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GARD Statement on Slavery and Human Trafficking

Gard supports all international efforts to promote ethical principles and practices related to the prevention of the exploitation and abuse associated with modern slavery and human trafficking. We are committed to acting ethically and with integrity in all our business relationships, and to implementing and enforcing effective systems and controls to ensure slavery and human trafficking does not take place anywhere in our supply chains. We demand and expect the same commitment from all our suppliers and business partners.

To ensure all those in our supply chain, including correspondents and contractors, comply with our values, we are in the process of developing a supply chain compliance programme with our partners and, once implemented, we shall provide an appropriate training programme for our employees.

This statement has been approved by the Executive Committee on behalf of the Board of Directors of Gard P. & I. (Bermuda) Ltd., as the parent company of the Gard group of companies worldwide, and is made pursuant to section 54(1) of the UK's Modern Slavery Act 2015. This statement constitutes Gard's slavery and human trafficking statement for the financial year ending 20 February, 2017.

A handwritten signature in blue ink, appearing to read 'T. Eilertsen', written over a horizontal line.

Trond Eilertsen

Director

Gard P. & I. (Bermuda) Ltd.

Date: 15 June 2017

This letter has been sent for and on behalf of an entity of the Gard Group comprising, inter alia; Gard P. & I. (Bermuda) Ltd, Assuranceforeningen Gard - gjensidig -, Gard Marine & Energy Limited and Gard Marine & Energy Insurance (Europe) AS. Gard AS is registered as an insurance intermediary by the Norwegian Financial Supervisory Authority. Company Code : 982 132 789

All external service providers who act for or on behalf of an entity in the Gard group of companies or its customers are required to act in accordance with Gard's Anti-Bribery Requirements, which can be found at www.gard.no