

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 745 OF 2002

BETWEEN: (1) GARTH BEVAN  
(2) ARALCO CAYMAN LTD.

Plaintiffs

AND: (1) BRITISH CAYMANIAN INSURANCE AGENCIES LTD.  
(2) BRITISH CAYMANIAN INSURANCE COMPANY LIMITED

Defendants

WRIT OF SUMMONS

- To: (1) British Caymanian Insurance Agencies Ltd.  
2136 George Town  
Elizabethan Square, Shedden Road  
Grand Cayman, Cayman Islands
- (2) British Caymanian Insurance Company Limited  
2136 George Town  
Elizabethan Square, Shedden Road  
Grand Cayman, Cayman Islands

THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within Fourteen days [14] after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495G, George Town, Grand Cayman, the accompanying Acknowledgment of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgment within the time stated, or if you return the Acknowledgment without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

ISSUED this 18<sup>th</sup> day of October, 2002.

NOTE - This Writ may not be served later than 4 calendar months (*or, if leave is required to effect service out of the jurisdiction, 6 months*) beginning with the date of re-issue unless renewed by order of the Court.

**IMPORTANT**

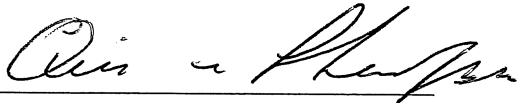
Directions for Acknowledgment of Service are given with the accompanying form.

## STATEMENT OF CLAIM

1. The First Plaintiff is an employee of the Second Plaintiff.
2. The Second Plaintiff is a Company registered in the Cayman Islands.
3. The First Defendant is a Cayman Islands company and representative of the Second Defendant.
4. The Second Defendant is a Cayman Islands company providing, inter alia, health care insurance services.
5. A proposal for the insurance coverage was prepared for the employees of the Second Plaintiff by Carl Brown, a representative for the First Defendant, being a representative of the Second Defendant (hereinafter referred to as the "Defendants"). This proposal detailed the benefits that would be provided by the Defendants.
6. By letter dated 13<sup>th</sup> October 1998 the Defendants accepted the Second Plaintiff to their healthcare plan with the effective date of coverage being 1<sup>st</sup> September 1998.
7. Under this policy of insurance the First Plaintiff was covered with specific reference being certificate number 806-00-0001.
8. The First Plaintiff underwent treatment for a heart condition during the period in or about August 2000 through May 2001. Further treatment has been necessary since these dates.
9. In breach of the terms of the contract the Defendants have not reimbursed the Plaintiff for expenses incurred in this treatment.
10. The Plaintiff has thereby suffered damage and loss.

**AND THE PLAINTIFF CLAIMS:**

- (i) Damages of US\$22,290.10;
- (ii) Interest on the sum of US\$22,290.10 at the rate of 4½% from February 6, 2002 to October 18, 2002 being US\$702.14 and continuing at a rate of US\$2.75 per day;
- (iii) Costs to be taxed or agreed.



**QUIN & HAMPSON**  
Attorneys-at-Law for the Plaintiffs

**THIS WRIT** was issued by Messrs. Quin & Hampson, Attorneys-at-Law for the Plaintiff whose address for service and correspondence is P.O. Box 1348, Third Floor, Harbour Centre, George Town, Grand Cayman, B.W.I.

DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE  
OF WRIT OF SUMMONS

1. The accompanying form of *Acknowledgment of Service* should be completed by an Attorney acting on behalf of the Defendant or by the Defendant if acting in person

After completion it must be delivered or sent by post to the Law Courts, P.O. Box 495G, George Town, Grand Cayman

2. A Defendant who states in his Acknowledgment of Service that he intends to contest the proceedings *must also serve a defence* on the Attorney for the Plaintiff (or on the Plaintiff if acting in person).

If a Statement of Claim is indorsed on the Writ (i.e. the words "Statement of Claim" appear on the top of page 2), the Defence must be served within 14 days after the time for acknowledging service of the Writ, unless in the meantime a summons for judgment is served on the Defendant.

If the Statement of Claim is not indorsed on the Writ, the Defence need not be served until 14 days after a Statement of Claim has been served on the Defendant

If the Defendant fails to serve his defence within the appropriate time, the Plaintiff may enter judgment against him without further notice.

3. A *Stay of Execution* against the Defendant's goods may be applied for where the Defendant is unable to pay the money for which any judgment is entered. If a Defendant to an action for a debt or liquidated demand (i.e. a fixed sum) who does not intend to contest the proceedings states, in answer to Question 3 in the Acknowledgment of Service, that he intends to apply for a stay, execution will be stayed for 14 days after his Acknowledgment, but he must, within that time, *issue a Summons* for a stay of execution, supported by an affidavit of his means. The affidavit should state any offer which the Defendant desires to make for payment of the money by installments or otherwise.

*See over for notes for guidance*

### Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgment of Service and return it to the Courts Office.
2. For the purpose of calculating the period of 14 days for acknowledging service, a writ served on the Defendant personally is treated as having been served on the day it was delivered to him.
3. Where the Defendant is sued in a name different from his own, the form must be completed by him with the addition in paragraph 1 of the words "sued as (*the name stated on the Writ of Summons*)".
4. Where the Defendant is a **FIRM** and an attorney is not instructed, the form must be completed by a **PARTNER** by name, with the addition in paragraph 1 of the description "Partner in the firm of (.....)" after his name.
5. Where the Defendant is sued as an individual **TRADING IN A NAME OTHER THAN HIS OWN**, the form must be completed by him with the addition in paragraph 1 of the description "trading as (.....)" after his name.
6. Where the Defendant is a **LIMITED COMPANY** the form must be completed by an Attorney or by someone authorised to act on behalf of the Company, but the Company can take no further step in the proceedings without an Attorney acting on his behalf.
7. Where the Defendant is a **MINOR** or a **MENTAL PATIENT**, the form must be completed by an Attorney acting for a guardian *ad litem*.
8. A Defendant acting in person may obtain help in completing the form at the Courts Office.

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(2) ARALCO CAYMAN LTD. Plaintiffs

AND: (1) BRITISH CAYMANIAN INSURANCE AGENCIES LTD.  
(2) BRITISH CAYMANIAN INSURANCE COMPANY LIMITED Defendants

ACKNOWLEDGMENT OF SERVICE  
OF WRIT OF SUMMONS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

**IMPORTANT.** Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, **THIS FORM MAY HAVE TO BE RETURNED.**

Delay may result in judgment being entered against a Defendant whereby he may have to pay the costs of applying to set it aside.

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1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

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2. State whether the Defendant intends to contest the proceedings (*tick appropriate box*)

yes

no

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3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (*tick box*).

yes

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Service of the Writ is acknowledged accordingly

(Signed) .....

[Attorney] for

[Defendant in person]

Address for service:

*Please complete overleaf*

**Notes on address for service**

Attorney: where the Defendant is represented by an attorney, state the attorney's place of business in the Cayman Islands. A Defendant may not act by a foreign attorney.

Defendant in person: where the Defendant is acting in person, he must give his post office box number and the physical address of his residence or, if he does not reside in the Cayman Islands, he must give an address in Grand Cayman where communications for him should be sent. In the case of a limited company, "residence" means its registered or principal office.

*Indorsement by plaintiff's Attorney (or by plaintiff if suing in person) of his name, address and reference, if any, in the box below.*

Messrs. Quin & Hampson  
Attorneys-at-Law  
Third Floor, Harbour Centre  
P.O. Box 1348  
George Town,  
GRAND CAYMAN

*Indorsement by defendant's Attorney (or by defendant if suing in person) of his name, address and reference, if any, in the box below.*

[Empty box for defendant's indorsement]