



1 December, 2018

**JLT Specialty Limited**  
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TO WHOM IT MAY CONCERN

**CERTIFICATE OF INSURANCE REFERENCE: C18/LAT/G/04A**

THIS IS TO CERTIFY that we, in our capacity as Insurance Brokers, have placed Insurance with Lloyd's Underwriters and Certain Insurance Companies who have authorised us to issue this Certificate on their behalf in the name of **SMARTLYNX AIRLINES ESTONIA** and/or their associated, affiliated and subsidiary companies covering aircraft as per the below schedule against the following risks and up to the limits stated whilst operating anywhere in the World:

1. AIRCRAFT THIRD PARTY, PASSENGER (INCLUDING BAGGAGE AND PERSONAL EFFECTS), CARGO, MAIL AND AIRLINE AVIATION GENERAL THIRD PARTY LEGAL LIABILITY for a Combined Single Limit (Bodily Injury/Property Damage) of at least USD750,000,000 any one occurrence, any one aircraft and in the annual aggregate in respect of products liability.

War and Allied Perils are also covered in accordance with Extended Coverage Endorsement (Aviation Liabilities) AVN52E as contained in the policy for a sub-limit of USD150,000,000 any one occurrence and in the annual aggregate except with respect to passengers where a limit of at least USD750,000,000 shall apply. The foregoing sub-limit shall apply within USD750,000,000 limit referenced and not in addition thereto.

2. In respect of the Extended Coverage Endorsement (Aviation Liabilities) AVN52E sub-limit shown above, the following additional coverage is in force:

NOW this Insurance is to pay on behalf of the Insured all sums which the Insured shall become legally liable to pay as damages for bodily injury or property damage, caused by an occurrence in excess of the Limitation of Liability contained in Section 3 of the Extended Coverage Endorsement (Aviation Liabilities) AVN52E, subject to the Sum Insured herein.

SUM INSURED: TO PAY THE DIFFERENCE BETWEEN:

- (A) Up to a Combined Single Limit (Bodily Injury/Property Damage) USD750,000,000 any one occurrence each aircraft and in the annual aggregate.

AND A PRIMARY LIMIT OF:

- (B) A Combined Single Limit (Bodily Injury/Property Damage) of USD150,000,000 any one occurrence and in the annual aggregate.

In the event that the limit stated under (B) above is reduced or exhausted this Insurance shall apply for the difference between the limit stated in (A) above and the reduced limit or as primary insurance if exhausted.



IT IS FURTHER CERTIFIED THAT the amounts of insurance stated above are in accordance with the minimum insurance cover requirements of Articles 6 and 7 of Regulation (EC) no 785/2004 based on (a) the rates of exchange applicable to Special Drawing Rights at inception of the insurances, (b) third party war, terrorism and allied perils being insured on an aggregate basis as above, and (c) it being understood that such aggregate limits may be reduced or exhausted during the policy period by virtue of claims made against aircraft or other operational interest covered by the insurances.

This policy is subject to the Sanctions and Embargo Clause AVN111.

Subject to the terms, conditions, limitations, exclusions, excesses and cancellation provisions of the relative Policies which are in force from 1 December, 2018 to 1 December, 2019 at 12.01 a.m. local standard time at address of Insured.

For and on behalf of, JLT Specialty Limited

Authorised Signatory

The Policy(ies) are subject to (Re)Insurers Liability Clause LMA 3333 21/06/07.

### Schedule of Aircraft

Registration mark	Aircraft Type	MSN	MTOW (Kg)
ES-SAQ	A320-214	984	77,000
ES-SAM	A320-232	1896	77,000
ES-SAK	A320-214	888	77,000
ES-SAP	A320-232	1183	77,000
ES-SAO	A320-214	936	77,000
ES-SAS	A320-214	1725	77,000
ES-ZGI	A320-214	1413	77,000



**SCHEDULE OF ADDRESSEES TO CERTIFICATE OF INSURANCE REFERENCE: C18/LAT/G/04A**

**INSURED**            SMARTLYNX AIRLINES ESTONIA  
**SUBJECT**            LOG CERTIFICATE FOR SMARTLYNX ESTONIA

**COMPANY:**  
**EMAIL:**  
**CONTACT:**

**PLEASE NOTE:** NOTICES ARE EFFECTIVE FROM THE TIME OF ISSUANCE BY UNDERWRITERS TO JLT SPECIALTY LIMITED. **ALL NOTICE WILL BE GIVEN BY E-MAIL ONLY.** IN ORDER TO ENSURE THAT WE ARE ABLE TO PASS NOTICES ON TO THE REQUIRED PARTIES PLEASE ADVISE US PROMPTLY OF ANY CHANGES WHICH NEED TO BE MADE TO THE ABOVE SCHEDULE BY EMAIL TO: **roger\_parrish@jltgroup.com / jeremy\_skinner@jltgroup.com**