



Lloyd's Certificate

This Insurance is effected with Certain Underwriters at Lloyd's, led by Tokio Marine Kiln, Syndicate 510.

This Certificate is issued in accordance with the limited authorisation granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Insured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

A handwritten signature in black ink, appearing to read 'Tom Downey'.

Tom Downey, CEO
Pen Underwriting Limited
67 Lombard Street
London
EC3V 9LJ