

INSURANCE CERTIFICATE

Policyholder:

Voima Gold Oy
Bulevardi 5 A 86,
FIN-00120 Helsinki

Insurer:

Liberty Mutual Insurance Europe SE
20 Fenchurch Street
London EC3M 3AW

Branch of Germany
Im Mediapark 8
DE-50670 Köln

This is to certify that policies of insurance listed below have been issued to the insured named above and are in force at this time. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies.

Type of Insurance:	General Specie Insurance
Policy Number:	ABP6FB-001
Insurance Period:	01.01.2019 – 31.12.2019 (both days inclusive)
Insured interest:	Gold at insured's premises
Limit of Liability:	not disclosed

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policies listed above.

Liberty Specialty Markets Europe SE
Branch of Germany
Im Mediapark 8
DE-50670 Köln

Köln, 28th March 2019



David Saillen