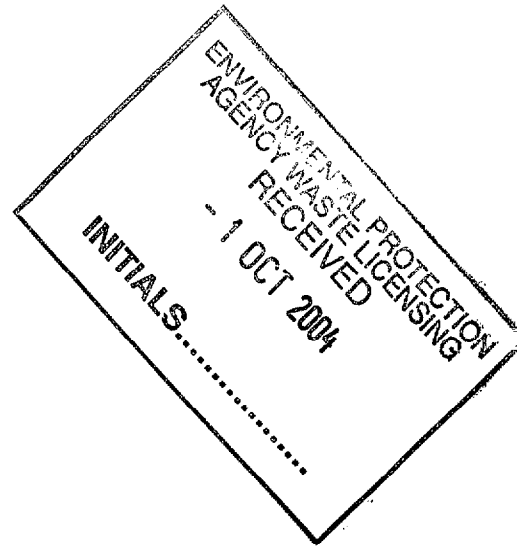


Attachment L

*For inspection purposes only.
Consent of copyright owner required for any other use.*





Private & Confidential

*Aoife Foley,
SWS Group,
Shinagh House,
Bandon,
Co. Cork.*

6 September, 2004

Our Ref GR/MO'D

Re/ AVR - Environmental Solutions Ltd

Dear Aoife,

I refer to our previous communications and wish to confirm that we are in a position to provide Employer, Public & Products Liability cover. The following limits of indemnity are available:

<i>Employers Liability - Limit of Indemnity</i>	€13,000,000
<i>Public Liability - Limit of Indemnity</i>	€ 6,500,000
<i>Products Liability - Limit of Indemnity</i>	€ 6,500,000

The above would provide cover in respect of your legal liability for the operation of your business as a materials recovery and sludge drying facility.

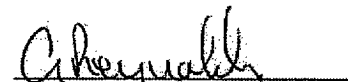
Cover would include environmental impairment as a result of the operations of the facility.

Further increases in limits of indemnity are available upon request.

Cover would be subject to the standard policy terms, conditions and exclusions.

I trust this is the information you require.

Yours sincerely,


GERARD REYNOLDS, B.A.
Manager