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**FINANCIAL PRODUCTS DISCLOSURE NOTICE
UNDER THE FINANCIAL INSTITUTIONS ACT (FIA)**

The **Financial Products Disclosure Regulation under the FIA** requires that the information contained in this Disclosure Statement be provided to a customer in writing prior to the customer entering into a financial transaction.

To: Customer Name
Company: Certain Lloyd's Underwriters Under Agreement Number B0878AAA227010 & B0878AAA227580
As Arranged by Navis Marine Insurance Brokers Ltd.

Re: The general insurance transaction as detailed in the documents to which this disclosure statement is attached.

1. The Navis Marine Insurance Brokers Ltd. (Navis) employee you dealt with is licensed as a General Insurance Agent by the Insurance Council of British Columbia.
2. The transaction is between you and the general insurance company(ies) noted on the documents.
3. In soliciting the transaction, the employee you dealt with represents Navis who does business with the Insured(s) and the Insurance Company(ies) noted.
4. The Insurer(s) in this transaction has/have no ownership interest or other proprietary interest in Navis, and neither Navis, nor any of its employees has any business or financial interest in the general insurance company(ies) noted on these documents.
5. If this transaction involves the payment of a premium by the insured, then Navis will be remunerated by way of a commission or fee by the insurer.
6. **Referral Fees:**
A referral fee in the amount of \$XX shall be paid to Name of Yacht Club for referring you to Navis Marine Insurance Brokers Ltd. for your insurance needs.
7. The FIA prohibits the Insurer(s) from requiring you to transact additional or other business with the Insurer(s) or any other persons or corporation as a condition of this transaction.