CERTIFICATE OF INSURANCE

This Certificate is Issued by Allianz Insurance

The Insured Party: MERTODAX INVESTMENT INC

Certificate Number: B04-104187525
Insurance cover limit: €50.000.000

Date of Commencement of insurance: 24.04.2009

Date of Expiry of insurance:

This is to certify that the insurer in accordance with the insurance Contract No. 2C69065227 accepted for insurance:

- 1. The economic interests of the insured Parties associated with the incurred expenses which were previously approved by the in surer for protection in connection with the submission ofclaims of the insured Parties for damage to the lite, health or property of the Ben-eficiaries, as well as the costs incurred in order to clarity the circumstances of damage to the life, health or property of the beneficiaries and to ascertain the extent of fault of the insured Parties.
- 2. The obligation to pay insurance compensation if the claims were laid by the Beneficiaries to the insurer or the insured Parties under the laws of the insurance territory and to compensate for the harm to the health, life or property of the Beneficiaries, caused by the defective goods and services provided and sold by the Insured Parties or by supplying in accurate or in complete information on the goods and services.
- 3. Interests in property applicable to the duties of insurer under the laws of the insurance territory, that are related to compensation for harm to health, life or property of the Beneficiaries, caused by defective goods and services provided and sold by the Insured Parties as a result of the supplying in accurate or in complete information on goods and services to the insured Parties, as well as related to compensation of court and out-of-court costs connected with the incurrence of their civil liability for injurious action or actions to the third parties.