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**TO THE MEMBERS**

**Ref: 2008/1**

**February, 2008**

Dear Sirs,

**RULES OF THE ASSOCIATION - 2008**

You will have received under separate cover a copy of the Association's Rule Book for the 2008/9 policy year. Members who wish to receive further copies should contact the Managers. The Rules can also be found on the Association's website; [www.ukdefence.com](http://www.ukdefence.com).

There are two material changes to the 2008 Rules which were outlined in detail in circular 2007/3. In summary, the changes provide for the inclusion of a mandatory element of cover in an amount not exceeding US\$10,000. The second change involves the inclusion of a maximum single claim limit of US\$15 million. Copies of circular 2007/3 providing full details of these changes can be found on the Association's website.

Members will also be aware that since 20th February, 1999 the Association has reinsured 90% of its past and present risks on a quota-share basis with The United Kingdom Defence Insurance Association (Isle of Man) Ltd. [UK(IOM)]. With effect from noon (GMT) on 20th February, 1999 any Member of the Association has also become a Member of the quota-share reinsurer, in accordance with Rule 11 of the Association's Rules.

Yours faithfully,

**THOMAS MILLER DEFENCE LTD**

Managers