

**INSURANCE CERTIFICATE**

**Insurance policy no.:** 8603254659  
**Insurer:** Kooperativa pojišťovna, a.s., Vienna Insurance Group, Company ID: 47116617  
**Policyholder:** Kredoline s.r.o.; Company ID: 04474007

Insurer confirms herewith that the insurance policy above was contracted between the insurer and policyholder; as at the day of issue, this insurance policy covers – in the scope defined in the policy incl. insurance terms and conditions that form an integral part – carrier's liability to compensate damage inflicted to tangible movable items which the insured took over in order to transfer them as load by a road vehicle listed in the insurance policy, unless the obligation to compensate such damage arises from the Czech legislation, Insurer confirms herewith that the insurance policy above was contracted between the insurer and policyholder; as at the day of issue, this insurance policy covers – in the scope defined in the policy incl. insurance terms and conditions that form an integral part – carrier's liability to compensate damage inflicted to tangible movable items which the insured took over in order to transfer them as load by a road vehicle listed in the insurance policy, unless the obligation to compensate such damage arises from the Czech legislation, incl. Convention on the Contract for the International Carriage of Goods by Road (CMR Convention)

**Commencement of the force of insurance in the scope below:** 23. 12. 2017  
**Insurance end:** 22.12.2020  
**Compensation limit:** 1 000 000 CZK  
**Covered territory:** **Europe** incl. the Czech Republic **except for countries of former Soviet Union (Lithuania, Latvia and Estonia are not excluded)**  
**Insured:** identical with policyholder

The insurance covers also the liability rider for third party carriers transporting the items based on the agreement signed directly with the insured listed in the insurance policy also by vehicles not explicitly listed in the insurance policy.

Sublimit for third party carrier: 500 000 CZK  
In case of discrepancies, the Czech version shall prevail.

In Prague as at 20.12.2017



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Ing. Radek Starosta

Director of property and liability insurance department



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Ing. Miroslav Matoušek

Head of SME insurance department