

9,999.99

AMOUNT INSURED



CERTIFICATE OF INSURANCE  
**AMERICAN HOME ASSURANCE COMPANY**  
EXECUTIVE OFFICE: 70 PINE STREET, NEW YORK, NEW YORK 10270  
NON-NEGOTIABLE  
DEMO-CERTIFICATE

A/E Certificate Number

Security: Security Id

PLACE

Certificate Issuance  
DATE

**This Certifies that** Named Insured

**subject to the conditions of Open Policy No. 88418C**

**in the sum of** Nine Thousand Nine Hundred Ninety Nine and 99/100

**of the American Home Assurance Company, (Assurer),**

Currency

**On** Description of Cargo

**Under Deck**

**Valued at sum insured shipped per** Carrier, Vessel and/or Voyage #

**B/L Dated** Date of Departure

**At and from** Place of Origin (City, Province/State, Country)

**To** Final Destination (City, Province/State, Country)

**Loss, if any, payable to**

**or order,**

upon surrender of this Certificate, which conveys the right of collecting any such loss as fully as if the property were covered by a special policy direct to the holder hereof. This Certificate is subject to all the terms of the Open Policy indicated above (hereinafter referred to as the Open Policy) provided, however, that the rights of a bona fide holder of this Certificate for value shall not be prejudiced by any terms of the Open Policy which are in conflict with the terms of this Certificate.

Any Loss or damage which may happen to the property insured under this Certificate shall be reported, as soon as the goods are landed or the loss is known or expected, to the claim agent of the company, ATTACHED HERETO, located at the port of discharge or disaster, or if there be no such agent at such port, notice shall be immediately given to the AMERICAN INTERNATIONAL MARINE AGENCY OF ILLINOIS, INC., or to the company's nearest claims settling agent.

It is agreed that the practice of English Lloyd's shall be recognized as the standard for adjusting claims under this Certificate, except in the United States and its possessions.

Not valid unless countersigned by  
Countersigned

**AMERICAN HOME ASSURANCE COMPANY**  
A stock company organized under the laws of the State of New York

By \_\_\_\_\_  
Authorized Representative

**DEMO CERTIFICATE**  
Secretary

Approved Goods and Merchandise.

Except while on deck of ocean vessel subject to an on-deck bill of lading: Against all risks of physical loss or damage from any external cause, irrespective of percentage, but excluding those risks excepted by the F.C. & S. warranty, S.R. & C.C. warranties, unless such risks are specifically noted hereon.

While on deck of ocean vessel subject to an on-deck bill of lading: Warranted free of particular average unless caused by the stranding, sinking, burning or collision of the vessel; but to pay the insured value of any merchandise or goods jettisoned or washed overboard, irrespective of percentage.

Approved Goods and Merchandise Warranted free of claim for loss or damage to changes in temperature or atmospheric pressure.

New Automobiles:

- 1) Exclude risks of marring and scratching of paint or any damage to the fenders unless directly caused by the stranding, sinking, burning or collision of the vessel and excluding any claim for loss or damage arising from freezing of water in the radiator or cooling system.
- 2) Insurance attaches. Notwithstanding anything contained elsewhere herein to the contrary, from time of delivery to the steamship company at the port of shipment and to cover until delivery by the steamship company at port of destination, but not exceeding (72) hours after discharge from the vessel.
- 3) Have no coverage when operated under its own power, except during loading and discharging.

All loss and/or damage must be noted at time of delivery and reported to TI within 48 hours.

This insurance attaches from the time the goods leave the warehouse or store at the place named herein for the commencement of the transit and continues during the ordinary course of transit, including customary transshipment, if any, until the goods are discharged overboard from the overseas vessel at the final port. Thereafter the insurance continues whilst the goods are in transit or awaiting transit until delivered to final warehouse at the destination named herein or until the expiry of 15 days (or 30 days if the destination to which the goods are insured is outside the limits of the port) whichever shall first occur. The time limits referred to above to be reckoned from midnight of the day on which the discharge overboard of the goods hereby insured from the overseas vessel is completed. Held covered at a premium to be arranged in the event of transshipment, if any, other than as above and/or in the event of delay in excess of the above time limits arising from circumstances beyond the control of the Assured.

NOTE: It is necessary for the Assured to give prompt notice to the Assurer when it becomes aware of an event for which it is "held covered" under the Certificate and the right to such cover is dependent on compliance with this obligation.

This insurance is subject to the following American Institute Cargo Clauses (1949):

- |              |                    |                            |                                     |           |
|--------------|--------------------|----------------------------|-------------------------------------|-----------|
| 1. Deviation | 3. Labels          | 5. Constructive Total Loss | 7. Shore Clause                     | 9. F.P.A. |
| 2. Inchmaree | 4. General Average | 6. Bill of Lading          | 8. Warehousing & Forwarding Charges |           |

When the property insured under this Certificate includes a machine, article, interest or set consisting when complete for sale or use of several parts, then in case of loss or damage covered by this insurance to any part of such machine, article, interest or set, the Assurer shall be liable only for the proportion of the insured value of the part lost or damaged, or at the Assured's option, for the cost and expense, including labor and forwarding charges, of replacing or repairing the lost or damaged part; but in no event shall the Assurer be liable for more than the insured value of the complete machine, article, interest or set.

Whenever the words "ship", "vessel", "seaworthiness", "ship-owner", or "vessel-owner" appear, they are deemed to include also the words "aircraft", "air-worthiness", "aircraft owner", subject, however, to the Limit of Insurance and Conveyances clauses of the Open Policy.

The risks covered by this insurance include the risk of explosion, howsoever or wheresoever occurring during the currency of this insurance, unless excluded by the F.C. & S. warranty or the S.R. & C.C. warranty set forth in the Open Policy or unless proximately caused by inherent vice or nature of the subject matter insured or by the personal negligence or act of the Assured.

This insurance is subject to the "Free of Capture and Seizure" warranty incorporated in the conditions of the Open Policy.

Warranted free of loss or damage caused by or resulting from strikes, lockouts, labor disturbances, riots, civil commotions or the acts of any person or persons taking part in any such occurrence or disorder.

In the event of claim under this insurance for loss of or damage to merchandise or goods upon which there is a normal or usual loss, it is hereby mutually agreed that the claim shall be adjusted and the insured value of the part or parts lost or damaged shall be arrived at in the adjustment of the claim on the basis of expected outturn, whether or not the deduction of normal loss be provided in this insurance or be a trade custom.

In case any agreement be made or accepted by the Assured with any carrier or bailee by which it is stipulated that such or any carrier or bailee shall have, in case of any loss for which the carrier or bailee may be liable, the benefit of this insurance or exemption in any manner from responsibility grounded on the fact of this insurance, then and in that event the Assurer shall be discharged of any liability for such loss hereunder.

It is a condition precedent to any action, suit or proceedings for the recovery of any claim upon, under or by virtue of this insurance that such action, suit or proceedings shall be commenced within twelve (12) months next after the date of the accident, disaster, or event causing loss of, or damage to, the insured goods or giving rise to a claim for sue and labor expenses or, in case of a claim for general average contribution, salvage or special charges, next after the date of actual payment thereof by the Assured.

Shipments to South America subject to 60 days South American Clause.

This insurance is subject to the Marine Extension Clauses of the Open Policy.

This insurance subject to the following current American Institute Clauses:

Both to Blame Clause and Nuclear Exclusion Clause - Cargo.

When covered in conjunction with the Open Policy this insurance is subject to:

- current American Institute S.R. & C.C. Endorsement,
- current American Institute War Risk Open Policy (CARGO).

L.O.C Letter of Credit Conditions

**MARKS AND NUMBERS**

Marks & Numbers

83316 (6/04)

TO VALIDATE THIS CERTIFICATE OR REPORT A CLAIM, PLEASE VISIT  
www.aigmarinecargo.com

**ORIGINAL: ORIGINAL AND DUPLICATE ISSUED ONE OF WHICH  
BEING ACCOMPLISHED THE OTHER TO STAND VOID.**

**NOTICE**

In the event of loss or damage, report same immediately and arrange for a survey with the Assurer's Claim or Settling Agent at the port of discharge or destination. Should there be none at or near such port, consignee should apply to the nearest correspondent of the American Institute of Marine Underwriters, and if there be none, to the accredited representative of Lloyd's, London. Request agent or representative to hold a survey and issue a certificate stating the cause, nature and extent of the loss or damage as well as the market value of the merchandise involved had it arrived in sound condition.

A claim must be filed in writing against the agents of the vessel owners or other carriers, and if possible, before removing the goods from their custody. Failure to do this may nullify your right to claim under your insurance.

If claim is presented abroad, exchange fixed by agreement at current rate on date of settlement. Option to the Assured to collect claim (if any) under this Certificate at the office of AMERICAN INTERNATIONAL MARINE AGENCY OF NEW YORK, INC., 70 Pine Street, New York, New York 10270, AIG EUROPE (UK) LTD., American International Building, 2-8 Altyre Road, Croydon, CR9 2LG, England, or any other Settling Agent named below, upon presentation of this Certificate duly endorsed.

When presenting claim under this certificate, the following documents must be included:

- 1. Copy of Commercial Invoice.
- 2. Signed copy of Bill of Lading.
- 3. Original Certificate of Insurance.
- 4. Copy of claim against carrier and reply thereto.
- 5. Original Survey Report
- 6. Nature of receipt given to vessel on delivery.

**(Settling Agents are marked with an asterisk\*)**

**\*AMERICAN INTERNATIONAL MARINE AGENCY OF NEW YORK, INC.  
70 Pine Street, New York, New York 10270**

**OTHER AFFILIATED OFFICES IN**

ATLANTA BOSTON CHICAGO HOUSTON LOS ANGELES PHILADELPHIA SAN FRANCISCO SEATTLE TORONTO

**CLAIMS REPRESENTATIVES**

**CANADA**

\*Canada, Montreal, Toronto, Vancouver . . . . . American Home Assurance Company

**CENTRAL AMERICA**

\*El Salvador, San Salvador . . . . . AIG Union y Desarrollo, S.A.  
 \*Guatemala, Guatemala City . . . . . AIG Guatemala-La Seguridad de Centroamerica Cia. De Seguros, S.A.  
 Honduras, San Pedro Sula, Tegucigalpa . . . . . American Home Assurance Company  
 \*Mexico, Mexico City . . . . . AIG-Mexico Seguros Interamericana, S.A. de C.V.  
 \*Panama, Panama City . . . . . National Union Fire Insurance Company of Pittsburgh, PA

**WEST INDIES AND ISLANDS OF THE CARIBBEAN**

Bermuda, Hamilton . . . . . Harnett & Richardson, Ltd.  
 Jamaica, Kingston . . . . . American Home Assurance Co.  
 Netherlands West Indies, Aruba . . . . . American Home Assurance Company  
 Puerto Rico, San Juan . . . . . AIU (Aruba) N.V.  
 Trinidad, Port - of - Spain . . . . . Underwriters Adjustment Co. Inc.  
 American Life & General Insurance Company (Trinidad & Tobago) Limited

**SOUTH AMERICA**

Argentina, Buenos Aires . . . . . American International Underwriters para Representaciones y Mandatos en la Argentina S.A.  
 \*Brazil, Sao Paulo . . . . . AIG Brasil, Companhia de Seguros, S.A.  
 Chile, Santiago . . . . . Eduardo Viollier L.  
 Colombia, Bogota, Cali . . . . . Underwriters Adjustment Co. Inc.  
 Medellin, Pereira . . . . . AIG - Metropolitana Cia de Seguros y Reaseguros, S.A.  
 Ecuador, Quito . . . . . American Home Assurance Company  
 Paraguay, Asuncion . . . . . El Pacifico Peruano, Suiza  
 Peru, Lima . . . . . Compania de Seguros y Reaseguros  
 \*Uruguay, Montevideo . . . . . AIG Uruguay Compania de Seguros S.A.  
 \*Venezuela, Caracas . . . . . C.A. de Seguros American International

**EUROPE AND CIS COUNTRIES**

Austria, Vienna . . . . . AIG Europe, S.A.  
 \*Azerbaijan, Baku . . . . . AIG Capital Insurance Company  
 \*Belgium, Brussels . . . . . AIG Europe S.A.  
 \*Bulgaria, Sofia . . . . . AIG Bulgaria Insurance & Reinsurance Co. A.D.  
 \*Czech Republic, Prague . . . . . AIG Ceska Republika  
 \*Denmark, Copenhagen . . . . . AIG Europe, S.A.  
 Estonia, Tallinn . . . . . Sessam International Insurance Co. Ltd.  
 \*Finland, Helsinki . . . . . AIG Europe, S.A.  
 France, Lyon, Paris . . . . . AIG Europe, S.A.  
 France, Le Havre . . . . . Commissariat d'Avarie Du Havre (F. Colchen)

**AFRICA AND MIDDLE EAST**

\*Bahrain, Manama . . . . . Arabian American Insurance Company  
 \*Cyprus, Nicosia . . . . . S. J. Zevlaris Management Co., Ltd.  
 Egypt, Cairo . . . . . The Pharaonic Insurance Co.  
 \*Israel . . . . . AIG Golden Insurance Ltd.  
 Jordan . . . . . see Riyadh, Saudi Arabia  
 \*Kenya, Nairobi . . . . . ALICO (K) Ltd.  
 Kuwait, Kuwait . . . . . see Riyadh, Saudi Arabia  
 Lebanon, Beirut . . . . . Middle East International Adjusters  
 Morocco, Casablanca . . . . . Marbar S.A.  
 Morocco, Tangier . . . . . Mr. Maximilien Raida  
 Mozambique . . . . . see Johannesburg, South Africa

Navyclaim - CESAM  
 C. Gielisch  
 F. Reck & Co., GmbH  
 AIG Europe, S.A.  
 ICTS GmbH  
 National Union Fire Insurance Company of Pittsburgh, PA  
 AIG Europe (Netherlands) N.V.  
 AIG Hungary - The General Insurance Division of AHICO  
 AIG Europe (Ireland) Ltd.  
 Ing. Augusto della Monica  
 GBA S.r.l.  
 DeMichele & Wassmuth  
 AIG Europe, S.A.  
 Ing. Cesare Barzaghi  
 Gastaldi International S.r.l.  
 Studio Tecnico Metodologico Giorgetti  
 AIS Kazakhstan Insurance Co.  
 SEESAM Latvia Insurance Company  
 Sessam Private Insurance Co., Ltd.  
 American Home Assurance Company  
 AIG Europe, S.A.  
 AIG Poland Insurance Co. S.A.  
 AIG Europe, S.A.  
 AIG Romania Insurance Company, S.A.  
 AIG Russia Insurance Co.  
 AIG Slovakia Insurance Co. S.A.  
 AIG Europe, S.A.  
 Comismar S.A.

Gerardo Umpierrez  
 Jose Luis Barrios  
 Comisariado Espanol Maritimo  
 AIG Europe  
 AIG Europe, S.A.  
 AIG Europe (UK) Limited  
 UZ AIG-Uzbek-American Insurance Company

Qatar . . . . . see Riyadh, Saudi Arabia  
 \*Pakistan, Karachi . . . . . New Hampshire Insurance Co.  
 \*Qatar, Doha . . . . . Arabian American Insurance Company  
 \*Saudi Arabia, Dammam, Jeddah, Riyadh . . . . . Arabian American Insurance Company  
 \*South Africa, Johannesburg . . . . . AIG South Africa Limited  
 Syria . . . . . See Dammam, Saudi Arabia  
 \*Tanzania, Dar Es Salaam, Zanzibar . . . . . ALICO (K) Ltd.  
 Tunisia, Tunis . . . . . Societe Commerciale Tunisiennes  
 \*Turkey, Istanbul . . . . . American Home Sigorta A.S.  
 \*Uganda, Kampala . . . . . AIG Uganda  
 \*United Arab Emirates, Dubai . . . . . ALICO  
 Zimbabwe, Harare . . . . . AIG Zimbabwe

**FAR EAST / SOUTHEAST ASIA**

Brunei, Bandar Seri Begawan . . . . . Jaska Harrisons Sdn. Bhd.  
 China (People's Republic of), Guangzhou, Shanghai . . . . . AIU Insurance Company  
 Shenzhen . . . . . American International Underwriters, Ltd.  
 \*China, Hong Kong . . . . .  
 Guam and Mariana Islands, Agana . . . . . Guam Insurance Adjusters, Inc.  
 India, Mumbai (Bombay) . . . . . TATA AIG General Insurance Company Ltd.  
 \*Indonesia, Jakarta . . . . . P.T. Asuransi AIU Jakarta  
 Japan, Okinawa . . . . . Southwest Adjustment Company  
 \*Japan, Tokyo . . . . . AIU Insurance Company  
 \*Korea, Seoul . . . . . American Home Assurance Company  
 \*Malaysia, Kuala Lumpur . . . . . American Home Assurance Company  
 \*Philippines, Manila . . . . . PHILAM Insurance Company, Inc.  
 \*Singapore . . . . . American Home Assurance Company  
 \*Sri Lanka, Colombo . . . . . Hayleys AIG Insurance Co., Ltd  
 \*Taiwan (Republic of China), Taipei . . . . . AIU Insurance Company  
 Thailand, Bangkok . . . . . International Adjustment Company, Ltd.  
 Vietnam, Hanoi . . . . . American International Group  
 Vietnam Representative Office

**AUSTRALASIA AND SOUTH PACIFIC**

Australia, Melbourne, Perth, Sydney . . . . . American Home Assurance Company  
 \*New Zealand, Auckland, Wellington . . . . . American Home Assurance Company  
 Papua-New Guinea, Port Moresby . . . . . American Home Assurance Company  
 Samoa, Western Samoa, Apia . . . . . Morris Hedstrom Samoa Ltd.  
 Solomon Islands, Honiara . . . . . Tradco Shipping Ltd.  
 Tahiti (French Polynesia), Papeete . . . . . Compagnie Francaise Maritime de Tahiti