
Lloyd's Insurance Company S.A. Certificate

This contract of insurance is insured by Lloyd's Insurance Company S.A.

This Certificate is issued by the Coverholder identified within this Certificate in accordance with the authorisation granted to the Coverholder under the Coverholder Appointment Agreement with the Unique Market Reference stated within this Certificate.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (*société anonyme / naamloze vennootschap*) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on www.nbb.be.

Website address: www.lloyds.com/brussels E-mail: enquiries.lloydsbrussels@lloyds.com

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.

Norges luftsportforbund (NLF)
v/Fallskjermseksjonen Møllergata 39 N – 0179 OSLO

Oslo, 09.10.2019

Insurance Certificate
Risk details
Liability – Third Party

Insurance No : AEGIS00008

Unique Market Reference: B601319N37161AAXX

Following insurance benefits are agreed to be covered in according to this Certificate and Terms and Conditions dated 1st October 2015

Insured: Norges luftsportforbund (NLF) Norwegian Airsport Federation

Insured person: Approved foreign parachute jumper paying correct Liability premium to NLF

Period of insurance: 01.01.2020 - 31.12.2020

Insurance applies: Organized skydiving, meaning skydiving conducted under the guidance of club, section and federation.

Geographical Scope: Norway

The Insurance must be pre-paid to the Skydiver club before being valid.
All accidents prior to payment time will be declined.

Insurance table of benefits – Liability / Third Party

| Insurance Benefits: | Liability insurance |
|---|----------------------------|
| Liability in respect of third party as Parachute jumper / athlete | NOK 15.000.000 |
| Insurance Premium payable to AGS Insurance (Collected by the skydiver club) | NOK 450,- |

The deductible is NOK 7500

The Insurance Terms and Conditions:

The insurance agreement consists of this Insurance Certificate, Terms of October 1st 2015, Insurance Contracts Act (ICA) of 16.6.1989 and other laws and regulations. The text in the Insurance Certificate prevails over the Terms of Insurance and the Terms of Insurance prevail over waived legislations. No return premium nor automatic renewal applies ICA § 12-7, 2nd paragraph. The Norwegian Insurance Certificate prevails this certificate

Electronic communications:

A prerequisite for this Insurance Agreement is that all communication can take place electronically, including Insurance Certificate and Claim Notification, Ref FAL § 20-1. All required information concerning this Agreement shall appear on the Policyholder's website including electronic claim notification form.

Safety Regulations:

Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation.

The Insured Person (member) is sole responsible for correct Premium (above) is fully paid to Insured (NLF) for the Cover of Benefits to apply before an accident(s).

All treatment must be approved in advance by the insurance company. If treatment is not pre-approved the insured must expect to pay the expenses.

The insured must be registered in the Policyholder's registry and between age of 15 and 75 years. Members being 75 years starting course or start renewal of membership Licence to jump must show health certificate to NLF before this Insurance is valid. Athletes and students under age of 18 must have both parents /guardians permission to participate on courses, try-day or tandem flying. In cases where the Norwegian Aviation authority accept lower age limit than 15 years then insurance applies for them.

The insured is imposed to follow the Policyholder's routines - procedures in the practice of training or competition. Violation of these may result in loss or reduced compensation.

The European health insurance card shall be brought and presented when injured in connection with travel and accommodation within the EEA area so that the cardholder has the right to the health care that is required during the stay in another EEA country. The coverage by the European health insurance card is provided by the rules of the country of residence. Contact www.helfo.no for issuance of the card.

Insurance Company:

This contract of insurance is insured by Lloyds Insurance Company S.A. Bastion Tower. For more information about insurer and contact details see last page.

Notification of claim:

Electronic claim notification form on the Policyholder's website shall apply (<https://partner.agsforsikring.no/nlf-hgpg/>)

Neither the Insurer nor AGS are legally bound by any statement(s), agreement(s) or like given by Insured or Insured Person. Insurance All costs should be approved in advance by the insurance company otherwise it may be rejected at insurers discretion. Emergency phone outside normal office hours: +47 48 40 41 00.

Claim report time-limit:

The policy holder loses the right to compensation if the claim is not notified to the Company within 1 year after the policy holder ascertained the conditions justifying it, cf. § 18-5 of the Insurance Contracts Act (ICA).

Appeals Board:

If the insured or the insurer requires it, each party may require treatment by the Appeals Board of Finance (Finansklagenemnda), cf. § 20-1 of the Insurance Contracts Act (ICA).

Any complaint should be addressed to:

AGS Forsikring AS, Henrik Ibsens gate 90, 0255 Oslo, Tel: 48 40 41 00

Email: lpm@agsforsikring.no

Your complaint will be acknowledged, in writing, promptly.

A decision on your complaint will be provided to you, in writing, within 8 (eight) weeks of the complaint being received.

Should you remain dissatisfied with the final response or if you have not received a final response within 8 (eight) weeks of the complaint being received, or at any time after you have made the complaint to the party named above, you may be eligible to refer your complaint to the Complaints Board for Consumers in Banking and Finance Matters. The contact details are as follows:

Complaints Board for Consumers in Banking and Finance Matters (FinKN)

Postboks 53 Skøyen, 0212 Oslo, Norway

Tel: +47 23 13 19 60 / Fax: +47 23 13 19 70 / E-mail: post@finkn.no

Website: www.finkn.no/English

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

**European Service of
Suit and Jurisdiction:**

It is agreed that this Insurance shall be governed exclusively by the laws of Norway and any disputes arising under, out of or in connection with this Insurance shall be exclusively subject to the jurisdiction of any competent court in Norway.

The Underwriters hereon agree that all summonses, notices or processes requiring to be served upon them for the purpose of instituting any legal proceedings against them in connection with this Insurance shall be properly served if addressed to them and delivered to their care of

Lloyd's General Representative for Norway: adv. firma Sverdrup DA
v/ adv Espen Komnæs
Postboks 1865 Vika
N-0124 Oslo

Telefon 95 25 79 65 / Email: espen.komnaes@lloyds.com

who in this instance, have authority to accept service on their behalf.

**Sanctions limitations
and Exclusion Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.