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Ref:2020/4

TO: ALL MEMBERS

OCTOBER, 2020

ESTABLISHMENT OF CYPRIOT SUBSIDIARY

We are pleased to advise that a subsidiary of the Club has been established in Cyprus. The United Kingdom Freight Demurrage and Defence Insurance (Europe) Limited ("UKDE") has been established so that the Club is able seamlessly to continue to provide cover for its European Members post-Brexit. UKDE will commence underwriting from 5th October, 2020.

Should you have any questions please do not hesitate to contact the Managers.

Yours faithfully,

THOMAS MILLER DEFENCE LTD.

Managers

UK DEFENCE CLUB IS MANAGED BY **THOMAS** MILLER

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