Taylor & Assoc, of every material circum=ance which you (or a member of your organisation, employee, Captain, Crew, management team etc) know or ought to know=in relation to the risk placed and this duty is applicable before the cove= is placed, when it is renewed and at any time throughout the contract if =he risk changes. A circumstance is material if it would influence the judgement of an Insurer / Reinsurer in =etermining whether to take the risk and, if so, on what terms. If yo= are in any doubt whether a circumstance is material we recommend that it =hould be disclosed.

Disclosure will be considered fair if it is made in = manner that is reasonably clear and accessible and the facts represented =re correct and made in good faith. Failure to disclose a material circumstance may entitle an insurer to impose differen= terms on your cover or proportionately reduce the amount of any claim pay=ble. In the event that non-disclosure was deliberate or reckless an =nsurer will be entitled to avoid the policy from inception and retain the premium paid. This would result in an= claims under the policy not being paid.

Conditions Precedent=/p>

You must also take particular note of any conditions=precedent that appear in the policy. If a condition precedent to the=validity of this policy or to the commencement of the risk is not complied with, the insurer will not come on risk. If=a condition precedent to the Insurers liability under this policy is not c=omplied with, the insurer may not be liable for

the loss in question. A condition precedent may exist in the policy using other terminology and without reference to the words 'condition precedent'.

It is very important that you read the full policy carefully when it is received and, if you are unsure of, or are unable to comply with any provisions therein, please let Sturge Taylor & Assoc know immediately.

Contracting Out

Some Insurers have exercised their right to opt out of the requirements of the new act. In the event that this affects the insurances we have placed for you we will advise you accordingly.

We have produced a simple guide to help you through some of the changes within the Insurance Act which, if not attached to this email it is available on request. If you would like further information please contact us and we will endeavour to help.

Registered Office: Sturge Taylor & Associates Ltd.,

Highfield Court, Tollgate, Chandlers Ford, Eastleigh, Hampshire SO14 3TY

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www.sturgeyachts.com <<http://www.sturgeyachts.com/>>

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We operate anti-virus programmes but you must take full responsibility for virus checking.

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From: Ian Wilson

Sent: 20 December 2016 15:23

To: Clementine Kingstone

Cc: Admin

Subject: FW: STURGE Medical form x 4

Hi Clem

=/p>

Finally received the attached form is this what you are looking for

=/p>

Best Regards

Allan Wilson

Wilson Yacht Management => => =>

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UK Office

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E Fax: [REDACTED]
Gsm: [REDACTED]

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From: Dave Johnson [REDACTED]
Sent: 20 December 2016 15:06
To: Allan Wilson [REDACTED]
Cc: Myla Baker US [REDACTED]
Subject: STURGE Medical form x 4

Hi Allan,

Please find attached the completed STURGE Claim form (total 4 pages) as signed by Myla & Capt. James 4th September 2016