

CONFIRMATION OF INSURANCE

This is to certify that “INGO” Joint Stock Insurance Company has accepted the application made by or on behalf of the applicant named as Insured below for liability insurance for the freight forwarding operations.

Insured:	Affiliate forwarding enterprise “ICT-Zahid”	
Address:	29, Volodimira Velikogo str., Lviv, Ukraine	
Insurance Agreement No:	202000960.25	
Territory of Insurance:	worldwide	
Insured activity (as freight-forwarder):	Section A, D	by automobile transport in international connection
	Section B	by automobile transport in domestic service
	Section C, E	by sea, air and railway transport (including multimodal and containers)
Period of Insurance:	from 16.11.2025 to 15.11.2026	
Subject of Insurance:	Insured's valuable interest not contradicting the legislation of Ukraine and connected with reimbursement of losses to a person authorized under a freight forwarding contract arising out of improper performance of the contract terms and conditions when carrying out forwarding business.	
Risks Covered		
<i>Loss of and/or damage to cargo</i>	- risk of the Insured's liability towards the owner of the cargo for any losses resulting from either total or partial loss of, damage to or shortage of cargo to be forwarded.	
<i>Delayed delivery</i>	- damage to the cargo owner for failure to meet contractual obligations towards the Insured's customer in term of delivery of goods, if person authorized by the contract of carriage will prove that such delay has caused the damage	
<i>Costs</i>	- Insured's liability to reimburse fees, transportation fees, taxes and other mandatory fees, and costs of carrying out customs formalities to contracting party (conveyance customer) in case of total or partial loss, damage, spoilage or shortage of cargo under the contract terms and international forwarding conventions or national legislation.	
<i>Temporary storage in transit warehouses</i>	- for damages resulting from total or partial loss, spoilage or damage to cargo during temporary storage in transshipment ports and in transit warehouses	
<i>Third Party Liability</i>	- loss caused by the cargo being carried to the health or property of third parties.	
<i>Expenses</i>	- expenses incurred in order to avoid and/or minimize losses, or to pay for surveyor, expert or average commissioner services; - expenses incurred in order to pay for surveyor, expert or average commissioner services	

Limits of Liability, in UAH:

			Deductible
For the one accident	loss of and/or damage to cargo	8 000 000	standard - 20 000 special – 1%, but no less 20 000
	temporary storage in transit warehouses	6 000 000	
	third party liability	300 000	
	delayed delivery	200 000, but no more than payment for transportation, 200 000 during the contract validity.	---
	costs	200 000, but no more 200 000 during the contract validity.	---
	expenses	1 000 000	---
Limit for 1 kg. of gross-weight		Section A, E - 30 USD Section B, D - not apply Section C - by convention	
The total liability of the Agreement		15 000 000	

Head of Department



V. Kopysov
Date 12.11.2025