

31 October 2019

To Whom It May Concern

Dear Sirs,

Business Travel Insurance

Please note that we act as Insurance Brokers to Dentsu Aegis Network Ltd and as such we arrange coverage on their behalf on the following basis:

Insured:	Dentsu Aegis Network Ltd and/or its subsidiary companies and/or other subsidiaries of Dentsu Inc forming part of Dentsu Aegis Network
Insurer:	Royal & Sun Alliance Insurance plc
Policy Number:	PA04281218
Period:	01 November 2019 to 31 October 2020 both dates inclusive.
Territorial Limits:	Worldwide – Including Schengen
Main Benefits:	<ol style="list-style-type: none">1) Overseas Medical Expenses – Unlimited2) Personal Property – GBP 10,000 (single article limit GBP 3,000)3) Money – GBP 10,000 (cash limit GBP 3,000)4) Electronic Business Equipment – GBP 3,0005) Cancellation, Curtailment, Rearrangement and Replacement Expenses – GBP 10,0006) Kidnap – GBP 250,0007) Legal Expenses – GBP 50,0008) Personal Liability – GBP 5,000,000

Main Exclusions:	<ol style="list-style-type: none">1) Any claim if the Insured Person is travelling against medical advice2) The Insured Person committing or attempting to commit suicide, or intentionally inflicting self-injury.3) The Insured Person engaging in active service in any of the Armed Forces of any nation;4) War within the Country of Residence of the Insured Person(s).5) After the expiry of the Period of Insurance in which the Insured Person attains the age of 80 years.
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And as more fully described in the policy wording

Emergency Assistance Please call RSA Worldwide Medical and Security Assistance on their 24 hour number +44(0)20 8763 3155

These statements have been made in good faith and are a summary of the insurance cover in force based on the insurance cover affected by us on behalf of the client and our records, as on the date of this letter. Such Insurance cover remains subject to the full terms and conditions of the subscribing insurers' policy. Although the Sum Insured/Limit of Indemnity may have been impaired by incurred claims and therefore may vary from the amount shown. Should the insurance cover be cancelled, assigned or changed in any way during the period of insurance, neither we nor the subscribing insurer(s) accept any obligation to notify any recipient of this letter.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or for any loss, damage or expenses thereby occasioned to any recipient of this letter however so occasioned. This letter does not constitute a contract of any kind between JLT Speciality Limited and any recipient of this letter. Notwithstanding the issuance of this letter we are and remain solely the agent of our Client in this matter and owe no duties to any recipient of this letter. Should you need any further information please contact the undersigned.

Yours faithfully,

A handwritten signature in black ink, appearing to be "J. L. T. Speciality Limited", written over a dotted line.

JLT Specialty Limited trading as Marsh