

**Subject:** SIGCo Terms and Conditions

Please be advised that SIGCo has updated its Terms and Conditions and the revised document can be found on our web site under "Downloads". This update incorporates changes brought about by increases in OPA90 limits over the last few years. It also tidies up and clarifies some of the original language, but other than the liability limit amendments, no other changes are substantive.

The Terms and Conditions can be found at the following link:

<http://www.cofr.com/files/downloads.asp>

Best regards  
Neil Clemens,  
President  
SIGCo