



8<sup>th</sup> July 2020

To whom it may concern,

Valleyfresh is the international arm of the wider Freshmax Group, with fresh horticultural export operations in Australia & New Zealand, and North & South America.

We have been working with Australian Risk Applications, almost since inception, primarily for tailored marine and inherent vice Insurance policies.

There are limited options for this specialist insurance, and frankly none that can match the experience, expertise, and knowledge of the team at Australian Risk Applications. As a result, an ever increasing number of professional horticultural export companies now use Australian Risk Applications to provide their insurance needs

We have a substantial number of shipments on the water at any time, and insurance documentation, and any claim processing, is handled promptly and professionally.

Yours sincerely,

A handwritten signature in blue ink, consisting of a series of loops and curves, positioned above the typed name.

Doug Hammonds  
for the Valleyfresh Global group of companies