

CERTIFICATE OF INSURANCE

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Policy Number: Policy Effective Date:

Group Name: Group Code:

We, the MilliniG company, Life, Health and Accident (herein called the Insurer) certify that We have issued to the Policyholder the Group Master Insurance Policy numbered above.

This Certificate summarizes and explains the parts of the Group Master policy that apply to You. Your insurance is effective, subject to all provisions of this Certificate and the Group Master Policy.

This Certificate is not an insurance policy. In case of differences or errors, the provisions of the Group Master Policy control.

All benefits are subject to the provisions of the Group Master Policy.

The Group Master Policy is held in the Policyholder's office. You may see it there at any reasonable time.

This Certificate replaces any other Certificate We may have given You under the Group Master Policy.

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