

# OIL INSURANCE LIMITED

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## Guidelines for Split Policies

In order to determine if a subsidiary/non-consolidated subsidiary meets the criteria for a split policy within OIL, please answer the following questions:

1. Does the subsidiary/non-consolidated subsidiary have a separate insurance program?  
Please provide a pictorial of their current insurance program.

YES

NO

(check one)

2. Does the subsidiary/non-consolidated subsidiary have their own financial statements?  
The split-policyholder's financials will need to be audited on an annual basis as part of the Gross Asset Declaration process and submitted broken down by OIL sector.

YES

NO

(check one)

Please note, requests for split policies are at the Underwriter's discretion and subject to OIL Senior Management approval.