

1 Q. **Reference: 7, Schedule A, Page 1 of 1.**

2 Please elaborate on how the decision to no longer provide Failure to Supply
3 Coverage in respect of claims by North Atlantic purports to date back to July 1,
4 2013, despite notice only being given to North Atlantic on November 19, 2013.

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7 A. Hydro's insurance policy period is from July 1 to June 30 of each year. Accordingly,
8 the discussions regarding the above decision occurred during the renewal period.