

## CERTIFICATE OF INSURANCE

Date: 03<sup>rd</sup> June 2013 Policy No: 13DHQ/LLZZ82147

## TO WHOM IT MAY CONCERN

This is to certify that the Products Liability Insurance Policy listed below is issued to the Named Insured in this certificate for the policy period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the Policy described herein is subject to all the terms, exclusions and conditions of such policy(ies). Limits shown may have been reduced by paid claims.

Named Insured : Cosway (Malaysia) Sdn Bhd and its subsidiaries

2. Cover : Products Liability

3. Policy Period : From 1st May 2013 to 30th April 2014

(Both Dates Inclusive)

4. Occupation : Multi-Level Marketing

5. Products : Health & Beauty, Skin Care, Personal Care, Cosmetics, Household,

Car Care, Food & Beverages, Electronic / Electrical products, Kitchen / Cookware, Body-shaping lingerie / undergarment / apparel,

Water Systems and others

6. Limit of Liability : MYR 9,213,000 (equivalent to USD 3,000,000) any one occurrence

and in the aggregate

7. Territorial : Worldwide including USA/Canada

8. Jurisdiction : Worldwide including USA/Canada

This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy above. Should the described policy be cancelled before the expiration date thereof, the issuing company will send 30 days prior notice to the certificate holder, but failure to send such notice shall impose no obligation or liability of any kind upon the Company, or its representative.

BERJAYA SOMPO INSURANCE BERHAD (62605-U)

Authorised Representative