



## INSURANCE CERTIFICATE

26.07.2010

If P&C Insurance AS confirms herewith that the Policyholder mentioned below has liability insurance which provides coverage according to the terms and conditions set out in the Policy. 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.

<b>Insurer</b>	<b>AS If P&amp;C Insurance</b> commercial registry code 10100168, Pronksi 19 10124 Tallinn Estonia
<b>Policyholder</b>	<b>Sertifitseerimiskeskus AS</b> commercial registry code 10747013 Pärnu mnt 141, 11314 Tallinn Estonia
<b>Policy No.</b>	<b>2000000838-09</b>
<b>Insurance period</b>	<b>8 Aug. 2010 – 7 Aug. 2011</b> Retroactive coverage since 8 Aug. 2001
<b>Form and Class of Insurance</b>	<b>Voluntary Liability Insurance</b>

<b>Insurance type</b>	<b>PROFESSIONAL ACTIVITY'S LIABILITY INSURANCE</b>
<b>Insurance cover</b>	Legal civil liability of the insured due to provision of certification services and time-stamping services
<b>Indemnity limit</b>	The rate of compensation per one insurance event and in total for the insurance policy <b>1 000 000 EUR*</b>
<b>Deductible</b>	<b>100 000 EEK</b> per each Insurance event
<b>Contract conditions</b>	General Liability Insurance Conditions TVÜ 20101 Professional Activity's Insurance Conditions TVE 20101

<b>Insurance type</b>	<b>GENERAL LIABILITY INSURANCE</b>
<b>Insurance cover</b>	Legal civil liability of the Insured due to general economic activities except any professional activity, including using of real estate.
<b>Indemnity limit</b>	The rate of compensation per one insurance event and in total for the insurance policy <b>4 000 000 EEK</b>
<b>Deductible</b>	<b>25 000 EEK</b> per each Insurance event
<b>Contract conditions</b>	General Liability Insurance Conditions TVÜ 20101 General Activity's Insurance Conditions TVE 20101

\* 1 EUR = 15,6466 EEK

Representative of the Insurer:

Marko Kasur  
Liability insurance underwriter