

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. <sup>298</sup> OF 2005 ✓

BETWEEN:

INTERNET FINANCIAL SERVICES LIMITED

Plaintiff

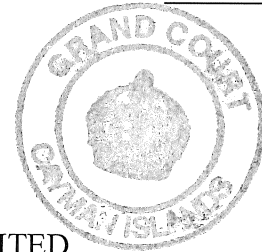
-AND-

BRITISH CAYMANIAN INSURANCE COMPANY LIMITED

Defendant



WRIT OF SUMMONS



TO: BRITISH CAYMANIAN INSURANCE COMPANY LIMITED  
PO BOX 74 GT  
BRITCAY HOUSE  
236 EASTERN AVENUE  
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 14 days 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 495GT, George Town, Grand Cayman, the accompanying Acknowledgement of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgement 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 30<sup>th</sup> day of June 2005

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 issue unless renewed by order of the Court.

IMPORTANT

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

### **General Indorsement**

The Plaintiff is a Cayman Islands company which at all material times held a group health insurance policy with the Defendant medical insurers in respect of the Plaintiff's employees. In late September 2004 the Plaintiff and the Defendant agreed to extend this coverage to Mary O'Dwyer a new employee of the Plaintiff.

On 5<sup>th</sup> January 2005, Ms. O'Dwyer was diagnosed with a malignant brain tumor (hereafter "the tumor"). This diagnosis constituted an insured event under the said policy of medical insurance between the Plaintiff and Defendant. On 6<sup>th</sup> January 2005, Ms. O'Dwyer and Mr. James Knapp, a director of the Plaintiff, attended the offices of the Defendant and met with Rachel Evans a representative of the Defendant to discuss the Plaintiff's impending insurance claim in respect of Ms O'Dwyer's impending medical needs.

Upon being informed of Ms. O'Dwyer's diagnosis Ms Evans stated, in breach of the said medical insurance contract between the Plaintiff and Defendant, that the Defendant would not entertain a claim under the said medical insurance contract in respect of Ms O'Dwyer's tumor.

Prior to Ms O'Dwyer leaving by air-ambulance, and in order to facilitate this, the Plaintiff paid the sums of US\$8,500 for the air-evacuation, and a deposit of US\$100,000 to South Miami hospital.

Ms O'Dwyer was subsequently air-ambulanced to South Miami Hospital ("SMH") where she received extensive treatment for the removal of a part of her tumor. Ms O'Dwyer then returned home to her family in Ireland where her prognosis remains poor.

As a result of the extensive treatment which Ms O'Dwyer required in SMH, the Plaintiff has paid on its American Express card the sum of US\$86,531.90 for treatment (US\$13,468.10 was re-credited to its corporate American Express card) along with interest payable on this amount of US\$3,458.68 to date. Therefore, when the US\$8,500 air-ambulance fee is added to the above, the Plaintiff has paid the total sum of US\$98,490.58 in respect of Ms O'Dwyer's medical treatment to date and hereby claims this sum against the Defendant who are liable under the said contract of medical insurance to indemnify the Plaintiff against such medical expenses.

The Plaintiff's claim against the Defendant is for breach of contract and the Plaintiff will seek to recover the damages occasioned thereby along with interest upon any sum found to be owing by the Defendant to the Plaintiff.

Dated this 30<sup>th</sup> day of June 2005

Broadhurst Barristers  
**Broadhurst Barristers**  
Attorneys-at-Law for the Plaintiff

This Writ of Summons was issued by Broadhurst Barristers, Attorneys-at-Law for the Plaintiff, whose address for service is 40 Linwood Street, P.O. Box 2503 GT, George Town, Grand Cayman, Cayman Islands, British West Indies (ref: 2K5-02/LAF)

IN THE GRAND COURT OF THE CAYMAN ISLANDS

298  
CAUSE NO. OF 2005

BETWEEN:

INTERNET FINANCIAL SERVICES LIMITED

Plaintiff

-AND-

BRITISH CAYMANIAN INSURANCE COMPANY LIMITED

Defendant

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ACKNOWLEDGMENT OF SERVICE  
OF WRIT OF SUMMONS

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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 [ ]      No [ ]

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Service of the Writ is acknowledged accordingly

(Signed) \_\_\_\_\_  
Attorney for British Caymanian Insurance Co. Ltd.

Address for service:

*Please see 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 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.

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

**BROADHURST BARRISTERS**  
ATTORNEYS-AT-LAW  
40 LINWOOD STREET  
PO BOX 2503 GT  
GEORGE TOWN, GRAND CAYMAN  
CAYMAN ISLANDS, BRITISH WEST INDIES

*Endorsement 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 Attorney endorsement]

**DIRECTIONS FOR ACKNOWLEDGEMENT OF SERVICE  
OF WRIT OF SUMMONS**

1. The accompanying form of *Acknowledgement 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, PO Box 495, George Town, Grand Cayman.

2. A Defendant who states in his Acknowledgement 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 endorsed on the Writ (i.e. the words "Statement of Claim" appear on the top of page 2). The defence must be served within fourteen (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 endorsed on the Writ, the defence need not be served until fourteen (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 fourteen (14) days after his Acknowledgement, 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.

Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgement of Service and return it to the Courts Office.
2. For the purpose of calculating the period of fourteen (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 authorized to act on behalf of the Company, but the Company can take no further steps in the proceedings without an Attorney acting on its behalf.
7. Where the Defendant is a MINOR or a MENTAL HEALTH 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.