

September 14th, 2009

St. James Court  
P.O. Box FL 586  
Flatts, FL BX  
Bermuda

Dear Owner / Resident,

I have been asked to collect the current Home Content Insurance Policies with Third Party Liability Coverage for each of the units at St. James Court.

The Building Insurance policy maintained by St. James Court covers all damages caused through no fault of the owners – i.e. bursting water pipes, toilet flushing leakages, short circuits causing fire damage... - as long as the source of the damaging agent is not triggered by the owner out of his/her actions or omissions. Hence the need for a home insurance policy to cover owners' actions, negligence and omissions that are not currently covered by the Building Insurance Policy.

The Board is requesting from every Owner or their agent/tenant a copy of their current St. James Court home insurance policy and proof of payment of their annual premium before the end September 2009.

The copy of your insurance policy can be delivered to the Property Manager's mailbox, mailed to the address above, emailed to **st.jamescourt@hotmail.com** faxed to 441-295-3995.

Regards,

Brian Higgins  
Property Manager  
(441) 747-7082

cc: JC Galbrun – Chairman of the Board