

IMPORTANT NOTICE TO THE POLICY HOLDER:

This coverage may be/is placed in whole or in part with an insurer or insurers that is/are not a member of or rated by Standard & Poors, A.M. Best or any other insurance rating organization.

As such, ORM International Limited, ORM Inc., &/or Neptune Management Inc., both Florida Corporations &/or ORM International Limited, a Dominican Corporation &/or Offshore Risk Management Limited &/or Allied Insurance Brokers Limited, both BVI corporations (hereinafter called ORM) cannot accurately determine the ability of the insurer(s) subscribing hereto to pay claims or their financial condition in general.

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By receipt of the policy and its' endorsements the Insured (Assured) hereunder hereby acknowledges ORM Inc., &/or Neptune Management Inc., both Florida Corporations &/or ORM International Limited, a Dominican Corporation &/or Offshore Risk Management Limited &/or Allied Insurance Brokers Limited, both BVI corporations (hereinafter called ORM) is/are agent(s), intermediary(ies) or Broker(s) and the Insured (Assured) agrees that in the event of a dispute hereunder, ORM is not a source of indemnity of compensation.

Insureds (Assureds) under this policy do not have the protection of any Insurer Guaranty Fund, Act, Statute or similar legislation for any right of recovery for the obligation of an insolvent unlicensed insurer.