

ORIGINALTHIS CERTIFICATE REQUIRES ENDORSEMENT
IN THE EVENT OF ASSIGNMENT**LLOYD'S**

CERTIFICATE OF INSURANCE

KMCE200050 Open Cover Number: opcnmko

This is to Certify that **Kemter Insurance Agencies, Sub-Agencies and Consultants Ltd** are authorised by Underwriters at **Lloyd's Insurance Company S.A.** to sign and issue this Certificate on their **behalf (Under Unique Market Reference Number: B1808L210003)** and that the said Underwriters have undertaken to Issue Policy/Policies of Insurance to cover up to EUR5.000.000 (or equivalent in other currencies), in all by any one approved steamer(s) and/or motor vessel(s) and/or air and/or road and/or rail and/or as may be agreed in which will be embodied to the Insurance declared hereunder to have been effected.

Conveyance	Issue Date	Insured Value/Currency
Ocean Vessel	12/09/2021 11:38:03	100.000,00 EUR
From	To	Via
Bahrain - origin city is Iarnaka	Australia - dest city is Madrid	via CCC



Authorised Signatory Kemter Insurance
Agencies, Sub-Agencies & Consultants Ltd.

Marks and Numbers

gfhfdh
dssafsd fsa
sadf
sad
fs

Goods Insured

fgdhgfh"dfsd"
description
dfd

Vessel Name: Vessel name is Mike

Supplier

gfdhgfdh
suppliergfhfh

gfdhgfd
letter
of
credit

Shipment Date: on or about 28/07/2021

Conditions of Insurance**General Cargo - Shipments by Sea, Air or Land**

Institute Cargo Clauses "A" CL382 dated 01.01.2009 and/or Institute Cargo Clauses (Air) (excluding sendings by Post) CL387 dated 01.01.2009 as applicable.
Institute War Clauses (Cargo) CL385 dated 01.01.2009 and/or Institute War Clauses (Air Cargo) (excluding sendings by Post) CL388 dated 01.01.2009 as applicable.
Institute Strikes Clauses (Cargo) CL386 dated 01.01.2009 and/or Institute Strikes Clauses (Air Cargo) CL389 dated 01.01.2009 as applicable.
Institute Classification Clause CL354 dated 1.1.01.
Institute Radioactive Contamination, Chemical, Biological, Biochemical & Electromagnetic Weapons Exclusion Clause CL370 dated 10.11.03.
Institute Cyber Attack Exclusion Clause CL380 dated 10.11.03.
Termination of Transit Clause (Terrorism) JC2009/056 1.1.09
Marine Cyber Exclusion Clause LMA5402 11.11.19
Communicable Disease Exclusion Clause (Cargo) JC2020/011 17.04.20
Subject to Sanction Limitation and Exclusion Clause JC2010/014 11.08.10
Including transshipment, barge and lightering risks whether customary or otherwise.
DEDUCTIBLE: For consignments with Sum Insured under EUR2.000 Nil All other shipments EUR150 each & every loss or 1% of Total Sum Insured, whichever is greater.

Conditions Continued on the back hereof

Underwriters Agree Losses, if any, shall be payable to the order of Michael Ermogenous on surrender of this Certificate

IMPORTANT INSTRUCTIONS IN THE EVENT OF CLAIM

In the event of physical evidence of loss or damage which may result in a claim under this insurance immediate notice must be given **Within Cyprus** to Kemter Insurance Agencies Sub-Agencies and Consultants Ltd or Claims outside of Cyprus the nearest Lloyd's Agent at the port or place where the loss or damage is discovered in order that they may examine the goods and issue a survey report if required. All documentation to be submitted to:

Kemter Insurance Agencies Sub-Agencies and Consultants Ltd,
Akinita Ieras Mitropolis,
Block B', Office 112,
3040 Limassol, Cyprus

Tel. : +357 25 755 952
Fax. : +357 25 755 953
E-mail: claims@kemterinsurance.com

Excluded Risks and Interests:

- New or Used Machinery etc.
- Motor Vehicles
- Frozen or Chilled Foodstuff or Frozen or Chilled Meat
- Tobacco and Manufactured Tobacco Substitutes
- Pharmaceutical Products
- Household and Personal Effects
- Consumer accounts
- Rejection risks
- Ocean tows
- Nuclear fuel including yellow cake
- Containers written as such
- War on land
- Lumber / timber risks where goods are stored at or adjacent to a sawmill
- Nut risks where goods are stored at or near a processing plant
- Wineries
- Hay
- Cotton
- Soft commodities, being grains, wheat soya, coffee, cocoa, sugar, nuts, seeds, pulses, legumes and rice written as such
- Nursery risks
- Commodity traders
- Retail locations
- Coal
- Storage outside the ordinary course of transit
- Primary and excess stock only
- Fine Arts and Species
- Documents, monies of every description, securities, negotiable documents or instruments, bonds, bullion,
- Stamps, credit and debit cards including telephone calling cards
- Jewellery, watches, precious stones and precious metals
- Aircrafts, ships, boats, any floating structures
- Tanks and other armoured fighting vehicles
- Arms and ammunitions, parts and accessories thereof
- Explosives, Pyrotechnic Products, Matches, Pyrophoric Alloys
- Fur skins and Artificial Fur, Manufactures Thereof
- Raw Hides and Skins (Other Than Fur skins) and Leather
- Blood & Life Science Products
- Cash in transit
- Fishmeal
- Railway or Tramway Locomotives

Excluded Bulk Merchandise

- Coffee, Tea, Mate and Spices / Cocoa Beans
- Lac, Gums, Resins and Other Vegetable Saps and Extracts
- Products of the Milling Industry, Malt, Starches, Inulin, Wheat Gluten, Cereals
- Animal or Vegetable Fats and Oils and Their Cleavage Products Prepared Edible Fats, Animal or Vegetable Waxes / Cocoa butter, fat and oil / Sugars and Sugar Confectionery
- Residues and Waste from the Food Industries
- Beverages, Spirits and Vinegar

DOCUMENTATION OF CLAIMS	IMPORTANT LIABILITY OF CARRIERS, BAILERS OR OTHER THIRD PARTIES
<p>To enable claims to be dealt with promptly, the Assured or their Agent are advised to submit all available supporting documents without delay, including when applicable:</p> <ol style="list-style-type: none"> 1. Original policy or certificate of insurance 2. Original or copy of shipping invoices, together with shipping specifications and/or weight notes. 3. Copy of Commercial invoice and Packing List. 4. Original Bill Of Lading and/or other contract of carriage. 5. Survey report or other documentary evidence to show the extent of the loss or damage. 6. Lading account and weight notes at final destination. 7. Copy of custom documents. 8. Correspondence exchanged with the Carriers and other parties regarding their liability for the loss or damage. 	<p>It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimizing a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-</p> <ol style="list-style-type: none"> 1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages. 2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition, 3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the container is delivered damaged or with shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification. 4. To apply immediately for survey by Carriers` or other Bailees` Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey. 5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery. <p>Note: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.</p>

Note: The Institute Clauses Incorporated herein are deemed to be those current at the time of commencement of the risk.

DUPLICATETHIS CERTIFICATE REQUIRES ENDORSEMENT
IN THE EVENT OF ASSIGNMENT**LLOYD'S**

CERTIFICATE OF INSURANCE

KMCE200050 Open Cover Number: opcnmko

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From	To	Via
Bahrain - origin city is Iarnaka	Australia - dest city is Madrid	via CCC



Authorised Signatory Kemter Insurance
Agencies, Sub-Agencies & Consultants Ltd.

Marks and Numbers

gfhfdh
dssafsd fsa
sadf
sad
fs

Goods Insured

fgdhgfh"dfsd"
description
dfd

Vessel Name: Vessel name is Mike

Supplier

gfdhgfdh
suppliergfhfh

gfdhgfd
letter
of
credit

Shipment Date: on or about 28/07/2021

Conditions of Insurance**General Cargo - Shipments by Sea, Air or Land**

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- Containers written as such
- War on land
- Lumber / timber risks where goods are stored at or adjacent to a sawmill
- Nut risks where goods are stored at or near a processing plant
- Wineries
- Hay
- Cotton
- Soft commodities, being grains, wheat soya, coffee, cocoa, sugar, nuts, seeds, pulses, legumes and rice written as such
- Nursery risks
- Commodity traders
- Retail locations
- Coal
- Storage outside the ordinary course of transit
- Primary and excess stock only
- Fine Arts and Species
- Documents, monies of every description, securities, negotiable documents or instruments, bonds, bullion,
- Stamps, credit and debit cards including telephone calling cards
- Jewellery, watches, precious stones and precious metals
- Aircrafts, ships, boats, any floating structures
- Tanks and other armoured fighting vehicles
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- Explosives, Pyrotechnic Products, Matches, Pyrophoric Alloys
- Fur skins and Artificial Fur, Manufactures Thereof
- Raw Hides and Skins (Other Than Fur skins) and Leather
- Blood & Life Science Products
- Cash in transit
- Fishmeal
- Railway or Tramway Locomotives

Excluded Bulk Merchandise

- Coffee, Tea, Mate and Spices / Cocoa Beans
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Non Negotiable Copy

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Marks and Numbers

gfhfdh
dssafsd
sdf
sad
fs

Goods Insured

fgdhgfh"dfsd"
description
dfd

Vessel Name: Vessel name is Mike

Supplier

gfdhgfdh
suppliergfhfh

gfdhgfd
letter
of
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