

Liquidator's Progress Report

S.192

Pursuant to Sections 92A and 104A and 192
of the Insolvency Act 1986

To the Registrar of Companies

Company Number

07901973

Name of Company

Affinitus Renewable Energy Limited

✓ We

Vincent John Green, 4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE

Mark Newman, 4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE

the liquidators of the company attach a copy of ~~my~~our Progress Report
under section 192 of the Insolvency Act 1986

The Progress Report covers the period from 18/06/2015 to 17/06/2016

Signed

Date 24 June 2016

CCW Recovery Solutions
4 Mount Ephraim Road
Tunbridge Wells
Kent
TN1 1EE

Ref AFF00002/VJG/MN/SE



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COMPANIES HOUSE

Affinitus Renewable Energy Limited
(In Liquidation)
Joint Liquidators' Abstract of Receipts & Payments

Statement of Affairs		From 18/06/2015 To 17/06/2016	From 18/06/2013 To 17/06/2016
ASSET REALISATIONS			
11,500 00	Plant & Machinery	NIL	9,000 00
700 00	Office Furniture & IT Equipment	NIL	NIL
3,500 00	Stock	NIL	3,400 00
12,227 00	Book Debts	NIL	NIL
2,711 26	Inter-Company debts	NIL	2,128 68
1,733 66	Other Loan Account	NIL	NIL
8,906 00	VAT Refund	NIL	NIL
1,000 00	Cash in Hand	NIL	NIL
NIL	Cash at Bank	NIL	2,611 89
		<u>NIL</u>	<u>17,140 57</u>
COST OF REALISATIONS			
	Specific Bond	NIL	80 00
	Preparation of S of A	NIL	5,000 00
	Joint Liquidators' Fees	1,500 00	8,500 00
	Category 1 Disbursements	NIL	27 23
	Category 2 Disbursements	NIL	65 00
	Agents/Valuers Fees (1)	NIL	1,750 00
	Agents/Valuers Disbursements	NIL	646 00
	Re-Direction of Mail	NIL	360 00
	Statutory Advertising	NIL	253 80
	Insurance of Assets	NIL	185 50
		<u>(1,500 00)</u>	<u>(16,867 53)</u>
UNSECURED CREDITORS			
(96,104 23)	Trade & Expense Creditors	NIL	NIL
(1,980 00)	Directors	NIL	NIL
(8,636 00)	HM Revenue & Customs	NIL	NIL
		<u>NIL</u>	<u>NIL</u>
DISTRIBUTIONS			
(3 00)	Ordinary Shareholders	NIL	NIL
		<u>NIL</u>	<u>NIL</u>
(64,445.31)		<u>(1,500.00)</u>	<u>273 04</u>
REPRESENTED BY			
	Vat Receivable		100 00
	Bank 1 Current - Svenska Handelsban		173 04
			<u>273.04</u>


 Vincent John Green
 Joint Liquidator

Affinitus Renewable Energy Limited (in Liquidation)

("the Company")

**Joint Liquidators' Annual Progress Report to Members and Creditors for
the year ending 17 June 2016**

Statutory Information

Company Name	Affinitus Renewable Energy Limited
Registered Number	07901973
Registered Office	4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE
Former Registered Office	Unit C7 Spectrum Business Centre, Anthony's Way, Rochester, ME2 4NP
Joint Liquidators	Vincent John Green and Mark Newman
Liquidators' Address	4 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1EE
Date of Appointment	18 June 2013

Period of the Report

This report covers the period from 18 June 2015, the second anniversary of the liquidation of the Company, to 17 June 2016

Receipts and Payments Account

Our receipts and payments account for the period 18 June 2015 to 17 June 2016, which also shows the transactions for the whole period of the liquidation from 18 June 2013 to 17 June 2016 is attached at **Appendix I**

We would provide additional comments as follows, regarding the receipts and payments relating to the period which this report covers

Receipts

There have been no receipts during the current reporting period from 18 June 2015 to 17 June 2016

For your ease of reference, I herewith provide a summary of the receipts received during the whole period of the Liquidation

Plant & Machinery

Key Appraisal Limited ("the Agent") was instructed to negotiate the sale of the plant and machinery to a non-connected purchaser and the sum of £9,000 has been realised

Office Furniture & IT Equipment

As previously reported, ownership of the Company's office furniture & IT equipment was disputed by a former director. Accordingly, it was decided to abandon these items on site as the costs of confirming title to the goods would have exceeded the assets' worth

Our investigations have since confirmed that title to the office furniture & IT equipment was with the Company and not the former director. I have since corresponded with Mr Paul Hardy, being the party who claimed title to these assets, and in whose possession we understand the assets to remain requesting his further comments or a cheque for the value of the goods at that stage. I have yet to receive a full and satisfactory response to my enquiries

Stock

The sum of £3,400 was realised from the sale of stock following negotiations between the Agent and a non-connected purchaser

Book Debts

According to the director's Statement of Affairs, the Company's debtor ledger totalled £24,455. These assets were estimated to realise £12,277.

Creditors will recall from my last progress report that there will be no realisations from this source.

Inter-company debts

The sum of £2,128.68 has been realised from a connected company, Affinitus Energy Limited (previously in Members' Voluntary Liquidation and now dissolved).

Cash in Hand

Creditors will recall that no recoveries have been forthcoming from this source.

Cash at Bank

The sum of £2,611.89 was realised following closure of the Company's bank account with Barclays Bank PLC.

Other Assets

Payments to Associates of the Company

Funds were withdrawn from the Company's bank account in the period prior to the Company's liquidation which have been subject to review by the Joint Liquidators.

Affinitus Group Limited ("AGL")

According to my investigations, the sum of £50,737.63 is payable to the Company by AGL in respect of an inter-company loan. Demand for repayment has been made during this reporting period. In response to our demand for repayment, AGL stated that the Company is a creditor of AGL but no evidence of this counterclaim has been provided.

We are currently in discussions with solicitors to progress the Company's claim against AGL.

Preference Payments

As previously reported, payments had been made from the Company's bank account in the period leading up to our appointment. Full explanations have previously been provided by the Company's former accountant in regard to a number of our enquiries and there remained matters yet to be resolved.

In the period of this report, we have entered into further correspondence with the directors concerned and have since received an offer from both directors, being in full and final settlement of the claims made.

So not to prejudice the outcome of my negotiations, I am unable to provide any further information to creditors at this stage. I would expect to provide further information to creditors with my next report to creditors.

VAT Refund

According to the director's Statement of Affairs, a VAT refund in the sum of £8,906 was due payable to the Company. However, HMRC submitted a claim for VAT in the sum of £36,537 which was based on outstanding assessed returns.

The outstanding VAT returns were submitted to HMRC in August 2015. In the following period we have regularly chased payment of the VAT refund from HMRC. Despite these efforts to recover the asset, it was only on 13 June 2016 that a telephone call was received from HMRC confirming that a refund had been approved. In the period following this report, a VAT refund in the sum of £21,316.63 has been paid to the Company.

Payments

Statement of Affairs Fee

At the initial meeting of creditors held on 18 June 2013 the following resolution was passed:

"That the costs of CCW Recovery Solutions LLP in connection with convening the meetings of shareholders and creditors, and assisting the directors with the preparation of their report and statements of affairs, approved by the directors in the sum of £5,000 plus VAT and disbursements be approved and paid as an expense of the Liquidation from the first available assets."

We confirm that these fees were paid in full following our appointment and are shown on the enclosed receipts and payments account.

Joint Liquidators' Fees

At the initial meeting of creditors held on 18 June 2013, the following resolution was passed in relation to the Joint Liquidators' on-going fees:

"That the Joint Liquidators' remuneration be fixed by reference to the time properly given by the Joint Liquidators and their staff in attending to matters arising in the winding up, and that the Joint Liquidators may draw remuneration on account from time to time."

Our time costs for the period to which this report relates, being 18 June 2015 to 17 June 2016 amount to £11,430.50 bringing total time costs for the period from the date of our appointment to 17 June 2016 to £36,039.20. In the period to which this report relates, we have drawn fees of £1,500.00 plus VAT, bringing total fees drawn to £8,500.00 plus VAT. No further fees have been drawn in the period from 18 June 2016.

A schedule of our time costs incurred for the period to which this report relates, being 18 June 2015 to 17 June 2016 and a schedule of our total time costs for the period of the liquidation from 18 June 2013 to 17 June 2016 is attached as **Appendix II**.

Some of the hourly charge-out rates of CCW Recovery Solutions' staff have changed over the course of this matter, as set out below:

	From 18/06/2013 to 31/12/2013	From 01/01/2014 to 30/11/2014	From 01/12/2014 to 31/03/2015	From 01/04/2015 to date
Partner (office holder)	£300	£300	£300	£300
Director	-	-	£250	£250
Senior Manager	£200	£200	£200	£210
Manager	-	£175	£175	£180
Assistant Manager	£150	£150	£150	£165
Insolvency Senior	£140	£140	£140	£150
Insolvency Semi-Senior	£100	£100	£100	£110
Insolvency Cashier	£100	£100	£100	£110
Trainee/Support staff	£50	£50	£50	£60

A sheet setting out charge-out rates and disbursements applicable at the date of this report is attached, together with details of how to obtain guides to insolvency practitioners' fees and best practice, as well as our complaints procedure

Should you require hard copies of any of the electronic documents referred to, please contact this office

A description of the work undertaken in the Liquidation is as follows -

- 1 Administration and Planning
 - Preparing documentation required
 - Dealing with all routine correspondence
 - Maintaining physical case files and electronic case details on IPS
 - Case bordereau
 - Liaison with the directors regarding the books and records
 - Dealing with insurance matters
- 2 Statutory Matters
 - Preparing the documentation and dealing with the formalities of appointment
 - Statutory notifications and advertising
 - Preparing reports to members and creditors
- 3 Case Accounting
 - Maintaining and managing the liquidators' cashbook and bank account
 - Ensuring statutory lodgements and tax lodgement obligations are met
- 4 Property Related
 - Dealing with matters relating to the former trading premises
- 5 Strategy/Case Review
 - Case planning
 - Periodic case reviews
- 6 Tax & VAT
 - Dealing with HMRC correspondence
 - Submission of Tax & VAT forms to HMRC for the Liquidation period
 - Dealing with the VAT returns and VAT refund for the pre-appointment period
- 7 Investigations
 - Reviewing and storage of books and records
 - Preparing a return pursuant to the Company Directors Disqualification Act
 -
- 8 Realisation of Assets
 - Liaising with Key Appraisal Limited regarding the valuation and disposal of assets
 - Pursuing outstanding debtors
 - Investigation into the directors' loan accounts and meetings with the directors' representatives
 - Investigation into a loan paid to AGL by the Company and recovery actions in respect of that loan
- 9 Unsecured Creditors
 - Dealing with creditor correspondence and telephone conversations
 - Preparing reports to creditors
 - Maintaining creditor information on IPS

Joint Liquidators' Disbursements

Our total disbursements to the date of this report amount to £609 65 plus VAT. The following sums have been incurred and paid

Disbursement type	Description	Amount incurred £	Amount paid £
Category 1 disbursements	Specific Bond	80 00	80 00
	Redirection of Mail	360 00	360 00
	Postage	67 83	20 23
	Creditor upload	24 00	7 00
Category 2 disbursements	Company Searches	15 00	15 00
	Land Registry Search	3 00	NIL
	Mileage	4 62	NIL
	Photocopying	5 20	NIL
	Internal Meeting Room	50 00	50 00
TOTAL		609.65	532.23

Agents' Fees and Disbursements

A fee in the sum of £1,750 00 plus VAT has been paid to Key Appraisal Limited, together with disbursements of £646 00 plus VAT, for acting in respect of the valuation and sale of the Company's chattel assets

Statutory Advertising

The sum of £253 80 plus VAT has been paid in relation to statutory advertising of the meeting of creditors and the appointment of Joint Liquidators

Insurance of Assets

The sum of £185 50 has been paid to Marsh Limited in respect of insurance over assets falling under our control

Assets still to be realised

The assets yet to be realised are set out above under the heading 'Payments to Associates of the Company'

Liabilities

Secured Creditors

An examination of the Company's mortgage register held by the Registrar of Companies showed that no mortgages have been registered

Preferential Creditors

The director's Statement of Affairs showed that the Company had no preferential creditors. I can confirm that no claims have been received

Crown Creditors

The director's Statement of Affairs included sums due to HMRC of £8,636. HMRC have submitted a claim for PAYE totalling £5,390 08. The assessed claim for VAT in the sum of £36,537 00 is expected to be withdrawn following submission of VAT returns and payment of the VAT refund referred to above

Unsecured Creditors

The director's Statement of Affairs listed 43 unsecured creditors including HMRC with an estimated total liability of £106,720 23. We have received claims from 26 unsecured creditors totalling £164,807 23 to date. This sum includes claims from 7 creditors not included on the Statement of Affairs whom we have become aware of since our appointment, including a counterclaim from a debtor of the Company for incomplete works in the sum of £67,688 04.

Prescribed Part

The legislation requires that if a Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors. There is no floating charge in this matter and accordingly the prescribed part provisions do not apply.

Dividend Prospects

Crown Creditors/Unsecured Creditors

Any distribution to non-preferential unsecured creditors will be dependent on the sum of final asset recoveries and the costs of the liquidation.

Investigation

We undertook an initial investigation into the Company's affairs to establish whether there were any potential asset recoveries that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved.

At the date of this report we have identified potential asset recoveries, as stated above.

Within six months of our appointment, we are required to submit a confidential report to the Secretary of State to include any matters which have come to our attention during the course of our work which may indicate that the conduct of any past or present director would make him unfit to be concerned with the management of the company. We confirm this obligation has been complied with.

Further Information

The following agents have been utilised in this matter:

<u>Professional Advisor</u>	<u>Nature of Work</u>	<u>Fee Arrangement</u>
Key Appraisal Limited	Agents / Valuers	Fixed Fee

The choice of professionals was based on our perception of their experience and ability to perform this type of work, the complexity and nature of the assignment and the basis of our fee arrangement with them. The fees charged have been reviewed and we are satisfied that they are reasonable in the circumstances of this case.

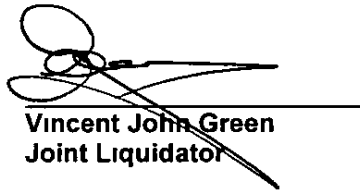
I will shortly instruct solicitors to assist in the recovery of a loan advanced to AGL. The choice of solicitor to pursue this claim will be based upon our perception of their experience and their ability to perform work of this type. We will consider the basis of our fee arrangement with them when the formal instruction is confirmed.

An unsecured creditor may, with the permission of the court or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question) request further details of the Liquidators' remuneration and expenses, within 21 days of receipt of this report. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the court or with the concurrence of 10% in value of the creditors (including the creditor in question), apply to court to challenge the amount and/or basis of the Liquidators' fees and the amount of any proposed expenses or expenses already incurred, within 8 weeks of receipt of this report. Any secured creditor may make a similar application to court within the same time limit.

Summary

I will continue in my actions to recover the unrealised assets, as set out above and will provide my next report after the end of the third anniversary of the liquidation or sooner, if matters are concluded more expeditiously.



Vincent John Green
Joint Liquidator

Dated 24 June 2016

Vincent John Green and Mark Newman are licensed to act as Insolvency Practitioners in the UK by the Insolvency Practitioners Association


Affinitus Renewable Energy Limited
(In Creditors' Voluntary Liquidation)

Joint Liquidators' Abstract Of Receipts And Payments

RECEIPTS	Statement of Affairs (£)	From 18/06/2013 To 18/06/2015 (£)	From 19/06/2015 To 17/06/2016 (£)	Total (£)
Plant & Machinery	11,500 00	9,000 00	0 00	9,000 00
Office Furniture & IT Equipment	700 00	0 00	0 00	0 00
Stock	3,500 00	3,400 00	0 00	3,400 00
Book Debts	12,227 00	0 00	0 00	0 00
Inter-Company debts	2,711 26	2,128 68	0 00	2,128 68
Other Loan Account	1,733 66	0 00	0 00	0 00
VAT Refund	8,906 00	0 00	0 00	0 00
Cash in Hand	1,000 00	0 00	0 00	0 00
Cash at Bank	NIL	2,611 89	0 00	2,611 89
		17,140 57	0 00	17,140 57
PAYMENTS				
Specific Bond		(80 00)	0 00	(80 00)
Preparation of S of A		(5,000 00)	0 00	(5,000 00)
Joint Liquidators' Fees		(7,000 00)	(1,500 00)	(8,500 00)
Category 1 Disbursements		(27 23)	0 00	(27 23)
Category 2 Disbursements		(65 00)	0 00	(65 00)
Agents/Valuers Fees (1)		(1,750 00)	0 00	(1,750 00)
Agents/Valuers Disbursements		(646 00)	0 00	(646 00)
Re-Direction of Mail		(360 00)	0 00	(360 00)
Statutory Advertising		(253 80)	0 00	(253 80)
Insurance of Assets		(185 50)	0 00	(185 50)
Trade & Expense Creditors	(96,104 23)	0 00	0 00	0 00
Directors	(1,980 00)	0 00	0 00	0 00
HM Revenue & Customs	(8,636 00)	0 00	0 00	0 00
Ordinary Shareholders	(3 00)	0 00	0 00	0 00
		(15,367 53)	1,500 00	(16,867 53)
Net Receipts/(Payments)		1,773 04	(1,500 00)	273 04

MADE UP AS FOLLOWS

Bank 1 Current - Svenska Handelsbanken	1,773 04	(1,600 00)	173 04
VAT Receivable / (Payable)	0 00	100 00	100 00
	1,773 04	(1,500 00)	273 04


 Vincent John Green
 Joint Liquidator

Time Cost Summary for the period from 18 June 2015 to 17 June 2016

	Partner	Manager	Case Administrator	Support Staff	Total Hours	Time Cost £	Average Hourly Rate £
Administration and Planning							
Case General Administration		0 25	1 65		1 90	273 00	143 68
Tax and VAT		0 50	1 90		2 40	390 00	162 50
Statutory Matters		0 20	6 00		6 20	942 00	151 94
Case Accounting		0 60	4 40		5 00	711 50	142 30
Strategy / Case Review	6 00	1 20	5 50		12 70	2,877 00	226 54
Investigations							
SIP2 / CDDA		4 00			4 00	840 00	210 00
Antecedent Transactions		25 40			25 40	5,334 00	210 00
Realisation of Assets							
Book Debts							
Other							
Stock							
Creditors							
Unsecured Creditors		0 30			0 30	63 00	210 00
Total Hours	6 00	32 45	19 45	0 00	57 90		
Total Cost	1,800 00	6,810 00	2,820 50	0 00		11,430 50	197 42
Average Hourly Rate	300 00	209 86	145 01	-			

Time Cost Summary for the period from 18 June 2013 to 17 June 2016

	Partner	Manager	Case Administrator	Support Staff	Total Hours	Time Cost £	Average Hourly Rate £
Administration and Planning							
Case General Administration		2 20	14 05	0 80	17 05	1 975 50	113 96
Tax & VAT		0 50	6 00		6 50	964 00	140 00
Legal / Litigation		3 20	1 90		5 10	900 00	177 65
Statutory Matters	4 50	3 70	22 30		30 50	5 241 50	180 51
Case Accounting		1 80	9 00	0 80	11 60	1 517 00	131 44
Strategy / Case Review	9 50	7 40	33 75	2 60	53 25	9,161 00	154 97
Property Related			0 65		0 65	91 00	140 00
Investigations							
SIP2 / CDDA		6 10	14 65		20 75	2,768 50	115 13
Antecedent Transactions		31 30			31 30	6,492 50	196 36
Realisation of Assets							
Book Debts		2 10	4 50		6 60	1,050 50	159 17
Furniture & Equipmt / Plant & Machinery			3 45		3 45	483 00	140 00
Motor Vehicles			5 25		5 25	735 00	140 00
Other		1 50	3 30		4 80	759 00	158 13
Stock			0 50		0 50	70 00	140 00
Trading							
Trading							
Creditors							
Unsecured Creditors		2 30	16 53		18 83	2,739 70	144 45
Employees			1 40		1 40	196 00	140 00
Retention of Title			0 90		0 90	126 00	140 00
Secured			0 20		0 20	28 00	140 00
Case Specific Matters							
Shareholder - Communication			5 25		5 25	735 00	140 00
Total Hours	14 00	62 10	143 58	4 20	223 88		
Total Cost	4,200 00	12,466 50	19 157 70	215 00		36,039 20	
Average Hourly Rate	300 00	200 75	133 43	51 19			160 98

Joint Liquidators' Fees drawn from estate funds in accordance with time cost resolution approved at the meeting of creditors on 18 June 2013

£8 500 00

CCW RECOVERY SOLUTIONS

CHARGE-OUT RATES AND DISBURSEMENTS

The table below sets out the charge-out rates utilised by CCW Recovery Solutions for charging staff time, in cases where a resolution is sought for time costs -

Partner	£300 per hour
Director	£250 per hour
Senior Manager	£210 per hour
Manager	£180 per hour
Assistant Manager	£165 per hour
Senior Case Administrator	£150 per hour
Case Administrator	£110 per hour
Insolvency Cashier	£110 per hour
Trainee/support staff	£60 per hour

It should be noted that the above rates may increase from time to time over the period of the administration of each insolvency case, but this information will be included in periodic statutory reports to creditors. The above rates are effective from 1 April 2015. Time is charged in six minute units.

Category 1 disbursements will be charged at the actual cost at which they are incurred, for example statutory advertising and records storage.

Category 2 disbursements, that is those which are paid to CCW Recovery Solutions, will be on the following basis, once the appropriate approval has been obtained -

Photocopying	Re-charged at 10p per sheet
Internal room hire	Charged at £50 per meeting held at CCW offices
Company searches	£15 per corporate case
Mileage	Charged at 45 pence per mile

GUIDES TO FEES AND BEST PRACTICE

Further information relating to insolvency practitioners' fees and their required practice published by the Association of Business Recovery Professionals can be found on the Insolvency Practitioners Association website www.insolvency-practitioners.org.uk

Hover over Regulation and Guidance located to the right of the option ribbon on the home page and select "Creditors Guides". This information is also relevant to members of companies in both solvent liquidations and insolvency procedures.

The option of Regulation and Guidance will display the following information, and the relevant links in this case are highlighted to assist you.

The Creditors' Guides to Fees provide explanations of creditors' rights with regard to insolvency practitioners' fees. They explain how an insolvency practitioner seeks approval of his fees, what information a creditor can expect to receive, and what a creditor can do if he is dissatisfied with the level of a practitioner's fees.

The Guides form appendices to Statement of Insolvency Practice 9, which sets out required practice for insolvency practitioners. The full text of SIP9 can be found in the Regulation and Guidance area of the Insolvency Practitioners Association website by clicking onto the link to SIPs on the left hand side of the ribbon then select England and Wales and SIP9. It should be noted that SIP9 is in the process of being re-issued following a change in legislation on 1 October 2015 to the way in which insolvency practitioners may seek to charge fees.

Guides for England & Wales

- **Liquidation**
- **Liquidators Fees (October 2015)**

Complaints

At CCWRS we always strive to provide a professional and efficient service. However, we recognise that disputes may arise from time to time. As such, should you have any comments or complaints regarding the administration of this case, then in the first instance you should contact us at the address with which you usually correspond.

If you consider that we have not dealt with your comments or complaint appropriately, you, then put details of your concerns in writing to our complaints officer, Mark Newman, at 4 Mount Ephraim Road, Tunbridge Wells, Kent TN1 1EE. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a senior partner unconnected with the appointment.

Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may complain to the regulatory body that licences the insolvency practitioner concerned. Any such complaints should be addressed to The Insolvency Service, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA, and you can make a submission using an on-line form available at www.gov.uk/complain-about-insolvency-practitioner, or you can email insolvency.enquiryline@insolvency.gsi.gov.uk, or you may phone 0300 678 0015 - calls are charged at up to 12p per minute from a land line, or for mobiles, between 3p and 45p per minute if you're calling from the UK.

Miscellaneous

In order to comply with the Provision of Services Regulations, details of the practice's professional indemnity insurance can be reviewed on our website 'www.croweclarkwhitehill.co.uk' under the heading 'disclosure' on the bottom left of the home page. This professional indemnity insurance provides worldwide coverage, excluding professional business carried out from an office in the United States of America or Canada, and any action for a claim brought in any court in the United States of America or Canada.

1 October 2015