



MINISTRY OF HEALTH & HUMAN SERVICES

GOVERNMENT COMPOUND, POND STREET

GRAND TURK, TURKS & CAICOS ISLANDS, WEST INDIES

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Interhealth Canada Infrastructure (TCI) Limited
PO Box 127
Leeward Highway
Providenciales
Turks and Caicos Islands
British West Indies ("InfraCo")

First Caribbean International Bank (Bahamas) Limited
Providenciales Branch
PO Box 236
Leeward Highway
Providenciales
Turks and Caicos Islands
British West Indies

11 January

2008

BLP
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Dear Sirs

Turks and Caicos Islands Hospitals Project (the "Project")

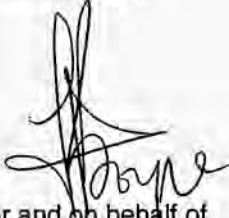
1. We refer to the Project and the project agreement dated on or about the date of this letter between the Crown (in right of its Government in the Turks and Caicos Islands), InfraCo and Interhealth Canada Clinical Services (TCI) Limited (the "**Project Agreement**").
2. Unless otherwise defined, capitalised terms defined in the Project Agreement in this letter have the same meaning in this letter.
3. In consideration of the entry into the Project Agreement by InfraCo, notwithstanding the provisions of the Project Agreement we shall in respect of each Insurance Period:
 - (a) require InfraCo to obtain a Firm Quotation in accordance with and subject to clause 28A.2 of the Project Agreement; and
 - (b) for the purposes of clause 28A.4 of the Project Agreement and to the extent that Windstorm Insurance Cover is available, require InfraCo to take out such Windstorm Cover to the fullest extent available,

provided always that the provisions of this paragraph 3 shall not apply to the extent that:

- (i) the cost of effecting and maintaining Windstorm Insurance Cover for the relevant Insurance Period is (or is reasonably likely to be) at such a level that Windstorm Insurance Cover is not generally being insured against in the US or European insurance markets with insurers of good financial standing;

- (ii) the terms and/or conditions offered (or reasonably likely to be offered) in respect of Windstorm Insurance Cover are such that Windstorm Insurance Cover is not generally being insured against in the US or European insurance markets with insurers of good financial standing; or
- (iii) the cost of effecting and maintaining Windstorm Insurance Cover for the relevant Insurance Period exceeds an amount equal to 200% of the base cost of effecting such Windstorm Insurance Cover (being \$1,275,982 index linked in accordance with paragraph 15 of part 2 of schedule 1 to the Project Agreement)

Yours faithfully



for and on behalf of
the Crown (in right of its
Government in the Turks and Caicos Islands)

We acknowledge receipt of the letter of which this is a true copy and agree to its terms



Signed on behalf of
Interhealth Canada Infrastructure (TCI) Limited