

## Brokers letter of authorization

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Place, date

This letter will confirm that, effective immediately, we have appointed Rom Vool of Allier Kindlustusmaakler OÜ (Allier) as our exclusive Insurance broker with respect to our credit insurance programs. The appointment of Allier rescinds all previous appointments and the authority contained herein shall remain in full force until canceled in writing.

Allier is hereby authorized to negotiate directly with any interested company as respects to changes in existing insurance policies and in closing, changing, increasing, or canceling any and all insurance policies or amendments.

This letter also constitutes your authority to furnish Allier representatives with all information they may request as it pertains to our insurance contracts, rates, rating schedules surveys, reserves, retentions, policies, certificates and all other financial data they may wish to obtain for their study of our present and future requirements in connection with the insurance program to which this letter applies. We request that you do not communicate such information to anyone else.

This recognition of Allier as our Broker entitles them to all commissions and service allowances paid by your company in conjunction with the placement, installation, and servicing of our insurance contracts.

For further discussion on this insurance matter, please contact Allier.

Sincerely,

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Signature, Name, Position