

HANNAY DOUGLAS

ABN 21 062 565 011

EXPORTERS OF QUALITY FRESH FRUIT & VEGETABLES

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30 April 2015

To whom it may concern

Re: Australian Risk Application Pty Ltd

Hannay Douglas Pty Ltd has had the same Marine Transit Insurance Policy underwritten by Lumley's and now managed by Australian Risk Applications since 1998.

Fresh produce export is good most of the time but when things go wrong, it can be on a substantial scale.

The insurance policy we have in place is well suited to our needs. It is managed extremely well by Michael, Claire and their team. Reviews are undertaken in a constructive, bipartisan way.

Importantly, claims are processed in a constructive and timely fashion.

I regard the Marine Insurance Policy we have as an integral part of my business risk mitigation process and intend to have this in place in the future.

Yours sincerely
Hannay Douglas Pty Ltd



Alastair L H Scott
Managing Director