

## RISK DETAILS

<b>Unique Market Reference:</b>	B0180 FN2102823
<b>Perils Insured:</b>	Civil Liability Insurance, as detailed in the Policy Wording.
<b>Name of Insured:</b>	FS International Limited
<b>Address of Insured:</b>	PO Box 1276 1 <sup>st</sup> Floor, Govant Building Kumul Highway Port Vila Vanuatu
<b>Period of Insurance:</b>	From: 01 July 2021 To: 30 June 2022 both days inclusive Local Standard Time at the Address of the Insured.
<b>Interest:</b>	As detailed in the Policy Wording.
<b>Limit(s) of Liability:</b>	USD 500,000 each and every claim and in the aggregate.
<b>Deductible/Excess</b>	USD 15,000 each and every claim
<b>Territorial Limits:</b>	This contract provides cover for work carried out worldwide.
<b>Legal Action:</b>	This contract provides cover for claims made against the Insured worldwide.
<b>Choice of Law &amp; Jurisdiction:</b>	Any dispute between the Insured and Insurers concerning the interpretation of this Policy shall be subject to the Laws of Vanuatu and to the exclusive jurisdiction of any competent court within Vanuatu.
<b>Continuity date:</b>	01 July 2020
<b>Conditions:</b>	All terms and conditions per Howden 2018 Civil Liability Insurance policy wording, as attached  <b>Any conditions shown below are in addition to the conditions contained in the contract wording(s)</b>  Premium Payment Clause (LSW 3001) – 90 days
<b>Outside Entity</b>	<b>None</b>
<b>Exclusions</b>	<b>Any exclusions shown below are in addition to the exclusions contained in the contract wording(s)</b>  Money Laundering Exclusion LMA 3100 Sanctions clause Cryptocurrency & Digital Assets Exclusion Insolvency Exclusion LMA 5479 Silent Cyber exclusion

**Express Warranties:** None, other than as may exist in the policy wording or attached clauses.

**Conditions  
Precedent:** None, other than as may exist in the policy wording or attached clauses.

**Premium:** USD 14,062 for the period

**Premium Payment  
Terms:**

PREMIUM PAYMENT CLAUSE (LSW 3001) - 90 Days  
Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to (Re)Insurers within 90 days of inception of this contract (or, in respect of instalment premiums, when due).

If the premium due under this contract has not been so paid to (Re)Insurers by the 90 day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) (Re)Insurers shall have the right to cancel this contract by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to (Re)Insurers on a pro rata basis for the period that (Re)Insurers are on risk but the full contract premium shall be payable to (Re)Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re)Insurers shall give not less than 15 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to (Re)Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

30/09/08  
LSW3001

**Taxes Payable by  
Insured and  
Administered by  
Insurers:** None

**Recording,  
Transmitting and  
Storing Information:** Where the broker maintains risk and claim data / information / documents the broker may hold data / information /documents electronically..

**Insurer Contract  
Documentation:** In accordance with the Contract Certainty Code of Practice, Final Evidence of Cover within 30 days will be as follows:

- This document details the contract terms entered into by the insurer(s) and constitutes the contract document.

Any further documentation changing this contract, which has been appropriately agreed by insurer(s) hereon, shall form the evidence of such change(s) and will be deemed to form an integral part of the original contract.