THE INTERNATIONAL GROUP OF P&I CLUBS

THIS IS TO CERTIFY THAT

Libby Bray

IS AWARDED THE

P&IQ Advanced Certificate

FOR HAVING SUCCESSFULLY COMPLETED THE FOLLOWING MODULES:

Module 1 - The Shipping Business
Module 2 - P&I Insurance: History, Operation and Practice
Module 3 - Underwriting, Loss Prevention and Claims Handling
Module 4 - People Risks
Module 5 - Cargo Risks
Module 6 - Collision, FFO & Pollution
Module 7 - Towage, Salvage, General Average and Wreck Removal

Signed

Chairman of the International Group of P&I Clubs

Date 23 October 2026

The P&IQ is a qualification for the P&I industry produced by the International Group of P&I Clubs.