

**THIS CERTIFICATE
REQUIRES ENDORSEMENT IN
THE EVENT OF ASSIGNMENT**



Certificate of Insurance No. DEMO-RHPC-64552-DEMO

This is to Certify that a Contract in favour of *Mark Chemaly Redkik*, underwritten by certain Underwriters at Lloyd's has been effected by *HMS* acting on behalf of *Mark Chemaly Redkik*, for insurances attaching thereto during the period commencing the **29** day of **January 2026**, and ending the **30** day of **January 2026**, both days inclusive, and that the said Underwriters at Lloyd's have undertaken to issue Policy/Policies of Insurance to cover, up to **\$5,000,000**, in all by any one approved *SEA, nice beer*, from any port or ports, place or places in *Hasenheide 93, 10967 Berlin, GERMANY*, to any port or ports, place or places in *1 Broadway, NEW YORK NY 10004-1007, UNITED STATES*, and that *Mark Chemaly Redkik*, are entitled to declare against the said Contract insurances attaching thereto.

INSURED VALUE/Currency
10000 USD

(Insert SIGNATURE)

Conveyance SEA

From
Hasenheide 93, 10967 Berlin, GERMANY

Mark Chemaly Redkik
Dated at 1/28/2026

Via/To

To
1 Broadway, NEW YORK NY 10004-1007,
UNITED STATES

Marks and Numbers

Interest

We hereby declare for Insurance under the said Contract interest as specified above so valued subject to the special conditions stated below and on the back hereof.

Deductibles

Deductibles

- Beer, Wine & Spirits, \$ 500.00

Clauses

Underwriters agree losses, if any, shall be payable to the order of [REDACTED] on surrender of this Certificate.

IMPORTANT INSTRUCTIONS IN EVENT OF CLAIM

TO THE CLAIMANT: In the event of physical evidence of loss or damage which may result in a claim under this insurance immediate notice must be given to the Lloyd's Agent at the port or place where the loss or damage is discovered in order that they may examine the goods and issue a survey report if required. A full list of Lloyd's Agents can be found at <http://www.lloydsworldwide.com/lloydsagentsdirectory>

TO THE LLOYD'S AGENT: As per Lloyd's Agency standard terms of engagement immediate notice of the potential claim is to be given to [\(insert CLAIMS CONTACT INFORMATION\)](#)

PI EASE SEE FURTHER IMPORTANT INSTRUCTIONS ON REVERSE

This Certificate not valid unless the Declaration
be signed by

LLOYD'S

Dated

Signed

Classification: Confidential

Supriya

Authorised Signatory

IMPORTANT INSTRUCTIONS IN EVENT OF CLAIM

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:-

1. Original policy or certificate of insurance.
2. Original or copy shipping invoices, together with shipping specification and/or weight notes.
3. Original Bill of Lading and/or other contract of carriage.
4. Survey report or other documentary evidence to show the extent of the loss or damage.
5. Landing account and weight notes at final destination.
6. Correspondence exchanged with the Carriers and other parties regarding their liability for the loss or damage.

IMPORTANT LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

Note.- The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

Note:

- The Institute Clauses incorporated herein are deemed to be those current at the time of commencement of the risk.
- It is necessary for the Assured when they become aware of an event which is "held covered" under this Insurance to give prompt notice to Underwriters and the right to such cover is dependent upon compliance with this obligation.
- Lloyd's Agents referred to herein are not insurers and are not liable for claims arising on this Certificate. The service of legal proceedings upon Lloyd's Agents is not effective service for the purpose of starting legal proceedings against Underwriters.

(Insert COMPANY NAME) is authorised under the Financial Services and Markets Act 2000 and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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