



**FAMILY GUARDIAN INSURANCE COMPANY LIMITED
REQUIREMENTS FOR ATTORNEY LISTING**

1. Attorneys must have been called to the Bahamas Bar and practicing law in the Bahamas for a minimum of ten (10) years and must be currently practicing law on a full-time basis.
2. Attorneys must specialize and be well-versed in the area of property law and probate matters.
3. Attorneys must provide evidence of Professional Indemnity Insurance in a minimum amount of \$500,000 with a deductible (if any) acceptable to Family Guardian. Maximum allowable title clearance will be limited to amount of Professional Indemnity Insurance.
4. Attorneys must provide confirmation from the Ethics Committee of the Bar Council that there are no pending or current matters against them at the Ethics Committee.
5. Attorneys must not have any existing judgements against them nor must they have any judgement related actions against them before the courts.
6. Each Senior Associate or sole practitioner must provide a curriculum vitae.
7. Attorneys must have a reputation of carrying out instructions in a timely and proper manner and must be accessible by telephone and any other acceptable form of communication (if needed) during normal business hours.
8. Each Senior Associate or sole practitioner must provide Family Guardian with credit references from at least two (2) local commercial banks where they conduct their personal business.

SUPPLEMENTARY PROVISIONS:

Loans supported by collateral in the following locations must be cleared by Graham, Thompson & Co., McKinney Bancroft & Hughes, Higgs & Johnson or Harry B. Sands & Co.:

Pinewood Gardens - *Nassau Village* - *Sandilands Allotment*
Montell Heights - *Englerston* - *Lynden Pindling Estates*
Fox Hill Area - *Gamble Heights*

Collateral on loan amounts in excess of \$250,000 must be cleared by Graham, Thompson & Co., McKinney Bancroft & Hughes, Higgs & Johnson or Harry B. Sands & Co. Exceptions to this requirement are allowed only with the approval of the President of Family Guardian.

General Note:

Notwithstanding the fact that the criteria set forth above has been met, Family Guardian reserves the right in its sole and unfettered discretion (without giving a reason) to not allow an Attorney to perform professional services required on its behalf.