

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: *290* OF 2006

BETWEEN

THE PROPRIETORS OF
STRATA PLAN 183 (A
CORPORATION FORMED
UNDER THE LAWS OF
THE CAYMAN ISLANDS)

PLAINTIFF



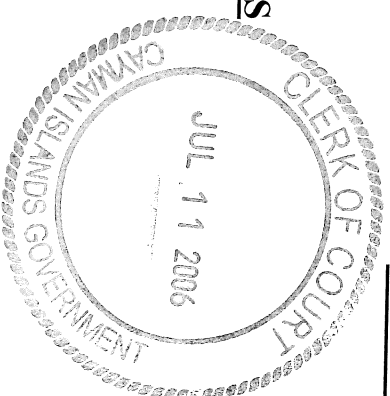
AND

ISLAND HERITAGE INSURANCE
COMPANY LIMITED

DEFENDANT

WRIT OF SUMMONS

TO: The Defendant
Grand Pavilion Centre
802 West Bay Road
PO Box 2501 GT
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 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 *11th* day of July 2006.

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.

STATEMENT OF CLAIM

1. The Plaintiffs are the proprietors of Strata Plan #183 (“Neptune’s Berth”) a Company formed under the Laws of the Cayman Islands.
2. The Defendant, at all material times, carried on (*inter alia*) the business in the Cayman Islands of property insurers.
3. By an agreement in writing dated the 12th day of July 2004 (hereinafter the “Policy” with Policy Number HH-00479 as subsequently endorsed) and made between the Plaintiffs on the one hand and the Defendant on the other the Defendant agreed to insure the Plaintiff against building damage caused (*inter alia*) by hurricane, flood and overflow of the sea.

PARTICULARS OF INSURANCE

4. The Plaintiff will refer at the trial hereof to the full Policy document for its contents, terms and effect.
5. On the said 12th July 2004 (the date of the making of the Policy) and at the time of the loss and damage referred to below the Plaintiff had an insurable interest in the Buildings and other items to the extent of the amounts for which they were insured.

6. On or about the 11th and 12th September 2004 whilst the Policy was in force the Buildings and other insured items were damaged by Hurricane Ivan, an insured peril, by reason of which the Plaintiff suffered loss and damage.

PARTICULARS OF LOSS AND DAMAGE

7. Full particulars of the loss and damage suffered is contained in a report entitled "Storm Damage Repair Quotation" prepared by DRG Construction Company Limited a complete copy of which was served on the Defendant by the Plaintiff's Executive Committee on the 4th January 2005. The claim is in the amount of CI\$123,682.00.
8. The Defendant is liable under the terms of the Policy for 78% of the US\$ equivalent of CI\$123,682.00 being the US\$ equivalent of CI\$ 96,471.96
9. Notwithstanding the receipt by the Defendant of the Plaintiff's claim the Defendant wrongfully and in breach of the Policy has not paid the Plaintiff the sum of CI\$96,471.96 or any part of that sum.
10. The Plaintiff also claims interest pursuant to section 35 of the Judicature Law (R) on the said sum or damages at such rate as the Court shall think fit for the period from 4th January 2005 until judgment herein or sooner payment.

AND THE PLAINTIFF CLAIMS

1. The sum of CI\$96,471.96 alternatively damages;
2. Interest pursuant to section 35 of the Judicature Law (R) on the said sum or damages at such rate as the Court shall think fit for the period from 4th January 2005 until judgment herein or sooner payment.

3. The costs of this action on the indemnity basis to be taxed if not agreed;



STEPHEN HALL-JONES

DIAMOND LAW ASSOCIATES

THIS WRIT OF SUMMONS was issued by DIAMOND LAW ASSOCIATES, Attorneys-at-Law for the Plaintiff,
whose address for service is (Ref:).

Acknowledgement of service of writ of summons (0.12, r.3)

**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 instalments or otherwise.

See over for notes for guidance

Please complete overleaf

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 its 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.

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: 20 OF 2006

BETWEEN THE PROPRIETORS OF
STRATA PLAN 183 (A
CORPORATION FORMED
UNDER THE LAWS OF
THE CAYMAN ISLANDS) PLAINTIFF

AND ISLAND HERITAGE INSURANCE
COMPANY LIMITED DEFENDANT

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.

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

2. State whether the Defendant intends to contest the proceedings (tick appropriate box)
 yes no

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

Service of the Writ is acknowledged accordingly

(Signed).....

Attorney for

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

DIAMOND LAW ASSOCIATES 4 th Floor, Cardinal Plaza Cardinal Avenue Po P 5x 2887 GT George Town Grand Cayman
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Indorsement by defendant's Attorney (or by defendant if suing in person) of his name, address and reference, if any, in the box below.

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