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KONZERN ALLGEMEINE

VERSICHERUNGS-AKTIENGESELLSCHAFT Certificate of
Insurance Agency Open Cover Number Address of Agency GERLING

SERVICE NEDERLAND N.V. Herengracht 520, 1017 cc

Amsterdam / The Netherlands Tel.: (20)5249213 Telefax:

(20)6268093 Telegrams: Gerlingnet This is to certify that under the

above-named open cover insurance is granted to ORDER For
account of whom it may concern. Sum insured: USD123,046(USD

one hundred twenty three thousand forty six only) Insured

goods DEMINERLIZED WHEY POWDER Gross weight: Net

weight: Shipping marks: Packing: 121380.00 kgs 119000.00

kgs CH/99/66.908-----DALIAN CHINA 4760 25kg in 4-ply

paper sacks with inner polyethylene liner and big bags in 7x20 '

containers as per contract no. CH/99/66.908 and as per LC no.

LC8230074/99 Insured Voyage Place of commencement of insurance

Interior of Helsinki Finland To Dalian, P.R.C. Via Rotterdam the

Netherlands By means of transport With mv Sea Nodica and Lindoe

Maersk Shipping date September 15, 1999 Conditions Marine

Insurance (ADS) and Special Conditions for Cargo (ADS

Guterversicherung 1973) Conditions of the above-mentioned open

cover. From the conditions overleaf the following are applicable. 9,

10, 11 Cover applies to the voyage between the places of

commencement and termination of insurance mentioned above as per Warehouse to of _____ days after discharge from the ocean vessel at the port of destination. In addition: claims payable in China in currency of the draft, covering ocean marine transportation All risks, War risks. Claims are payable to the bearer. The certificate is made out in 3 originals. If a claim is paid against one of them the other(s) will be void. Important instructions to be followed in case of loss or damage see overleaf. Claims Survey Agent (to be called in when claims exceed the amount of DM2000.- or countervalue in other currency) Huatai Insurance Agency & Consultant Service Ltd. 115 Sidalin Road Dalian China tel (411)2654528, 2630872 fax (411)2804558 Telex 86222 picc cn Date September 12, 1999

GERLING KONZERNALLGEMEINE

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