



Certification of A&E Professional Liability Insurance contract no 40713076

This document is issued to certify that Ergo Kindlustuse AS and E-Konsult OÜ have entered into the professional liability insurance contract for Architects and Engineers according to the insurance terms and conditions listed below. Please note that the document is a translation of Insurance policy no 40713076. In case of any dispute the original policy wording will prevail.

POLICYHOLDER

E-Konsult OÜ

Address Laki 12, 10621 Tallinn Reg.code 10225846
Phone 664 6730

INSURER

ERGO Kindlustuse AS

Address A.H. Tammsaare tee 47, 11316 Tallinn, Harjumaa Reg.code 10017013
Phone 610 6500 Fax 610 6501 E-mail info@ergo.ee
Branch Partnership relations department Address A.H. Tammsaare tee 47, 11316 Tallinn, Harjumaa
Manager Tõnu Potsepp Phone 610 6523 Fax 610 6523, fax 610 6501

INSURED

E-Konsult OÜ

Reg.code 10410360

INSURANCE COVER

Insured Activity	<ol style="list-style-type: none">1. Drawing up of general, detailed and landscape plans.2. Drawing up of environmental impact assessments and environment audits.3. Drawing up of complex plans and risk analyses for securing the safety of the company.
Insured Risks	Unlawful damage to a third person caused by the Insured, being in causal relation with the business activities of the Insured stated in the insurance contract and as a result of which the Insured has the legal obligation to compensate the damage caused.
Legal Expenses	ERGO Kindlustuse AS will reimburse costs for the legal assistance and court expenses, if the facts established in the course of the proceedings may constitute a basis for the civil liability of the Insurer and/or Insured with respect to the injured person.
Territorial Scope	Estonian Republic
Special Terms & Conditions	Insurance cover does not include: insurance risks of construction and erection all risks insurance. Any claims arising from non-providing of a service (e.g. a claim to return contractual fee) shall not be indemnified. Any costs that have to be made to rectify or remake an inadequately done work shall not be indemnified either. Any claims arising from the circumstance that the policyholder has not made in due time the necessary drawings or specifications, has not acted in due time according to the drawings and has not adhered to the timetable are excluded. Any claims arising from inadequate accounting, insufficient control of invoices, financial activities or financial advices are excluded.
Limit of Indemnity	Limit of indemnity for each and every claim and in aggregate 50 000 €
Deductible	Deductible per each event 640 €
Insurance period	From 14.02.2012 to 13.02.2013
Policy Documents	Professional Liability Insurance conditions for architects and engineers KT.02.18.07, General conditions for insurance contracts KT.0806.11, Insurance application 06.02.2012, Insurance offer no 42650532.
Policy was issued on	03.02.2011

INSURER

ERGO Kindlustuse AS

POLICYHOLDER

E-Konsult OÜ