



Policyholder:

Sertifitseerimiskeskus AS
Reg.code 10747013
Pärnu mnt 141, 11314 Tallinn
Tel: +372 6101880
Fax: +372 6101881

10.05.2010

Insurer:

If P&C Insurance AS
Major Account Service
Undewriter: Marko Kasur
Secretary: Evelin Laht
Tel: +372 6671 247
Fax: +372 6671 179

CERTIFICATE

If P&C Insurance AS confirms herewith that the Policyholder mentioned afore has liability insurance which provides coverage according to the terms and conditions set out in the Original Policy No 2000000838-08. This confirmation does not change, increase, amend or correct any coverage specified in the Policy. Limits shown may have been reduced or exhausted by claim payments.

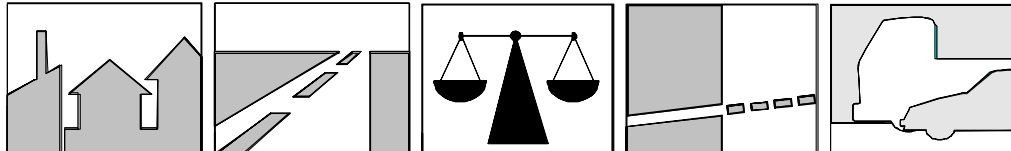
In case of any disputes the Estonian wording from the original Policy and conditions shall be used.

Insurance Policy No 2000000838-08

Insurance Period 08.08.2009 - 07.08.2010

Insurance Broker Andrus Tubi
Marsh Kindlustusmaakler AS
Tartu mnt 18, 10151 Tallinn, Tel. 6811 000, Fax 6811 001

The fields of insurance included in your Insurance Policy



Paying of the Insurance Premium

If P&C Insurance AS confirms that the Premium has been paid to insurer in one installment.

GENERAL INFORMATION

Law applicable to the insurance contract

The present insurance contract is subject to Estonian law.

Conditions of ending the insurance contract

Conditions of ending the insurance contract are given in the insurance conditions mentioned in the Insurance Policy.

Notifying of loss event

Policyholder or the insured must immediately notify the insurer in writing or in any format enabling the written resubmission (e.g. email, message via internet homepage of the insurer) of any loss that has come to it's attention as a result of written notice or complaint, search, seizure of documents, presence at the site or anything else similar and that is connected to activities or conditions resulting in indemnity claims covered by insurance.

Insurance inspection

The policyholder has the right to file a complaint about the insurer to the Financial Supervision Authority located at Sakala 4 15030 Tallinn.



CERTIFICATE
Insurance Policy No 2000000838-08

10.05.2010

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Reg.code 10747013
Pärnu mnt 141, 11314 Tallinn Estonia

FIELD OF INSURANCE:	LIABILITY
Form and Class of Insurance	Obligatory Liability Insurance Insurance contract obligations according to the Digital Signatures Act
Insured	Sertifitseerimiskeskus AS Reg.code 10747013
Insurance Risk	Legal civil liability of the insured due to provision of certification services and time-stamping services
Territorial Scope	European Union
Limit of Liability	The rate of compensation per one insurance event and in total for the insurance policy 7 000 000 EEK
Deductible	100 000 EEK per each insured event
Insurance Conditions	General Liability Insurance Conditions TVÜ 20061 Professional Activity Insurance Conditions TVE 20061
Special Conditions	1. Differently from articles 1, 3, 4, 50 of TVÜ 20061 and 3 of TVE 20061 before mentioned Insurance Conditions shall apply to the obligatory insurance. 2. Differently from the regulation of deductible in TVÜ 20061 Insurance Act regulation shall apply. 3. Insurance cover shall be valid if the loss is caused due to the intent. After indemnification to the third party insurer has a right for regress.

Representative of the Insurer:

Marko Kasur
Liability underwriter