

**Bond Insurance**  
KT-V 73585205.9-88114-3834

Ergo does not know  
this policy number.

**Policyholder** VISTON UNITED SWISS AG

Haggenstreet 9,  
9014 St. Gallen  
SWITZERLAND

Haggenstraße

**Insured is;**

the insolvency of the policyholder for the expiry of the insurance and the associated non-fulfillment of the underlying legal transaction between the policyholder and his contractual partner.

**Scope of insurance coverage**

Sum insured 450,000,000.00 EUR **comma as thousands separator**

The policyholder was separately advised of the following circumstances:

A payment of any sums for the settlement of claims takes place only after expiry of the insurance.

**Special instructions**

In the event of a claim, the sum insured will be transferred exclusively to the bank account specified below.

Credit institution UNIEXPRESS INVESTMENT HOLDING PLC  
Address 37th Floor Canary Wharf, Canada Square, London, England, E14 5AA  
Account holder VISTON UNITED SWISS AG

SWIFT BUKBGB22XXX  
IBAN GB74 BUKB 20626963110893

QR code is made with qrco.de and  
it goes to ergo.de via qrco.de/bd8IIn  
qrco.de is used in other Uniexpress documents!



**ERGO Versicherung AG**  
Issued on 23.06.2022  
00000-88114-3832

In real Ergo insurance policies the QR code  
includes the insurance policy number  
and it goes directly to ergo.de.

If you want to verify this, take a look  
at this Uniexpress document: [tinyurl.com/2vh7zaws](https://tinyurl.com/2vh7zaws)

Scan the QR code, it also is made with qrco.de

Page 2 of the insurance certificate KT-V 73585205.9-88114-3834

Here is a space... "KT -V" vs "KT-V" above

**Premium**

Monthly premium	2.400.000,00	EUR
Insurance tax (currently 19%)	456.000,00	EUR
	2.856.000,00	EUR

Due date of the follow-up premiums:

On the 01.11., 01.12., 01.01., 01.02., 01.03., 01.04., 01.05., 01.06., 01.07., 01.08., 01.09., 01.10.

period as thousands separator

**Start of insurance** 23.06.2022, 12 o'clock  
**End of insurance** 23.06.2032, 12 o'clock

Further below the insurance period is 1 year?

If there is a pre-insurance for the insured risk, our insurance cover begins already at 0:00 am, if the pre-insurance ends at this time.

**Note on the expiry of the insurance**

The insurance ends after the end of the contract period. The possibility of contract renewal is excluded.



**ERGO Versicherung AG**  
 Issued on 23.06.2022

**Fun fact 1:**

- The Munich Re Group owns (among other things)
- \* ERGO Group
  - \* Munich Re

The ERGO Group does not offer Bond Insurance.  
 Bond Insurance would be issued by Munich Re.

Page 3 of the insurance certificate KT -V 73585205.9-88114-3834

### Contract basis

The mutual rights and obligations are governed by the insurance policy and by General conditions for the bond insurance (assumption of warranties, guarantees and other declarations of liability) you have already been handed over. Against this, the provisional coverage expires.

### Information regarding Right of cancellation

You can cancel your contract within 14 days without giving reasons in writing (eg letter, fax, e-mail). The period begins after you have received the insurance policy, the contractual provisions including the General Conditions of Insurance, the other information pursuant to § 7 paragraph 1 and 2 of the Insurance Contract Act in conjunction with §§ 1 to 4 of the Insurance Contract Act-Information Regulation Ordinance and this instruction in text form. To maintain the cancellation period, the timely dispatch of the cancellation is sufficient. The cancellation must be sent to: ERGO Versicherung AG, Victoriaplatz 1, 40477 Düsseldorf.

typo

Wrong address. Street was changed to ERGO-Platz 2 about 4 years ago!

### Consequences of Cancellation

In the event of an effective cancellation, the insurance coverage ends and we will reimburse you the portion of the premium accruing after receipt of the cancellation, if you have agreed that the insurance cover begins before the end of the cancellation period. In this case, we may withhold the part of the premium that is attributable to the time until receipt of the cancellation. Depending on the agreed method of payment, this amounts to 1/360 of the annual contribution for annual payment or 1/180 of the half-yearly contribution for semi-annual payment, 1/90 of the quarterly contribution for quarterly payment or 1/30 of monthly contribution for monthly payment, payment multiplied by the number of days on which insurance cover has been granted. Premium refunds will be refunded immediately, no later than 30 days after receipt of the cancellation.

### Special instructions

Your right of cancellation expires if the contract at your express request both by you and by us is completely fulfilled before you have exercised your right of cancellation.

### - Information regarding end of revocation -



ERGO Versicherung AG

Issued on 23.06.2022

-3-

## Fun fact 2:

This document is very informal. It includes the word "you" 19 times.

Take a look here if you want to see a real "Certificate of Insurance" from ERGO:  
-> [tinyurl.com/49rx2ypu](https://tinyurl.com/49rx2ypu)

It has different fonts and spacing, it is written in a formal manner, it includes a contact person from ERGO and of course a signature.

**Consequences of non-payment of the first premium**

If the one-off or first premium is not paid when the insured event occurs, there shall be no insurance cover present. This does not apply if you are not responsible for the non-payment.

---

ERGO Versicherung AG

Directorate:

Victoriaplatz 1,40477Düsseldorf

---

Wrong address again...  
See here for infos about the address change:  
<https://tinyurl.com/2pbdbt82>



KT-V73585205.9-88114-3834

Bond Insurance  
KT-V 73585205.9-88114-3834

**Important instructions**

**General information**

1. The insurance cover begins with the date stated in the insurance policy if you have received the insurance certificate and have paid the first premium without delay. If a provisional coverage letter has been issued, insurance cover exists even before the first premium is paid, but this is retroactively invalidated if the application is accepted unchanged, but the initial premium is not paid within 4 weeks of delivery of the insurance certificate, the supplement or contribution statement. The issuing of a direct debit authorization shall normally be considered as payment of the initial contribution, provided that the direct debit is redeemed.

2. At any time, you can ask for a copy of the declarations you have made in relation to the contract for reimbursement of expenses.

3. If additional administrative work becomes necessary for reasons you have caused, we may separately invoice the average costs incurred in such cases as a flat-rate settlement amount. This applies to:

A

Replacement insurance policy,  
Reminder in case of late payment (first or subsequent premium),

Direct debit from the direct debit procedure, contract amendments. we will provide you an overview of the current cost rates upon request.

4. The statutory insurance tax currently amounts currently to 19.00 % for bond insurance.

5. Declarations of intent and notifications must be submitted in writing and should be sent to the administration in 22297 Hamburg, indicating the number of the insurance certificate .

6. The insurance period is 1 year and one day. If you pay within the year, the following surcharges apply: 3% for Annual and 6% for Monthly Payment.

7. Note on installment:

If payment in installments has been agreed for the annual premium, the outstanding installments shall be considered as deferred until the agreed payment dates. The deferred installments of the current insurance year are due immediately if you fall behind in full or in part at one installment.

8. Customer information:

The conditions listed under the terms of contract apply. German law applies to the respective contract.

"22297 Hamburg" is not a valid address...

Legal form and registered office of the company:



Old logo. Not in use since 2016

ERGO Versicherung AG Victoriaplatz  
1 40477 Düsseldorf

wrong address again...

Insurance ombudsman:

Furthermore, our company is a member of the association Versicherungsombudsmann e. V. Consumers can use the free, extrajudicial dispute resolution procedure.

The address is: **The real ZIP code is 10006**

Insurance Ombudsman e. V. PO Box 080632, 0006 Berlin Phone .: 01804/22 44 24 Fax: 01804/22 44 25 20 ct/call, Max. 42 ct/min German mobile network e-mail:

Complaint@insurance-bombudsmann.de

Competent supervisory authority:

Federal Financial Supervisory Authority - Insurance Division - Graurheindorfer Str. 108 53117 Bonn

Further on top it says that the period is 10 years.

Here they translated the address "versicherungombudsmann.de" to english "insurance-bombudsmann.de" they added a typo (bombudsmann vs ombudsmann) and of course the english translation of the url doesn't exist, so this email address doesn't exist...