

Ref: **DO CAN** Willis Canada Inc.

**POLICY NUMBER EE1600218/NA/CAN et al/ .....**

This Certificate is issued by JLT Specialty Limited under authority from underwriters and on underwriters' behalf.

This Certificate gives information as to the insurance of below-mentioned policies and sets forth certain features of the coverage as stated in said policies as they stand as of the date of issue hereof. This Certificate confers no rights on the holder(s). Said policies which contain the full provisions of the contract and insurance granted thereby are subject to endorsement, alteration, transfer, assignment and cancellation without notice to the holder(s) of this Certificate.

This is to certify that Underwriters at LLOYD's London and certain Insurance Companies under Policy Numbers EE1600218/NA/CAN et al expiring 31st December 2016 issued to Brink's Canada Limited and/or related companies,

Covering storage whilst at Brink's Canada Limited, Montreal, Quebec facilities.

For a limit of liability of ONE HUNDRED MILLION U.S. DOLLARS [USD \$100,000,000.00] of property on board any one conveyance and in any one place at any one time, but not exceeding ONE HUNDRED MILLION U.S. DOLLARS [USD \$100,000,000.00] in any one occurrence.

Covering the liability assumed by the Assured, including any act or omission of any employee of the Assured or of any person or persons acting in the capacity of an employee of the Assured with the Assured's consent, for physical loss or damage, from any cause whatsoever, to property of customers, consisting of Gold, Silver, Platinum, Palladium and other precious metals; copper and/or copper powder, indium, germanium and nickel; Coin and paper money, including Bank notes; signed or unsigned Travellers' Cheques; Tokens and License plates; Licenses; Jewelry and Precious stones; Postage and revenue stamps; Ration coupons, defense, food and trading stamps; Postal, express and other money orders; Bonds, coupons, stock certificates and other securities; Certificates of deposit, checks, drafts, notes, bills of lading, warehouse receipts and all other commercial papers; stamp collections; electronic components, computer chips, data tapes, credits cards, holograms, image intensifiers; mobile telephones; gaming consoles, MP 3's, MP 4's; documents and other valuables.

Excluding loss or damage caused by or resulting from:

- (1) war, civil war, revolution, rebellion, insurrection, or civil strife therefrom, or any hostile act by or against a belligerent power;
- (2) capture, seizure, arrest, restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat;
- (3) derelict mines, torpedoes, bombs or other derelict weapons of war;
- (4) In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
  - (a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
  - (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
  - (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
  - (d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
  - (e) any chemical, biological, bio-chemical, or electromagnetic weapon.
- (5) (a) Subject only to clause (5)(b) below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.  
(b) Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause (5)(a) shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.  
(c) It is understood and agreed that clause (5)(a) shall not apply to an otherwise covered physical loss of the subject matter insured directly caused by theft, robbery, burglary, hold-up or other criminal taking if a computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system is used in the commission of the act(s) of theft, burglary, robbery, hold-up or other criminal taking
- (6) Breakage of statuary, marbles, glassware, bric-a-brac, porcelains and similar fragile articles, unless caused by fire, lightning, theft and/or attempted theft, cyclone, tornado, windstorm, earthquake, flood, explosion, malicious damage or collision or overturn of conveyance. This exclusion does not however, apply to computer components and/or image intensifiers.

This insurance is also subject to the attached Terrorism Exclusion Clause NMA 2920 and Termination of Transit Clause.

This Certificate is issued for information purposes only and confers no rights upon the holder. This document does not amend, extend or alter the coverage afforded by the policies described herein, and JLT Specialty Limited excludes any liability, howsoever arising and to the fullest extent possible at law to any and all recipient or holders of this document.

**JLT SPECIALTY LIMITED**

**CERTIFICATE ISSUED TO:** MILES FRANKLIN COLLECTIBLES, INC.,  
DOING BUSINESS AS MILES FRANKLIN PRECIOUS METAL STORAGE



**ADDRESS:** 801 TWELVE OAKS CENTRE DRIVE, SUITE 834  
WAYZATA, MN USA 55391

**GORDON LONGLEY, CEO**  
**Cargo, Specie & Fine Art**

**DATE:** JANUARY 8, 2016

**TERRORISM EXCLUSION ENDORSEMENT  
(in respect of static risks)**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

08/10/01  
NMA2920

**TERMINATION OF TRANSIT CLAUSE (TERRORISM)  
(in respect of transit risks)**

**This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.**

**1** Notwithstanding any provision to the contrary contained in the contract of insurance or the Clauses referred to therein, it is agreed that in so far as the contract of insurance covers loss of or damage to the subject-matter insured caused by :

any act of terrorism being an act of any person acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted or

any person acting from a political, ideological or religious motive,

such cover is conditional upon the subject-matter insured being in the ordinary course of transit and, in any event, **SHALL TERMINATE:**

**either**

1.1 as per the transit clauses contained within the contract of insurance,

**or**

1.2 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance,

1.3 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or

1.4 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit,

**or**

1.5 in respect of marine transits, on the expiry of 60 days after completion of discharge overseas of the subject-matter insured from the overseas vessel at the final port of discharge,

1.6 in respect of air transits, on the expiry of 30 days after unloading the subject-matter insured from the aircraft at the final place of discharge,

**whichever shall first occur.**

**2** If the contract of insurance or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, or termination as provided for above, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

JC2009/056  
01/01/2009