



# Citynet Insurance Brokers

**Your trusted partner**

Broker at **LLOYD'S**

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# 26 years

This year marks 26 years of trading in the London insurance market over which time we have become a prestigious wholesale Lloyd's broker, providing solutions to retail brokers across the UK.



# Your trusted partner

We have become one of the most prominent wholesalers of business into the Lloyd's and London Insurance market across a variety of classes and sectors.

We have built relationships with an extensive panel of insurers and MGA partners which enables us to consistently deliver first-class insurance solutions to our broker partners.

"We continue to attract some of the most talented individuals within the industry, enabling us to drive excellence, innovate, and develop strong and long-lasting relationships supported by a robust post-sale servicing proposition which makes it difficult to ignore Citynet when consideration is given to using London market carriers for your customers."

**Andrew Walsh**  
Chief Executive Officer

# About Us

## YOUR TRUSTED PARTNER

Founded in 2000 and achieving Lloyd's accreditation in 2005, Citynet focuses its energy on wholesale business only, we do not deal directly with policy holders.

Whilst we enjoy a relatively balanced portfolio, our expertise lies in sourcing solutions for difficult and complex insurance programmes that local insurers would often shy away from.

Our internal focus upon training, competence and compliance ensures that we are always at the forefront of development and our people are adequately trained to manage the constant change that all businesses have to contend with in current times.



"Citynet is dedicated to delivering exceptional service and innovative solutions tailored to meet the diverse needs of your clients."

**Graeme Flynn**  
Managing Director





We are famous for working alongside our insurer panel to provide a London market solution for a variety of trades, often tailored to suit the policyholders unique cover requirements.

Whether through our tailored schemes, in-house delegated underwriting authorities or by accessing the London insurance markets, we endeavour to obtain competitive terms and appropriate coverage for your clients.

Citynet are often called upon for guidance and advice on placement strategy and market suitability for a variety of sectors.

Our broking expertise spans across many classes of business including property, casualty, motor and professional risks.

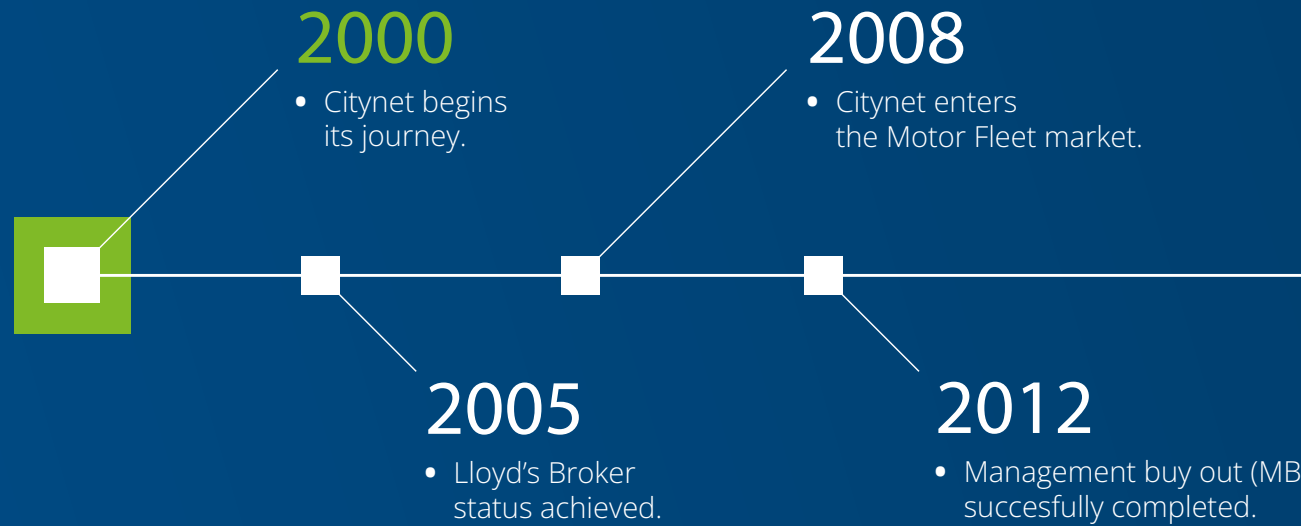
We are proud to boast a large and very dynamic broking team in the London wholesale arena with expertise and market relationships spanning a number of decades.

“We have used Citynet for our London Market business for many years, their ‘can do’ attitude and dogmatic resolve when faced with difficult challenges is a breath of fresh air in the all too stale world of insurance.”

Broker client

# Timeline

We have enjoyed remarkable growth over the past two decades.



At Citynet, we are proud of our team of highly skilled and motivated account executives and administrative professionals. Their expertise and strong industry connections have played a crucial role in our success, making them an integral part of our strategy and accomplishments.

**£300m+**

Gross Written Premium  
into the market

**120+**

Employees

**2014**

- Citynet secures first delegated underwriting authority and creates underwriting division.

**2017**

- Andrew Walsh appointed Managing Director.

**2015**

- 50+ employees

**2019**

- Achieved £165m GWP.

**2018**

- Featured in the LSE 1000 companies to inspire Britain.

**2021**

- Andrew Walsh appointed CEO.
- £250m GWP achieved.

**2025**

- Access to new markets.
- Team growth.
- 25th Anniversary



# Services

Centuries-worth of insurance expertise consolidated in one office.

- |                                      |  |
|--------------------------------------|--|
| <b>P10</b> Motor Fleet               | <b>P20</b> Manufacturers, Engineering & Plastics Schemes |
| <b>P12</b> Commercial                |  |
| <b>P13</b> Property                  | <b>P22</b> Underwriting                                  |
| <b>P14</b> Professional Risks        | <b>P24</b> Claims  |
| <b>P15</b> Cyber                     | <b>P26</b> Citynet team                                  |
| <b>P16</b> Entertainment/Contingency |  |
| <b>P17</b> Construction              |  |
| <b>P18</b> Marine, Energy & Offshore |  |
| <b>P19</b> Security Liability Scheme |  |



"Since we started dealing with Citynet six years ago we have had continued success. The service has always been first class and the depth of knowledge and solutions provided have significantly enhanced our client offering."


Broker client







# Providing innovative solutions



"We have dealt with Citynet for over fifteen years. Their professionalism and expertise are market leading. The staff are resourceful, hardworking, and conscientious. They are a pleasure to deal with, and we look forward to building on this relationship in the future."

Broker client



# Motor Fleet

Our Motor Fleet division is the fastest growing part of the organisation, with a wealth of expertise and now placing in excess of £80m+ GWP into London.

Our access to market spans across nearly two dozen carriers, meaning that it is highly likely that we will be able to source a competitive solution for your policy holder.

Our relatively modest agency base enables us to trade openly without having to manage some of the inevitable conflicts that can arise as a result of a highly populated book of commercial brokers.

With access to capacity that our competitors may be unable to approach, we are ideally positioned to assist our broker partners in winning and retaining business.





“The Citynet motor team have a strong presence in the London Market and are pro-active in seeking the best deal for each and every client.”

**Senior Underwriter**  
ERS



#### **What we do**

We arrange all types of conventional and non-conventional policies.

#### **Who is it for**

We can consider all types of fleet business, including but not limited to:

- ◆ Haulage and logistics
- ◆ Couriers
- ◆ Car transporters
- ◆ Self-drive
- ◆ Credit hire
- ◆ Bus & coach operators
- ◆ Taxi fleets
- ◆ Car & van
- ◆ Mini fleets
- ◆ NCB to fleet conversions

#### **Motor Schemes**

- ◆ Courier scheme
- ◆ Tools of trade scheme

#### **What are the benefits of using Citynet motor fleet team?**

- ◆ Quick turnaround
- ◆ Experienced broking and renewals team
- ◆ Comprehensive access to Lloyd's & London markets including insurers that your current wholesaler may not have access to
- ◆ Trade-specific policy extensions
- ◆ Risk management provisions including training, collision cameras, etc.
- ◆ Non-conventional and conventional arrangements



# Commercial

Citynet boasts an expansive property and casualty division.

We provide innovative insurance solutions to the ever-changing challenges facing businesses in the UK whilst maintaining the traditional values that you would expect from an established Lloyd's broker.

## What we do

We arrange all types of commercial insurance for UK domiciled businesses, including but not limited to:

- ◆ Primary and excess property and business interruption
- ◆ Primary and excess employers, public and products liability
- ◆ Commercial combined
- ◆ Contractors all risks
- ◆ Property owners
- ◆ Product recall
- ◆ Accidental and malicious contamination
- ◆ Financial loss
- ◆ Product guarantee
- ◆ Environmental impairment liability
- ◆ Machinery and Plant

- ◆ Terrorism, crime and cyber
- ◆ Legal expenses
- ◆ Specialty

## Who is it for

This insurance could be suitable for your clients operating in heavy industry, engineering, and technically complex trades, including but not limited to:

- ◆ Food preparation, production, and supply
- ◆ Contractors and construction
- ◆ Medical device manufacturers and suppliers
- ◆ Overseas assets and liabilities
- ◆ Warehouse and distribution
- ◆ Sports and leisure
- ◆ Life sciences
- ◆ Waste and recycling
- ◆ Social care and community
- ◆ Foundries

- ◆ Wholesale and distribution
- ◆ Automotive parts manufacturers
- ◆ Food and drink
- ◆ General manufacturing
- ◆ General and precision engineers





# Property

The Property sector is changing rapidly. Factors such as rising construction costs and land prices, property losses from fires, natural hazards, or terrorism as well as data breaches and cyberattacks can damage the property market share, revenue and brand equity.

Whether your clients are owners, investors or property developers, Citynet Property Owners team specialises in diverse, difficult or unusual risks providing bespoke insurance solutions to meet their individual needs.

We have bespoke underwriting facilities and binders with delegated underwriting authority. The ability to quote risks in-house means we are able to provide a first-class service to our brokers with quick turnaround on quotes and prompt issuing of policy documentation.

Our skilled team works across all lines of business, sharing knowledge to ensure your solutions remain consistently ahead of the market standard.

## What we do

- ◆ Property damage – loss or damage to buildings and contents
- ◆ Loss of rent
- ◆ Alternative accommodation
- ◆ Property owners liability

- ◆ Employers liability
- ◆ Rental income
- ◆ Capital additions – for newly acquired properties
- ◆ Landlord contents
- ◆ Terrorism

## Who is it for

- ◆ Retail and business parks
- ◆ Leisure and visitor attractions
- ◆ Warehouses including non-sprinkled
- ◆ Sports stadiums and arenas
- ◆ Apartment blocks / holiday homes
- ◆ Unoccupied, non-standard, residential and mixed-use buildings
- ◆ Offices
- ◆ Industrial
- ◆ Private dwelling houses

- ◆ Nightclubs
- ◆ Public houses / takeaways
- ◆ Waste & recycling
- ◆ Student and DSS lets
- ◆ Commercial properties in the course of construction / renovation or just up for sale

# Professional Risks

We provide tailored insurance solutions for all types of professional risks. By drawing upon our collective experience of broking and underwriting, both international and domestic, we are well-positioned to offer first-class services and advice.

Citynet Professional Risks team enjoys strong working relationships throughout the Lloyd's and London markets. This enables us to source innovative solutions to even the most intricate professional risks.

We offer an expert support service throughout the policy period, responding quickly and comprehensively to technical queries and complex challenges as they arise.

## What we do

- ◆ Professional indemnity (excess layers also available)
- ◆ Directors and officers (including management liability portfolio)
- ◆ Medical malpractice
- ◆ Cyber liability
- ◆ Technology risks
- ◆ Crime / fidelity guarantee
- ◆ Legal indemnities
- ◆ Project specific insurance

## Who is it for

- ◆ Architects
- ◆ Engineers
- ◆ Accountants
- ◆ Surveyors & valuers
- ◆ Charity and pension trustees
- ◆ Design and constructions
- ◆ Contractors
- ◆ Estate agents
- ◆ IT and media professionals
- ◆ Medical professions
- ◆ General professions

## Why is it needed

To protect your clients from claims alleging:

- ◆ Professional negligence
- ◆ Infringement of intellectual property rights
- ◆ Unintentional breach of copyright and / or confidentiality
- ◆ Defamation and libel
- ◆ Breach of confidence
- ◆ Loss of documents or data



# Cyber

We provide a tailored and comprehensive solution in the ever-evolving world that is Cyber Insurance. We understand that this is often seen as an unknown quantity, and we can help our broker partners to understand the threats faced by their clients and help bespoke a product to best suit the needs of their individual businesses.

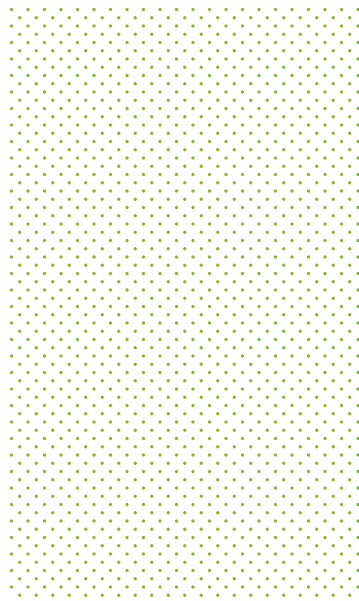
Data breaches aren't just a big business problem; small and medium-sized businesses with fewer data security resources could be at risk from cyberattack, ransomware attacks, or data breach by hackers, viruses, or errant employees.

## What we do

- ◆ Arrange Primary 1st party and 3rd party coverage
- ◆ Stand-alone excess layer policies
- ◆ Offer bespoke products, which can also include crisis management services

## Who is it for

- ◆ Professional service firms including accountants, architects & engineers, lawyers, companies that offer business process outsourcing, consultants, real estate, insurance brokers
- ◆ Tech companies
- ◆ Construction companies
- ◆ Media
- ◆ Education
- ◆ Healthcare providers & vendors
- ◆ Public entities
- ◆ Retail & hospitality
- ◆ Utilities
- ◆ Manufacturing & wholesale
- ◆ Charities
- ◆ SME business through to multinational







# Contingency / Entertainment

Contingency Entertainment & Leisure present a very specific set of exposures. Our team of specialists will find the right solution for all types of organisations ranging from event organisers to sports clubs and leisure activities.

With recent world events, protecting your clients' business against unforeseen circumstances may feature highly across business planning.

We deliver competitive and tailored insurance solutions backed by A rated capacity and provide the tailored service that our retail brokers demand for their clients.

## What we do

Our offering is designed to cater for a wide range of Contingency and Entertainment trades on both an annual and short period basis. Target trades include but are not limited to:

- ◆ Material damage
- ◆ Cancellation and abandonment insurance
- ◆ Property owners' liability
- ◆ Business interruption
- ◆ Goods in transit
- ◆ Employers liability
- ◆ Public and products liability
- ◆ Hole-in-one
- ◆ Personal accident / death and disgrace

## Who is it for

- ◆ Event organisers / suppliers
- ◆ Equipment hirers
- ◆ Set builders / recording studio
- ◆ Outside broadcast companies
- ◆ Venue insurance/Exhibitor and stallholders
- ◆ Photographers and videographers
- ◆ Musicians, entertainers, bands
- ◆ Post-production company
- ◆ Amusement arcades / bingo clubs
- ◆ Sports, leisure centres
- ◆ Theme parks
- ◆ Snooker and pool halls / bowling alleys / casinos
- ◆ Health and fitness clubs / gyms
- ◆ Film production insurance / cinema / theatres
- ◆ Film crew & services
- ◆ Drones (property and liability)
- ◆ Hotels / guest houses / B&B's / restaurants / public houses including thatched
- ◆ Recording studios
- ◆ Music events / festivals
- ◆ Golf clubs
- ◆ Tennis and table tennis clubs
- ◆ Driving ranges
- ◆ Dance studios

Please also note that all European client business can be placed by our sister company Optis Insurances Limited, based in Ireland and part of PIB Group.







# Construction

In addition to placing day-to-day construction risks we are also specialists within the high-risk construction sector providing concrete insurance solutions where your local insurance markets are unable to assist.

Being a wholesale Lloyd's broker, with a proven track record in providing bespoke insurance solutions for the past two decades, we strongly believe insurance is about more than simply being there to pay the claim, it's about relationships, acting with integrity, honesty, and transparency, continuously striving to help our clients and be better than we were yesterday.

## What we do

- ◆ Employers' and public liability
- ◆ Contractors' all risks (CAR)
- ◆ Hired-in and owned plant
- ◆ Annual or contract specific
- ◆ Excess of loss
- ◆ Environmental impairment liability
- ◆ Directors & officers liability
- ◆ Professional Indemnity
- ◆ Motor fleet
- ◆ Non-negligence

## Who is it for

- ◆ Basement contractors
- ◆ Bricklayers / ground workers
- ◆ General builders including enabling works
- ◆ Carpentry & joiners
- ◆ Roofing / scaffolding
- ◆ Steel erection
- ◆ Plumbing, HVAC, ductwork

- ◆ Stone and masonry cleaning
- ◆ Plastering / dry lining / ceiling contractors
- ◆ Piling / underpinning
- ◆ Concrete bursting, cutting, finishing
- ◆ Pouring, repair & drilling
- ◆ Formwork, shuttering
- ◆ Cladding contractors
- ◆ Construction plant maintenance and repair
- ◆ Electricians
- ◆ Flooring contractors
- ◆ Civil engineering
- ◆ Office and shop fitting
- ◆ Demolition contractors
- ◆ Painting & decorating
- ◆ Insulation contractors
- ◆ Roller shutter installation
- ◆ Shelving and racking installation
- ◆ Lightning conductors / Installation

## Key benefits

- ◆ Quick quote turnaround
- ◆ One-stop solution for CAR / Plant / JCT 6.5.1
- ◆ Extensive policy wordings
- ◆ Restricted agency base
- ◆ Access to both Lloyd's Syndicates and London Company Markets



# ✦ Marine, Energy & Offshore

We provide a comprehensive insurance service tailored to the individual needs of your marine, energy, and offshore clients. Whether individual contractors or large-scale manufacturers in the oil and gas industry, our Marine, Energy, and Offshore solutions team can assist.

Using the open market or one of our exclusive facilities, we ensure that the programmes we place aim to address the deficiencies that can be found in the cover provided by conventional policies.

We understand the complexities of the contractual and environmental obligations to which your clients are subject to, and our programmes are always designed with these in mind.

## What we do

- ◆ Primary and excess property and business interruption
- ◆ Primary and excess employers, public and products liability
- ◆ Contractors all risks

## Who is it for

- ◆ Specialist drill contractors
- ◆ Rope access work
- ◆ On and offshore oil and gas contractors
- ◆ Offshore piling and construction
- ◆ Commercial divers and subsea engineers

- ◆ On and offshore energy producers including all types of renewables and biomass
- ◆ Drone manufacturers and operators
- ◆ Worldwide

## What can we cover

- ◆ Employers' liability, public liability, and product liability
- ◆ Material damage and business interruption
- ◆ Hull, machinery and plant
- ◆ Cargo & stock throughput
- ◆ Ports & terminals / shipyards & marinas
- ◆ Marine liability
- ◆ War, war breaches, strikes
- ◆ Loss of hire / business interruption

- ◆ Terrorism, crime, and cyber
- ◆ Directors' and officers'
- ◆ Professional indemnity
- ◆ Legal expenses





# Security Liability Scheme

We provide liability cover for security guarding, events and door supervision for a wide range of businesses. With our in-depth industry knowledge, you can be confident that we grasp the intricacies of your client's business and can offer specialised insurance tailored to its unique needs.

Using our exclusive facilities, we ensure that the programmes we place aim to address the deficiencies that can be found in the cover provided by conventional policies.

## About this scheme

Having been established for over 10 years, this scheme is used by many leading businesses in the Security Guarding and Door Supervision industry.

- ◆ Premium based on company turnover not employee numbers, so there's no extra for part-time or casual employees
- ◆ Multi-activity policy can include most security activities such as Security Guarding, Training, Door Supervision, Event Security & Close Protection
- ◆ Discounts for professional qualifications and association membership
- ◆ Minimum premium £1,450 + IPT + Fees

## Who is this for

- ◆ Security guarding
- ◆ Door supervision
- ◆ Event security
- ◆ Close protection industry

## Covers available

- ◆ Employers liability £10million limit
- ◆ Public liability £2million to £10 million limit

## Combined Liability

Combined liability policies typically include:

- ◆ Professional indemnity
- ◆ False arrest
- ◆ Member-to-member liability
- ◆ Guard dogs extension
- ◆ Vetting clauses removed so claims will not be refused because there is no vetting and screening file for an employee

## Extensions Available

- ◆ Professional indemnity cover for £1million or £2million limit
- ◆ Overseas work can be considered





# Manufacturers / Engineering / Plastics

Our schemes offer a competitive alternative to the composite market, whilst retaining the benefits available to your clients in the skills and expertise of a leading Lloyd's broker.

## Manufacturers Combined

Manufacturers combined is a commercial combined scheme suitable for manufacturers of all types of materials and products across multiple industries.

### The Manufacturers Combined scheme is targeting:

- ◆ Manufacturers of metal, wood, glass, ceramics and textiles
- ◆ Furniture makers
- ◆ Manufacturers of industrial equipment including agricultural machinery, furnaces and gas containers
- ◆ Manufacturers of technological products
- ◆ Worldwide exporters including to the USA and Canada

## Plastics Combined

Our Plastics Combined scheme offers a commercial combined solution for plastics companies manufacturing products for a diverse range of industries. Our experienced team understands the pitfalls faced by your client when purchasing insurance.

### Plastics Combined scheme is targeting:

- ◆ Plastic fabricators
- ◆ Injection moulders
- ◆ Blow moulders
- ◆ Fabricators of products to the motor and rail industries, including hydraulic hoses
- ◆ Laminators

- ◆ Rotation moulders
- ◆ Extruders
- ◆ Worldwide exporters, including to the USA and Canada
- ◆ Installation and erection







### Engineers Combined

Our Engineers Combined scheme offers a comprehensive solution for engineers' property and liability insurance. We understand that the often-complex products and heavy industrial processes involved in the sector present many significant and varied threats to engineering companies.

### The Engineers Combined scheme is targeting:

- ◆ Precision engineers
- ◆ Structural steel fabricators and erectors
- ◆ Fabricators of products to the motor and rail industries, including fuel systems and safety-critical components
- ◆ Sheet metalworkers
- ◆ General fabricators and installers
- ◆ Worldwide exporters including to the USA and Canada
- ◆ Engineers working in hazardous locations

### Our schemes have the following benefits

- ◆ 'All Risks' property cover
- ◆ Property at third party premises
- ◆ Mortgages interest extension
- ◆ Unauthorised use of utilities cover

- ◆ Underground services extension
- ◆ Loss of essential personnel
- ◆ Lottery winner condition
- ◆ Transit of plant between locations
- ◆ Terminal ends extension
- ◆ Customers and suppliers extension
- ◆ Denial of access
- ◆ Disease cover
- ◆ No height or depth restrictions
- ◆ Stock in the open wider
- ◆ Perils cover available
- ◆ Long-term agreements available
- ◆ No hazardous locations restrictions
- ◆ Cover for damage to customers goods

# Underwriting

Citynet are proud to manage a number of delegated underwriting authorities on behalf of A rated capacity providers.

We aim to deliver a professional, flexible and responsive underwriting experience.

Our collective underwriting team's experience spans across many decades meaning that we are often able to provide you with an exclusive solution without going into the open market.

On the occasions that we are unable to offer competitive terms, we engage instantly with our broking divisions who are perfectly positioned to source open market capacity.

## What we do

### Liability

- ◆ Employers liability
- ◆ Public liability

### Commercial Combined

- ◆ Property
- ◆ Business interruption
- ◆ All risks
- ◆ Money
- ◆ Goods in transit
- ◆ Employers liability
- ◆ Public liability
- ◆ Contractors' all risks (CAR)

### Contractors All Risks

- ◆ Contract works
- ◆ Employees tools
- ◆ Employers tools
- ◆ Contractors plant & equipment
- ◆ Hired-in plant

### Excess of Loss (XOL)

- ◆ Employer liability XOL
- ◆ Public liability XOL

### Who is it for

We have the capability to write insurance for a diverse range of risks of all shapes and sizes for our broker panels.

We provide insurance for SME solutions for the following:

- ◆ Construction
- ◆ Manufacturing

- ◆ Leisure
- ◆ Engineering
- ◆ Wholesale
- ◆ Health
- ◆ Technology







### Benefits of using Citynet Underwriting

- ◆ Our team has a detailed knowledge of the commercial market resulting in our ability to customise products and service to meet brokers' needs.
- ◆ We only use A rated capacity
- ◆ We make quick decisions and can quote, bind and issue documents same day.

- ◆ Dedicated and experienced underwriting team
- ◆ Extensive market knowledge
- ◆ We cover all our markets to provide you with the best solutions to your clients' needs.

### Delegated Underwriting Authorities

Our team are experts in developing and servicing bespoke delegated authority programmes for our clients.

Our expansive market relationships and our position as a major producer of premium into the London market enable us to source the best possible deals from a broad range of insurers.

We excel in placing and management of binding authorities and trade-specific facilities into the London markets on behalf of brokers and MGAs throughout the UK.



# Claims

We offer a trustworthy and responsive in-house claims service that is built upon our extensive knowledge and wealth of experience gained in dealing with claims in the London market. We believe our forward-thinking strategy and adaptability makes Citynet the ideal choice from a claims perspective.

Citynet recognises that responsiveness is key, and our claims department excels in delivering timely solutions tailored to your needs. We take pride in being a dedicated team, committed to serve you with the utmost professionalism and care.

## What we do

We understand the impact that a claim can have on your clients business which is why, when a loss occurs, you will be assigned a dedicated handler who will work closely with all parties on your behalf.

Our handlers deal with a variety of claims from high-value liability losses, to multi-million-pound property losses, and industrial injuries including fatalities.

We will look for swift and streamlined solutions, to achieve a quick result that is fair, reasonable and satisfactory.

We stand up for your clients by thoroughly investigating coverage issues and challenging decisions whenever required.

In instances where challenges arise, our experienced team is readily available to offer guidance and reassurance when they are needed most.

In the fast-paced world of wholesale insurance, trust is paramount, as is fostering confidence with your clients that their claims are in capable hands.

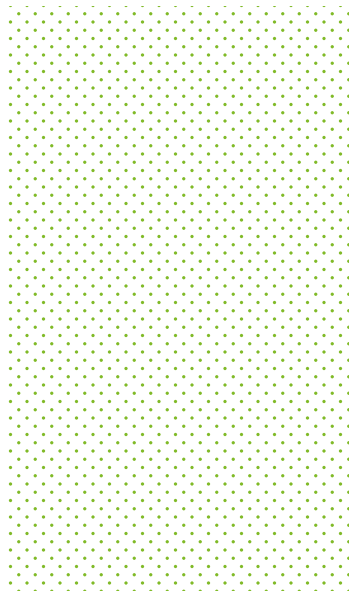
We understand the importance of dependable support during unforeseen events, and our team is here to help navigate the complexities of the claims process.

When tested, it is our claims service that is most integral to maintaining our reputation.

## How to make a claim

Notifying claims promptly helps us and support your client's best interests whether it's a minor inquiry or a complex claim, the team is ready to provide the support needed.

We aim to notify insurers within 24 hours, however, if you require urgent assistance, please contact our claims department.





# Meet the Citynet team

At Citynet, we consistently recruit top-tier individuals to join our team. We are committed to increase investment in dedicated support for all our broker partners, ensuring seamless and convenient communication whenever they require assistance.

## Property & Casualty Team

**Lawrence Shortland**  
Managing Director

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**Allan Gemmell**  
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New Business Coordinator

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## Professional Risks Team

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**Director - Professional & Financial Lines**

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**Henry Menage**  
**Account Executive**

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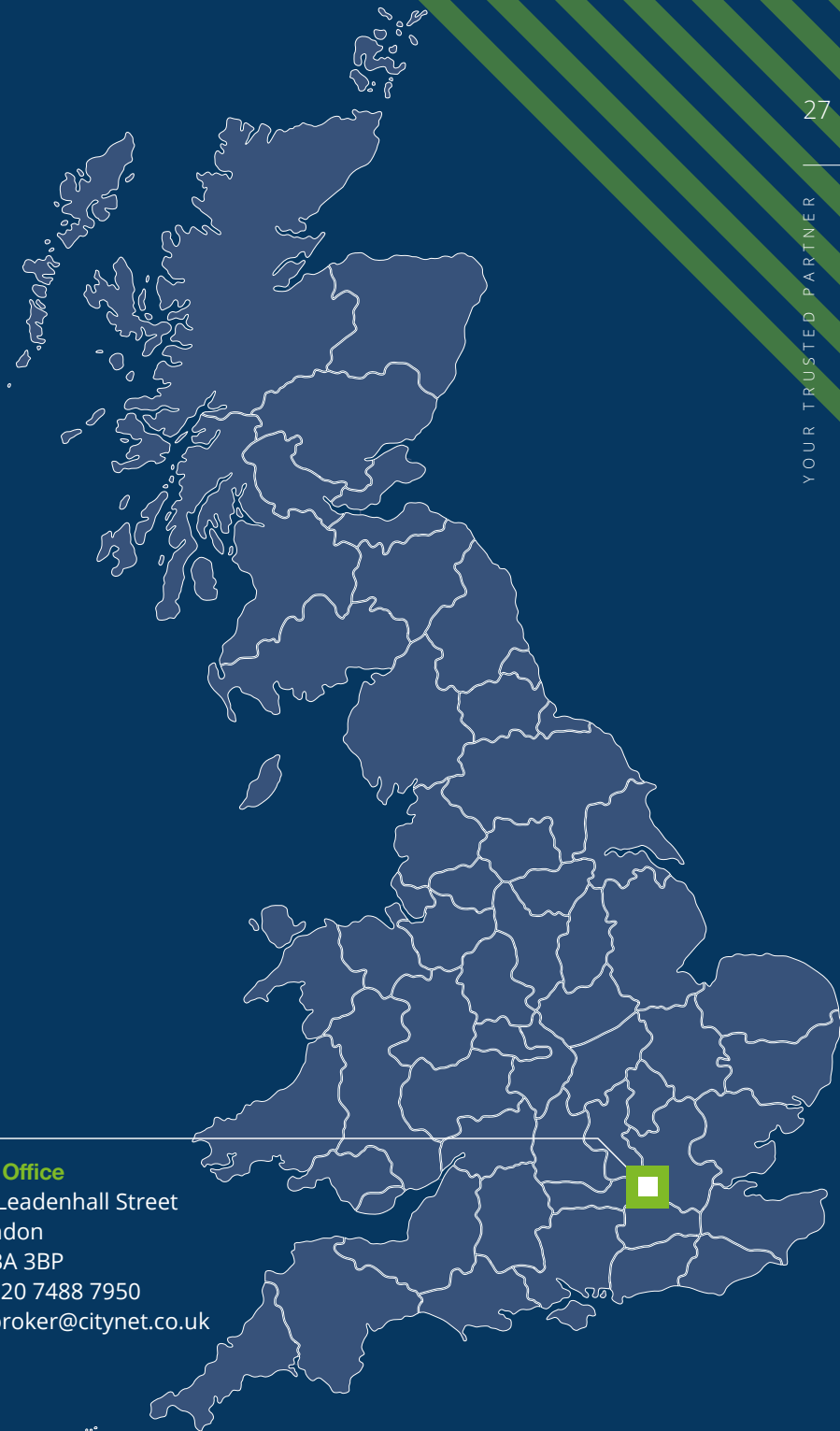
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