

7.8.2018

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## ROAD CARRIER'S LIABILITY INSURANCE

Policyholder	Solid Way Oy
Insurer	Local Tapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a Road Carrier's Liability Insurance No 312-1102757-3 in force in our company. The insurance is in force until further notice.
Insurance Period	April 1 <sup>st</sup> , 2018 – March 31 <sup>st</sup> , 2019
Object of Insurance	Objects of the insurance include the policyholder's liability for loss of, damage to or delayed delivery of goods in carriages of goods in Finland according to the Finnish Act on Contracts for Carriage of Goods by Road (23 March 1979/345) in force subject to the applicable insurance terms and conditions.
Subcontractors	The policyholder's liability for his subcontractors has been included in the insurance cover.
Scope of validity	The scope of validity is Finland.
Maximum amount	The maximum amount of indemnity is according to the Finnish Act on Contracts for Carriage of Goods by Road: <ul style="list-style-type: none"><li>- for loss of or damage to the goods: EUR 20,00 per kilogram of the gross weight</li><li>- for delay in delivery: the amount equal to the freight</li></ul>
Insurance terms and conditions	General liability insurance terms and conditions for road haulage (TC3) General contract terms and conditions (YS15) Subcontractor clause (SL5)
Deductible	According to item 6.1. of the terms and conditions TC3 the basic deductible per every insured event is EUR 1.000.  When the damage is a result of the load or the vehicle or a vehicle part getting stuck when driving the vehicle under obstacle located above the road the deductible deviates from what is determined in item 6.1 of terms and conditions TC3 and amounts to 25 % of the damage, however, minimum EUR 840 per every insured event and always at least the basic deductible.

LOCAL TAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE COMPANY

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## CRM-INSURANCE

Policyholder	Solid Way Oy
Insurer	Local Tapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a CRM-Insurance No 312-1102757-3 in force in our company. The insurance is in force until further notice.
Insurance Period	April 1 <sup>st</sup> , 2018 – March 31 <sup>st</sup> , 2019
Object of Insurance	Objects of the insurance include the policyholder's liability for loss of, damage to or delayed delivery of goods in international carriages of goods within and between the countries included in the scope of validity of this insurance according to the Finnish Act on Contracts for Carriage of Goods by Road (23 March 1979/345) in force and the CMR Convention (19 May 1956) subject to the applicable insurance terms and conditions.
Subcontractors	The policyholder's liability for his subcontractors has been included in the insurance cover.
Scope of validity	The scope of validity is Europe including European parts of Russia.
Maximum amount	The maximum amount of indemnity is according to the CMR Convention: <ul style="list-style-type: none"><li>- for loss of or damage to the goods: SDR 8,33 per kilogram of the gross weight</li><li>- for delay in delivery: the amount equal to the freight</li></ul>
Insurance terms and conditions	General liability insurance terms and conditions for road haulage (TC3) General contract terms and conditions (YS15) Subcontractor clause (SL5)
Deductible	According to item 6.1. of the terms and conditions TC3 the basic deductible per every insured event is EUR 1.000.

When the damage is a result of the load or the vehicle or a vehicle part getting stuck when driving the vehicle under obstacle located above the road the deductible deviates from what is determined in item 6.1 of terms and conditions TC3 and amounts to 25 % of the damage, however, minimum EUR 840 per every insured event and always at least the basic deductible.

LOCAL TAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE COMPANY

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## FORWARDING INSURANCE

Policyholder	Solid Way Oy
Insurer	Local Tapiola Kaakkois-Suomi Mutual Insurance Company
Validity	The policyholder has a forwarding insurance No 312-1102757-3 in force in our company. The insurance is in force until further notice.
Insurance Period	April 1 <sup>st</sup> , 2018 – March 31 <sup>st</sup> , 2019
Object of Insurance	Objects of the insurance include the material and property damages caused to the customer of the policyholder and arising from in the policy mentioned forwarding activity which the policyholder has liability for according to the General Conditions of the Nordic Association of Freight Forwarders in force concerning transport, forwarding and storage subject to the applicable insurance terms and conditions.
Subcontractors	The policyholder's liability for his subcontractors has been included in the insurance cover.
Scope of validity	The scope of validity is the whole world.
Forwarding activities in the policy	The freight forwarder's liability as intermediary <ul style="list-style-type: none"><li>- air transport</li><li>- sea transport</li><li>- clearance (paperwork)</li></ul>
Sum insured	EUR 200.000
Insurance terms and conditions	Liability insurance terms and conditions for freight forwarders (HU3/HU4) General contract terms and conditions (YS15) Subcontractor clause (SL5)
Deductible	According to item 6.1. of the terms and conditions TC3 the basic deductible per every insured event is EUR 1.000.

LOCAL TAPIOLA KAAKKOIS-SUOMI MUTUAL INSURANCE COMPANY