



## SCHEDULE OF INSURANCE

Policy Number:

**9409500302524**  
373

Date of written proposal: September 2024

1. Name of the Assured: **IGOLD LTD**

Nature of business: Precious Metal Retailer and/or Dealer, Importer

2. Period of Insurance: **06.09.2024** Until **05.09.2025**

<b><u>Section I: Jewellers'</u></b> <b><u>Block Cover</u></b>	<b><u>Subject to terms and conditions attached</u></b>
--	--

3. Limit of Underwriter's liability-each and every loss: Sum Insured

3.1 **Carrying** within the territorial limits of Israel: **NIL**

(subject to clause 6 hereunder)



**Peltours Diamonds General & Marine Insurance Agency Ltd.**  
A member of Peltours Group  
פלתורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלתורס  
23 Tuval st., P.O.B 3270 Ramat Gan 5252238 | 5252238 רמת גן 23 תובל  
diamonds@diamonds-pel.co.il | פקס: 912-3-7514704 | טל: 972-3-6114700



**3.3 THE ASSURED'S PREMISES:**

Sum insured divided as follows:

**a) Location**

- I) **\$12,000,000**
- II) **\$2,000,000.-**

**b) Banks safe and safe deposit vaults:**

**NIL**

The limited of liability under clause 3.3 (b) are in addition to the limits set out in clause 3.3 (a).

**c) Premises outside the D.E.C.**

Warranted that outside business hours and whenever the premises are unattended, the interest insured as described will be locked in safe/s.

**3.4 SAFE LIMITATIONS:**

<u>Location</u>	<u>Manufacturer's name</u>	<u>Insurer's max. liability</u>
		<b>\$ 4,000,000 Each</b>
		<b>\$4,000,000.-</b>
		<b>\$2,000,000.-</b>

Always subject to the Sum Insured and not exceeding the total sum insured.



**Peltours Diamonds General & Marine Insurance Agency Ltd.**  
**A member of Peltours Group**

פלתורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלתורס  
 תובל 23, רמת גן 5252238 | 5252238  
 diamonds@diamonds-pel.co.il | פקס: 912-3-7514704 | טל: 972-3-6114700



3.5 ENTRUSTMENT: NIL

4. PRIVATE DWELLING: N/A

5. DEDUCTIBLE: \$ 2,500.- each and every loss  
NIL in respect of Sending's.

6. TERRITORIAL LIMITS:  
Israel and the adjacent territories

6.1 Up to US\$: NIL

Underwriters' accumulated liability with regard to the limits specified in the above sub-clauses, will not exceed the limits set up in sub-clause 3.1 above mentioned.

These limitation do not apply to sending's by registered mail or professional security carriers or to carryings within the D.E.C. complex.

Underwriters' liability in respect of carrying is limited to carrying by the Assured or his employees or others with the consent of the Assured

7. CASH AND BANK NOTES:

This Policy is extended to include cash and/or bank notes, provided that the insured keeps a cash record.

Sum insured under this section is INCLUDED as part of and within the sums insured limits under this cover and **not** as additional sum insured.

9. BASIS OF VALUATION:

It is hereby understood and agreed that the basis of valuation hereunder is:

Replacement value per London spot price at date of loss, not exceeding the amount of the sum insured.



**Peltours Diamonds General & Marine Insurance Agency Ltd.**  
A member of Peltours Group

פלתורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלתורס

תובל 23, רמת גן 5252238 | 23 Tuval st., P.O.B 3270 Ramat Gan 5252238 |  
Tel: 972-3-6114700 | פקס: 912-3-7514704 | diamonds@diamonds-pel.co.il



**10. SPECIAL CONDITIONS:**

- a. Cover is subject to the implementation and maintenance of all surveyor's requirements as specified:
  
- b. In respect of Mysterious Disappearance sum insured is limited up to: \$500,000.-.

<b><u>Section II :</u></b> <b><u>Transit-Open sendings Cover:</u></b>	<b><u>Subject to terms and conditions attached</u></b>
--	--

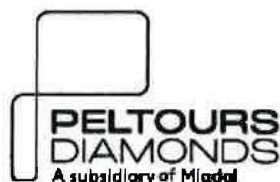
**11. SENDINGS EXTENSION:**

Policy is extended to cover worldwide shipments as follows:

<b><u>Method of Shipment</u></b>	<b><u>Maximum Sum Insured</u></b>	<b><u>Estimated turnover</u></b>
	<b><u>for each shipment</u></b>	
Controlled Air-Freight one shipment from or within any one country by Brinks, Malca Amit,	\$2,500,000.-	\$6,833,733.-
UPS	\$50,000.-	\$2,189,974.-

Subject to FedEx / UPS Clauses attached herewith

	<p><b>Peltours Diamonds General &amp; Marine Insurance Agency Ltd.</b>  <b>A member of Peltours Group</b>          פלתורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלתורס          חובל 23, רמת גן 5252238   5252238          diamonds@diamonds-pel.co.il   Fax: 912-3-7514704   טל: 972-3-6114700</p>
--	---



## 12. COMMUNICABLE DISEASE EXCLUSION CLAUSE:

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, liability, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
  - 2.1. for a Communicable Disease, or
  - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 3.2. the method of transmission, whether direct or indirect, includes, but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

**All other terms, conditions and exclusions of the policy remain the same.**

JS2020-011

23 June 2020



**Peltours Diamonds General & Marine Insurance Agency Ltd.**  
**A member of Peltours Group**

פלתורס יהלומים סוכנות לביטוח כללי יומי בע"מ מקבוצת פלתורס  
תובל 23, רמת גן 5252238 | 5252238  
Tel: 972-3-6114700 | פקס: 912-3-7514704 | Email: diamonds@diamonds-pel.co.il



### **RUB EXCLUSION**

It is understood and agreed that this Insurance excludes all loss, damage, liability or expense directly caused by or arising from or in connection with the current Russia-Ukraine conflict and/or any expansion of such conflict. Also excluded shall be loss, damage, liability, or expense where the aforementioned conflict is deemed to be the proximate cause of such loss, damage, liability or expense. This also includes but is not limited to confiscation, expropriation, nationalization, deprivation or restraining in movement of vessels and cargo in the territory of the aforementioned countries.

### **COMPLAINS CLAUSE**

In any case of complains, Please approach Mrs. Yael Farhi at:  
Peltours Diamonds General & Marine Insurance Agency Ltd,  
23 Tuval St, Ramat - Gan.  
Contact Phone number: 03-6114700.

### **ISRAEL SERVICE OF SUIT CLAUSE**

This Insurance shall be governed by Israeli law and the Israeli Courts shall have Jurisdiction in any dispute arising hereunder.

In this event Ms. Sigal Schlimoff Rechtman of Gibor Sport Building, 7 Menachem Begin Road, Ramat Gan 52521, Israel, Lloyd's Representative in Israel, is authorised to accept service of suit on behalf of Underwriters.

N.M.A. 2349 Form approved by Lloyd's Underwriters Non-Marine Association.

**Certain Lloyd's Underwriters  
Insurance effected through  
Peltours Diamonds General & Marine Insurance Agency Ltd.  
On behalf of Peltours Insurance Agencies Ltd, (Lloyd's Coverholder).**

FARHI YAEL



**Peltours Diamonds General & Marine Insurance Agency Ltd.**

**A member of Peltours Group**

**פלטורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלטורס**

**תובל 23, רמת גן 5252238 | 5252238  
diamonds@diamonds-pel.co.il | Fax: 912-3-7514704 | פקס: 912-3-7514704 | Tel: 972-3-6114700 | טל:**



### **Federal Express and/or UPS shipments Clause**

It is understood and agreed that shipments via Federal Express and/or UPS shall be subject to the following which are to be considered as conditions precedent to liability.

- i) The Federal Express CSS method must not be used and this insurance specifically excludes losses from this method.
- ii) The air way bill shall make no reference to precious commodities including but not limited to gold, diamonds or jewellery in the name of the shipper or the recipient.
- iii) No values are to be declared on the air way bill and zip code NY 10036 is not to be shown.
- iv) Shipments will only be recoverable if the courier delivers no later than the following day and there is someone at the address of the recipient to receive the shipment.
- v) In respect of non-DEC risks, the courier must not collect the overnight box from the premises of the Insured.



**Peltours Diamonds General & Marine Insurance Agency Ltd.**  
A member of Peltours Group

פלתורס יהלומים סוכנות לביטוח כללי וימי בע"מ מקבוצת פלתורס  
תובל 23, רמת גן 5252238 | 5252238  
diamonds@diamonds-pel.co.il | Fax: 912-3-7514704 | פקס: | Tel: 972-3-6114700 :טל