

CERTIFICATE OF INSURANCE

Please note that this certificate is issued for information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy listed below.

This is to certify that policies of insurance have been issued to the Named Insured mentioned for the policy period indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy.

Policy number	V-056-504-557-9
Insured	Bear Optima Wood B.V. a/o in case of insolvency holder of the certificate.
Covered risk	Guarantee insurance for finger jointed wood for non-bearing applications, fabricated by insured according to BRL 1704-2, as recorded in the SKH issued KOMO-quality certificate with number 32668/13..
Limit of indemnity	€ 500.000,00 as maximum per work € 1.000.000,00 as maximum per annum
Territory	E.E.A.
Wording	Cover is provided on the basis of Dutch terms and conditions of the insurance policy. Terrorism excluded.
Period of contract	12 months, from 01.01.2019, 00.00H until 31.12.2019 24.00H, with tacit renewal for another 12 months if not cancelled in writing 2 months prior to the renewal date.
Excess	10 % of each claim, with a minimum of EUR 5.000,00 and a maximum of EUR 25.000,00 each production year.

Rotterdam, 23 oktober 2019

100,00 % HDI Global SE, the Netherlands

