



GEMEENTE UTRECHT

STADSKANTOOR UTRECHT

UTRECHT, The Netherlands

Underwriting information

PROPERTY DAMAGE

Location	Stadsplateau 1 3505 AB UTRECHT The Netherlands
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1 GENERAL

1.1 General

1.1.1 Group Description

This location is part of the municipality of Utrecht. This totally brand new building is the city office of the municipality of Utrecht and provides a workplace for about 3,000 civil servants.

Besides 11 municipal departments, previously spread over different locations in the city, the Board of Mayor and Aldermen are housed in this building.

Some floors are let to third parties.

The building was inaugurated on October 6, 2104.

Facts & figures:

- Number of floors: 21
- Total surface: approx. 65,000 m²
- Total height: 70- 90 m
- Work places: 2,500
- Number of places for bicycles: 2,200
- Number of parking places: 270

1.1.2 Employees

Approx. 2500 (average occupation) persons are employed working daily from 7 a.m. till 7 p.m. while overtime work can be done up to 9 p.m. during five days a week. The public areas are open from Monday till Friday from 8.30 a.m. to 5.30 pm, Thursday to 8 p.m.

At prime time approx.. 5.000 persons can be present in the building.

1.2 Location

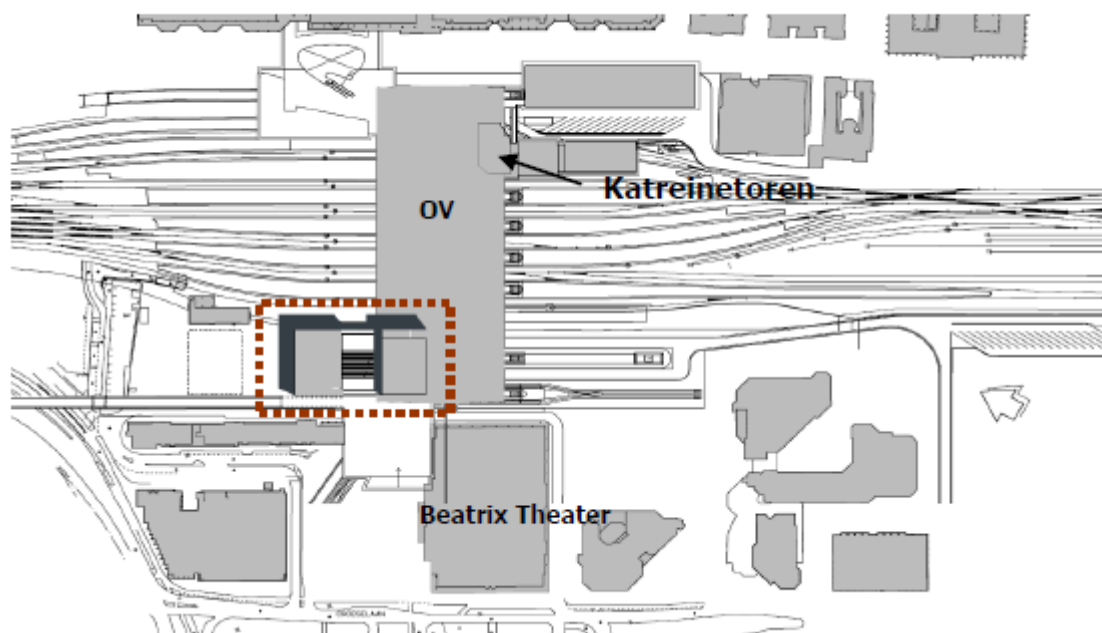
The building is located in the centre of Utrecht close to the central train station (east side) and next to the entrance of the central station on the "Jaarbeurs" side.

The entrance to the site is somewhat obstructed and the accessibility is somewhat restricted.

The building is largely built beside and over the OV terminal (public transport).

The railway lines are situated at the east side of the building. Cargo trains with dangerous good such as flammable liquids and gasses use the railway tracks which introduce an increased exposure risk.

The building was built from 2011 up to 2014. There is actually only one building.



1.3 Management Issues

1.3.1 Risk Management Policy

Management audit systems are in place for the fields of health & safety and fire & related perils, Maintenance in general is preventive. A calamity plan is in place, consisting of the following parts: alarming, plan of attack and evacuation. Annually emergency exercises will be held. The emergency response team is trained on site yet and fully operational before opening the building.

1.3.2 Security

The site is guarded continuously by own guards. The total perimeter of the site has been provided with exterior lighting. The site is freely accessible. Burglary alarm systems are in place in the building. Security procedures are in place. An access control system is in place for entering the building.

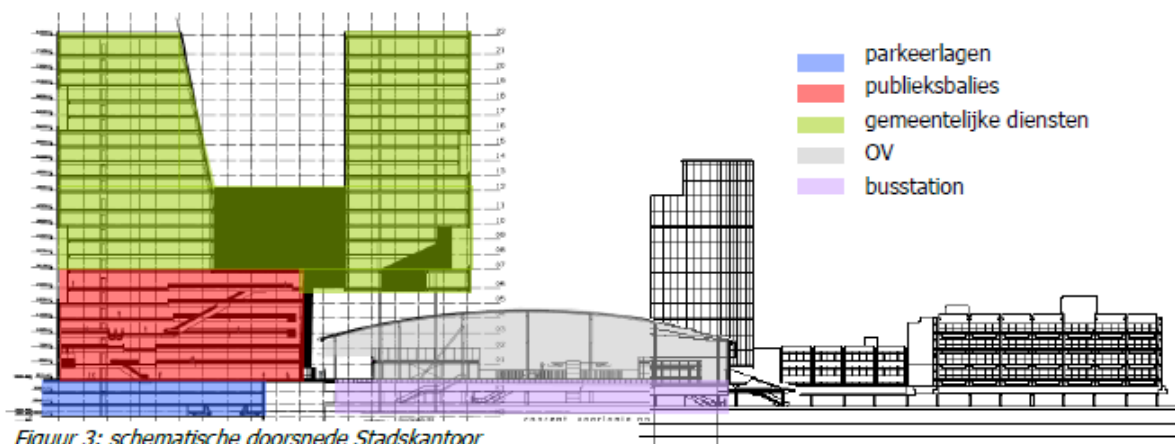
1.4 Recent Changes & Future Plans

It is a totally new building. There are no future plans.

2 PROPERTY DAMAGE

2.1 Construction

The base of the building is a six storey high building with two tower above with a maximum of 21 stories with underneath 3 levels for parking and storage facilities (2 underground level and 1 above). The total height is approx. 90 m. Part of the building is constructed as an atrium (glass panels).



In general the building has a steel construction which is fully protected with a fire resistant covering. The two concrete cores on the north tower and the diagonal trusses in the façade form the stability of the total building. The south tower is more or less floating above the OV terminal and is supported by 5 heavy steel columns.

The floors and roofs are made of concrete. The roof insulation is PIR (Euro class B.S2,D0).

The walls are made of composite (polyester) sandwich panels with PIR insulation and/or glass (3 layers). The façade at the railway side up to the sixth level is fire resistant. Part of the roofs are covered with planting (sedum roof) to act as a buffer for heat, cold and water. The glass panels at the south façade are integrated with solar panels. On all the concrete floors there are raised floors (for cables. etc.) which are made of composite materials. Where sound-absorbing is required, wood wool cement plating with mineral wool insulation.

100 % Class III : Light Non-Combustible (L.N.C.)

2.2 Activities

2.2.1 Process

In general the building is in use as offices (open plan offices with flexible workstations) with no real fire hazardous activities.

- Up to the sixth level the publicly accessible areas are situated. All others levels are only accessible for the civil servants.
- Small stores are available at several floor but mainly on level K3 (shipping area).
- The large open restaurant is situated on level 11 including 2 kitchens. Cooking is done with electrical heated equipment only (including deep fat fryers). Exhaust hood ducts are made of metal piping. The filter systems are cleaned daily. The ducts will be cleaned annually by external specialists.
- On level 12 there is a large data centre.
- Technical installations are situated on level K3, 5 and 12.
- On level 10 there is a meeting centre.
- Car parking facilities are situated at level K1 and K3. Parking facilities for bicycles and scooters are situated at level K2.

2.3 Utilities

2.3.1 Locality Heating

Comfort heating is achieved by heat exchangers, located in the basement, heated by the WKO installation. The rooms are heated by LP warm water heated systems. Comfort heating hardly represents a fire hazard.

2.3.2 Electricity

Electricity is supplied by the public utility grid at 10 kV. There are several transformers available. For emergency purposes there is one diesel driven emergency generator available (capacity 1,500kVA). The electrical installation will be maintained by external specialists. The electrical installation is not inspected by third parties yet (totally new building). Thermographic scanning of the electrical installations has not take place yet.

2.3.3 Gas

There is no gas connection.

2.3.4 Oil

For the emergency generator there is on double walled steel diesel tank available (content 7 m³) at level K3.

2.4 Fire Protection

2.4.1 Public Fire Brigade

The nearest fire station to be alerted is the fully paid fire brigade of Utrecht. Anticipated is that the fire brigade will be able to start their first attack within 15 minutes after being alarmed. A plan of attack will be set up.

2.4.2 Alarming

The fire brigade has to be alarmed by:

- Telephone.
- By the automatic fire detection system installed in part of the building with an alarm transmitted directly to the central alarm station of the fire brigade.
- The sprinklers available in the total building with an alarm transmitted directly to the central alarm station of the fire brigade.
- Push buttons, installed in the building.

2.4.3 Water Supply

The public water supply for firefighting purposes is limited to underground hydrants (60 m³/hr) in the surrounding streets.

Regarding the private water supply sufficient quantities of water for firefighting purposes can be obtained from two wet fire mains connected to the sprinkler system, available in the cores of the building.

Open water "Leidsche Rijn" (Leidseweg and Reviuskade) is available (distance approx. 700 m) and is used as secondary water supply.

2.4.4 Private Fire Brigade

The site disposes of an emergency response team trained in the use of portable extinguishers and hose reels. The squad consists of a sufficient number members and practises regularly. Before opening the building the emergency response team is already trained.

2.4.5 Hose Reels

Hose reels, connected to the city water main, are installed in the building. The supplier yearly maintains the hose reels.

2.4.6 Hand Held Appliances

A sufficient number of hand extinguishers are installed in the building according to local rules. The supplier yearly maintains the hand extinguishers.

2.4.7 Automatic Sprinkler Systems

The building is totally protected by sprinklers. The sprinkler system is installed according to the NFPA 13 rules, 2010 edition and the FM rules 3-26 (July 2011+ update March 2012).

Certifying is based on the "CCV Inspectieschema Brandbeveiliging - Inspectie brandbeveiligingssysteem (VBB-BMI-OAI-RBI) op basis van afgeleide doelstellingen, versie 8.0."

The sprinkler system is installed according the:

- General: NFPA 13 "Standard for the installation of Sprinkler Systems"; 2010 Edition
- Water supply: NFPA 20 "Standard for the installation of Centrifugal Fire Pumps"; 2013 Edition
- Atria: FM 3-26 "Fire Protection Water Demand For Nonstorage Sprinklered Properties; July 2011 + update March 2012.
- Sprinkler alarm system: "Voorschriften voor Automatische Sprinklerinstallaties"; (VAS) Juli 1996.
- Maintenance: NFPA 25 "Standard for the Inspection, Testing and Maintenance of Water-Based Fire Protection Systems"; 2008 Edition.

Design criteria:

Gebouwdeel	Fietsenstalling	Parkeergarage	Kantoorgebieden en Technische ruimten
Gevarenklasse	Light Hazard	Ordinary Hazard 1	Ordinary Hazard 1
Minimale sproeidichtheid	4,1 mm/min	6,1 mm/min	6,1 mm/min
Maximum sproeivlak	181 m ²	181 m ²	139 m ²
Aanspreektemperatuur	Ordinary	Ordinary	Ordinary
Reactietijd	Quick response	Standard response	Quick response
Minimum sproeitijd	30 min	60 min	60 min
Soort installatie	Droog	Droog	Nat

Gebouwdeel	Expositie, archieven en overige opslag / bergplaatsen	MER-ruimte op bouwlaag 12	Ruimten met patchkasten
Gevarenklasse	Ordinary Hazard 2	Ordinary Hazard 1	Ordinary Hazard 1
Minimale sproeidichtheid	8,1 mm/min	6,1 mm/min	6,1 mm/min
Maximum sproeivlak	139 m ²	181 m ²	139 m ²
Aanspreektemperatuur	Ordinary	Ordinary	Ordinary
Reactietijd	Conform NFPA 13	Quick response	Quick response
Minimum sproeitijd	60 min	60 min	60 min
Soort installatie	Nat	Pre-action (single interlocked, 2 melder afhankelijke rookdetectie)	Nat

Gebouwdeel	Publiekshal / atrium 15,3 < H < 18,0 m	Publiekshal / atrium 18,0 < H < 30,0 m
Gevarenklasse	FM 3-26: HC2	FM 3-26: HC2
Minimale sproeidichtheid	8,1 mm/min	0,5 bar K360EC
Maximum sproeivlak	230 m ²	6 sprinkler K360EC
Aanspreektemperatuur	Ordinary / Intermediate	Ordinary / Intermediate
Reactietijd	Quick response	Quick response
Minimum sproeitijd	60 min	60 min
Soort installatie	Nat	Nat

The sprinkler system is fed by two electrical driven pumps taking suction out of a concrete clear water basin with a content of 218 m³. Pump details: 146 m³/hr at 7.8 bar (low pressure group), 12.5 bar (middle pressure group) and 19.0 bar (high pressure group). Speed 2,980 rpm.

One pump is fed by the emergency generator, the other one via the transformer.

The water duration for the total system is 60 minutes.

Levels K1-K3 have dry systems. The system in the data centre (level 12) is a pre-action system. All other systems are wet.

The automatic sprinkler installation is inspected annually by the recognized body R2B. The installation is maintained annually by the installer "KIN Sprinklertechniek". The sprinkler pump is tested once per two weeks by the installer "KIN Sprinklertechniek".

The probability of a substantial (property) loss limiting effect due to the presence of the automatic sprinkler system is considered being high.

2.4.8 Automatic Gas Extinguishing System

The main data centre on level 12 has been provided with an "Argonite" gaseous fire suppression system, triggered by smoke detectors. It is a certified system.

The cooking units/hoods are provided with wet chemical fire suppression system ("Ansul"), with automatically as well as manually activating.

2.4.9 Automatic Fire Detection System

Part of the plant is covered by an automatic smoke/fire detection system. The detection system is installed according the NEN 2535 rules, 2010 edition.

Certifying is based on the "CCV Inspectieschema Brandbeveiliging - Inspectie brandbeveiligingssysteem (VBB-BMI-OAI-RBI) op basis van afgeleide doelstellingen, laatste versie". Automatic fire detection exists It's a certified system.

Covered areas are the evacuation routes (partly coverage) and the parking levels K1-K3 (fully protection). Moreover automatic fire detections is installed in the main data centre (level 12) for activating the gas extinguishing system) and for activation the pre action system

The server units are provided with an early warning detection system (aspiration detection).

Moreover hand push buttons are installed throughout the building.

Gas detection is available on the parking levels as well.

The detection system will also automatically close fire doors and smoke screens, stops the air circulation in the office part and shut down the elevators.

The fire detection installation is inspected annually by the recognized body R2B. The installation is maintained annually by the installer.

The probability of a substantial (property) loss limiting effect due to the presence of the smoke/fire detection system is considered being limited.

2.4.10 Partitions

The building is divided into several fire separated compartments in conformity with the Dutch building regulations. In general 60 minutes fire separations are available. Doors openings are provided with self-closing fire doors which are opened by magnetic contacts and closed automatically in case of a fire alarm (activated by the fire detection system).

Cable and piping penetrations are sealed of correctly with non-combustible materials.

In relation with the fire load present, the fire resistance of the separations available in the building are considered to have an adequate loss limiting effect under normally to be expected (fire) conditions.

2.5 Management Aspects

2.5.1 Smoking Regulations

There is a formalized smoking ban in the building. The smoking ban is well observed.

2.5.2 Waste Handling

The collected waste is located in the basement of the building and stored in closed metal containers. Waste is removed at regular intervals. Waste handling is well taken care of and storage thereof is well organised.

2.5.3 Hot Work Permit System

A hot work permit system is in force. Strict procedures including a written permit are in place. The procedures are valid for own personnel as well as outside contractors.

2.5.4 Self-Inspection

There are no regular self-inspections.

2.5.5 Emergency Organisation

There is a good and trained emergency organization available at the site.

An evacuation plan is available. Fire drills have been undertaken and will be done on regular intervals.

2.6 Other Perils

2.6.1 Explosion

There is no real possibility for an explosion within the facility.

2.6.2 Impact, Collision

Trucks are loaded and unloaded in the shipping area of the building (basement; -2). Normal risk.

2.6.3 Burglary

An entrance key control system is in place. An access control system is in place. Burglary prevention is based on organizational structural and electronic measures. The electronic burglary/intruder alarm system comprises a/o door contacts on all exterior doors and passive infrared detection. Alarms are transmitted to the porter's lodge, Alarm follow-up is arranged by a private security organisation. There is a continuously guard service available. An extensive CCTV system is available.

2.6.4 Riot, Civil Commotion, Vandalism, Malicious Mischief

The object is situated close to the centre of Utrecht. No specific measures have been taken against vandalism. Hazards like riot, civil commotion etc. is considered slight in this part of the country.

2.6.5 Aircraft

The nearest airport is Schiphol, located at approx. 35 km, north-east of the plant. This is an international airport. The facility is not located in the direction of one of the takeoff / landing lanes.

2.6.6 Collapse

The building did not show any features indicating a collapse potential. Normal risk.

2.6.7 Windstorm

Unusual circumstances and/or abnormal wind velocities are not to be reported for this area. Building generally are normal till light-constructed and generally are normal-susceptible to the windstorm hazard.

2.6.8 Earthquake

According to report of C.K. Stiff (July 1970)/ H.F. Lewis (October 1977), the facility is situated in a 'Zone 1000' which indicates the return periods in years for earth quakes. Low risk.

2.6.9 Flooding

The site is located at an altitude of + 3.5 meters related to sea level. Normal risk. There's no flooding exposure related to a sea. The site is not located close to rivers/brooks/lakes that may cause flooding of it. Low risk.

2.7 Values And Loss Estimates

2.7.1 Breakdown Of Values

The building forms one fire area. Therefore it is not relevant to give a breakdown of values.

2.7.2 Loss Estimates

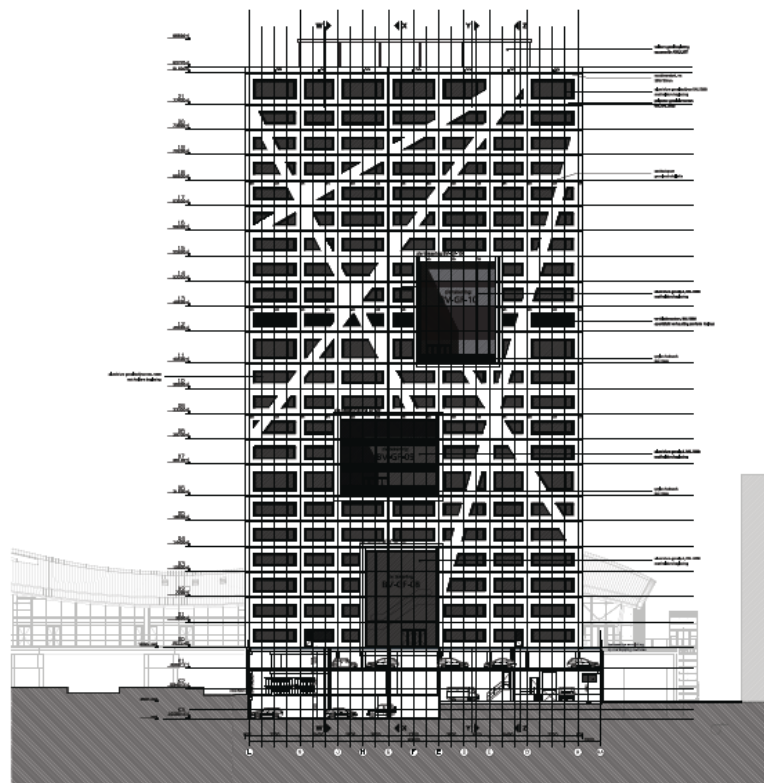
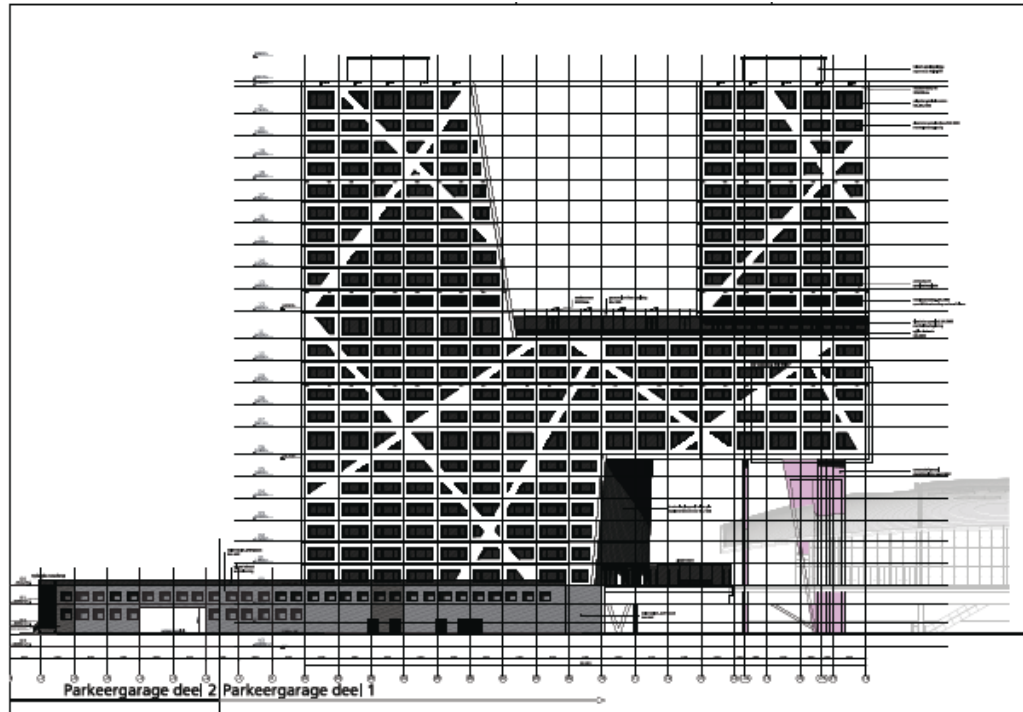
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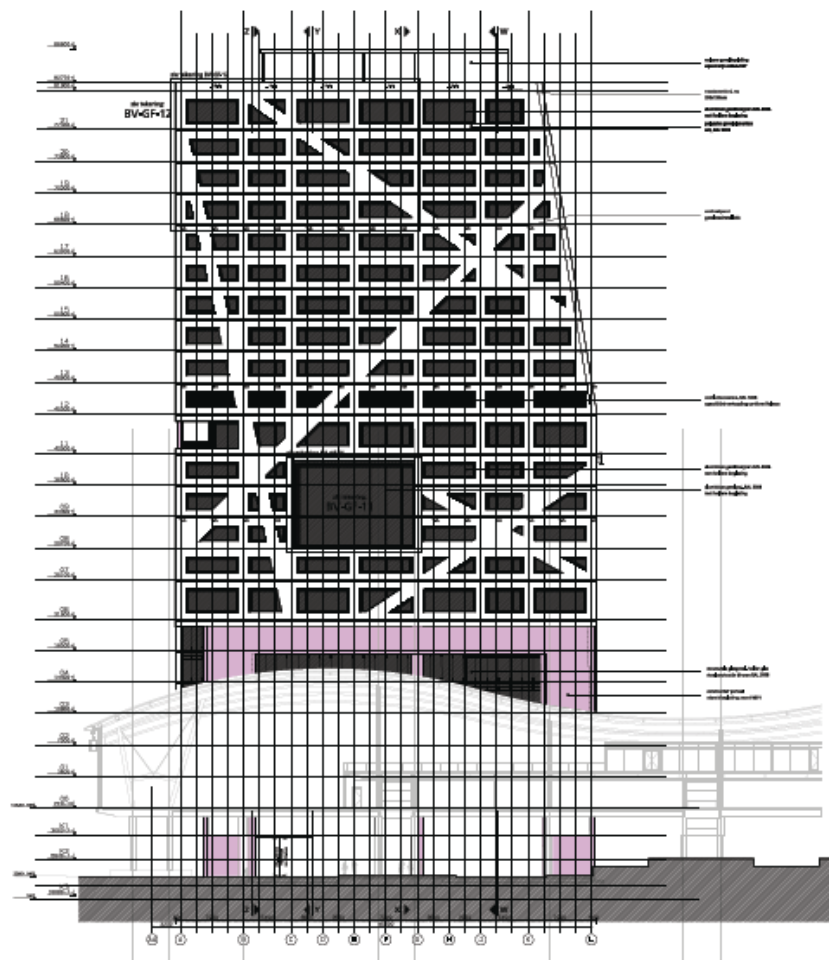
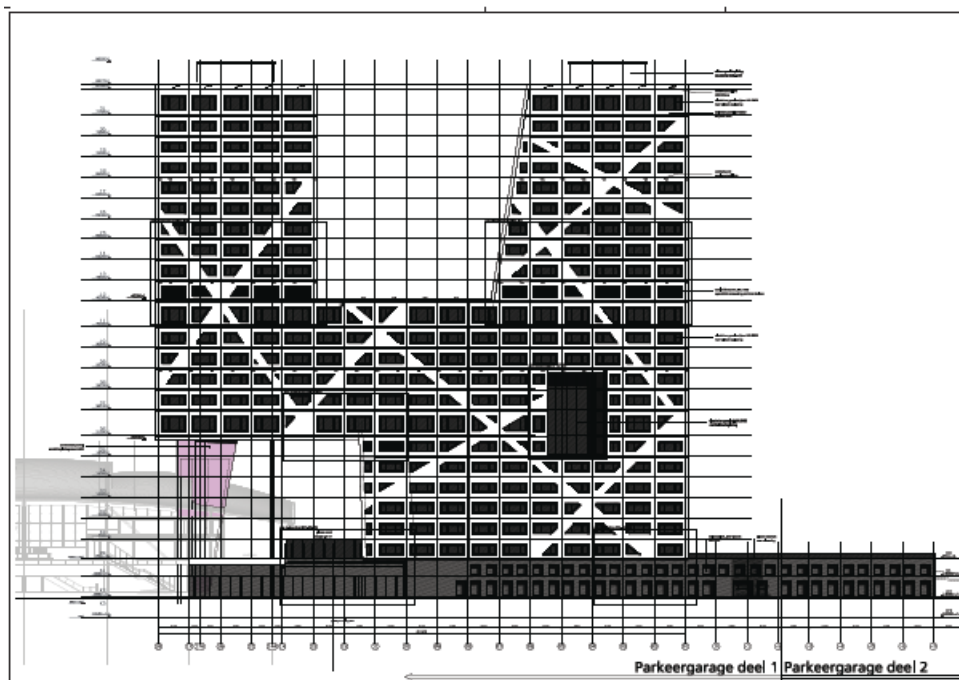
Line	Section	Value	Currency	Value Source	EML (%)	PML (%)	MPL (%)	LE Source
Property	Buildings	145,000,000	EUR	Aon policy	5	20	100	Aon Risk Control
Property	Equipment	80,000,000	EUR	Aon policy	5	20	100	Aon Risk Control

Section	EML (%)	PML (%)	MPL (%)
Material Damage	5	20	100
Business Interruption	N.A.	N.A.	N.A.
Combined (Property)	5	20	100

Name	Definition	Scenario
EML (%)	EML=Estimated Maximum Loss (CEA, 1999) The Estimated Maximum Loss is that which could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.	It is estimated that a fire and/or explosion originating in one of the building could result in an EML of approx. 5 % of the total plant value. A fire starting anywhere in this complex is expected to be controlled by the adequate sprinkler protection. The fire will be limited to the maximum area of operation. Nevertheless some smoke and water damage must be expected.
PML (%)	PML= Probable Maximum Loss Probable Maximum Loss is an estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate.	Under PML circumstances a loss of approx. 20% is to be estimated. Scenario: fire started in the "Restaurant" on level 11: Taking into consideration the impaired suppression system. Due to the fire load mainly formed by the used combustible decoration and/or construction materials the fire will spread out over the entire area rather quick. Fire spread to adjacent areas is not to be expected due to the fire separations. The fire brigade will be alarmed by the installed automatic fire detection and/or suppression systems and is able to control the fire. A severe damage to this area is to be expected and also smoke damage to other levels.
MPL (%)	MPL = Maximum Possible Loss (CEA 1999) The Maximum Possible Loss is that which may occur when, the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.	Excluding catastrophic loss conditions (e.g. plane crash) it is estimated that a fire and/or explosion originating in one of the building could result in a MPL of . 100% As no perfect firewalls are present in this complex the theoretical MPL scenario would be a total loss of the building. However a more realistic scenario is given under the PML scenario.

3 Drawings & impression photos

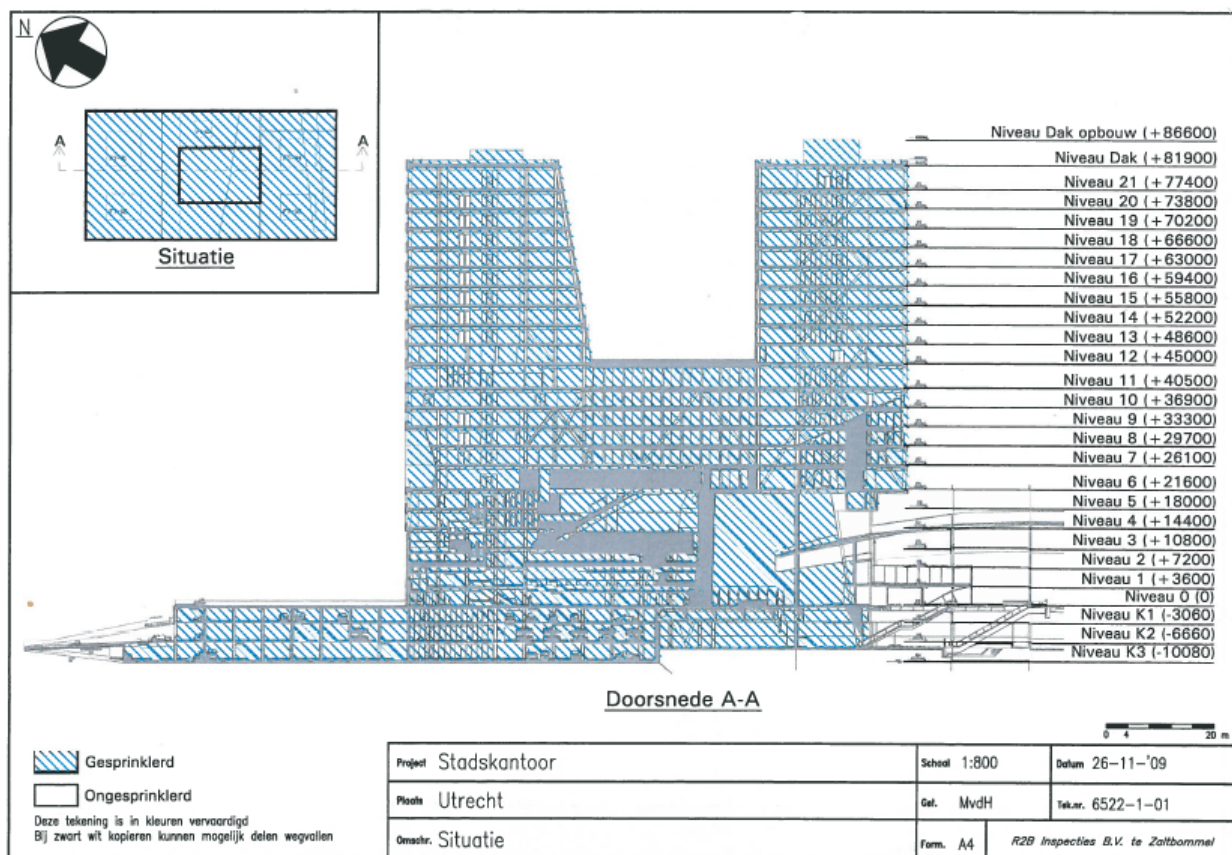












Standard Classification	
Introduction The objective of the Standard Classification Building Construction is to categorize major types of construction primarily on their relative fire hazard and resistance. The classification, into six classes, offers a view of the building's fire resistance, combustibility, and contribution to fire spread and its additional fuel loading to the contents of the building. The majority of buildings fit in one of the six classes. In exceptional cases where a construction type does not fit neatly into one of the six classes, its characteristics are expressed by a combination of the two nearest classes (E.g. class III/IV). The six classes are defined below, including examples of type of constructions fitting in the particular category.	
CLASSIFICATION	EXAMPLES
Class I: Fire Resistive (F.R.) Completely non-combustible building construction of which the walls and roof(s) including the load-bearing construction will withstand a fire to be expected - under MPL circumstances - within the building for at least two hours without structural failure. If applicable, building insulation is non-combustible. In principle all (storey) floors and partition walls are non-combustible and have fire resistance ratings of not less than two hours.	Brick and/or (cellular) concrete walls. Roofs of reinforced (cast) concrete or prefab (cellular) concrete slabs. Cast-in-place or pre-stressed concrete columns and beams or laminated timber columns and beams having at least a two hours fire rating. Where pre-stressed concrete elements or protected steel-frame construction is used, a sufficient thick concrete cover over respectively the preloaded cables and the structural steel is applied to achieve at least two hours fire rating. Where steel tension rods are fitted, these are protected to withstand a fire for at least two hours without structural failure. (Storey) floors and partition walls are concrete or brick. A limited quantity of combustible and/or less fire resistive material in floors, partition walls, ceilings etc. is allowed if this will have no effect on the overall fire resistance of the building.
Class II: Non-Combustible (N.C.) Building construction according to class I, however with a load-bearing construction which will <u>not</u> withstand a fire to be expected - under MPL circumstances - within the building for two hours. Combustible insulation material <u>on top</u> of the roof(s) is permitted in those cases where a fire originating on the roof cannot in any way spread into the building concerned or to any adjacent roofs/buildings.	Walls and roofs according to class I, however a load-bearing construction of exposed steel (or fire resistively encased) or laminated timber, of less than two hours fire resistance.
Class III : Light Non-Combustible (L.N.C.) A (almost entirely) non-combustible construction of which the building materials do not (or hardly) contribute to fire spread. It does not contribute significantly to a fire originating in the contents of the building. The construction will not withstand fire temperatures for more than a few minutes without damage or structural failure. In principle all (storey) floors and partition walls are non-combustible. A limited quantity of combustible material in floors, partition walls, ceilings etc. are allowed, only if it has hardly any effect on fire spread in the building.	Walls of brick, (cellular) concrete, steel/aluminium panels with non-combustible insulation. A roof of corrugated asbestos, steel/aluminium sheets or plain wood wool-cement etc. Roofs insulated with non-combustible insulation on top or underneath the roof do fall in this category. (Exposed) steel load-bearing construction.
Class IV: Masonry (M) A building construction of which the walls are non-combustible and the roof is made of combustible material. Also a non-combustible roof <u>with combustible insulation</u> having fire behaviour at least comparable to a plain combustible roof falls in this category. (Storey) floors, partition walls, etc. may be of wood. Where in view of overall combustibility and fire spread, the configuration of combustible building interior is a dominating factor to an extent comparable with class VI construction, the building construction is classified as class VI.	Walls of brick, cellular concrete or (non-combustible insulated) steel/aluminium sheets. A roof made of timber or steel/aluminium sheets provided on top with combustible insulation material. (Exposed) steel or timber load-bearing construction. Also one or more wooden floors/mezzanines can be present. In this classification the combustible roof and possible wooden floors are the major differences in comparison with class III.
Class V: Light/Combustible (M/C) Building construction according to class IV, however in which <u>in</u> the walls <u>unexposed</u> (in cavity or intermediate layer in steel/aluminium sandwich panels) combustible insulation is present.	Similar to class IV, however in which the walls have also combustible elements, but shielded off by non-combustible cladding or wall panel.
Class VI: Frame (F) All other type of building construction, such as (almost) entirely wooden buildings or those buildings in which exposed combustible insulation contributes to a rapid fire spread comparable to completely wooden buildings.	Entirely wooden frame buildings and interior. Within this category are also buildings of which walls and roof are insulated with <u>exposed</u> combustible material, like in cold stores, in spite of their actual building construction.

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