

AXA FRANCE IARD
Construction IDF
Production Grands Comptes – E.T.I.
(fax : 01 57 65 05 90)
(bpa)



CERTIFICATE OF INSURANCE

We the undersigned, AXA France I.A.R.D., Insurance company with its headquarters located at 313, Terrasses de l'Arche – 92727 NANTERRE CEDEX, hereby attest that the aforementioned company:

GUARD INDUSTRIE SAS

7 rue Gutenberg
93108 MONTREUIL Cedex

has an insurance contract, in its name, referred to as **GOOD DURATION** insurance No. 4839724304 taking effect on 1/10/2010, as part of its activities of manufacture and sale of the following products:

M-Guard Timber,

The contract guarantees the costs, excluding taxes, of rehabilitation to which the insured company may be liable due to the use of the above designated guaranteed products, by construction professionals, and this for as long as the technical control has been established (feasibility study for all construction sites located abroad) and that the conditions for obtaining the guarantee outlined in the contract have been respected.

The guarantee applies only to Approved Applicators and certified manufacturers for the sole function of waterproofing a non-dynamic vertical surface (not-submitted to pedestrian or motorised traffic) for a period of 10 years, with a digression of the water-repellent function as of the 5th year following the reception of the works by the construction project manager.

The guarantees are not applicable to dark colour surfaces where the sunray absorption coefficient is above 0.7, or the light luminance index dark colour is lower than or equal to 35%.

The guarantee ensures the reimbursement of the rehabilitation costs when the insured party has committed itself to it, according to the contractual terms of guarantee that it delivers. This includes the remuneration of labour used excluding tax as well as the products used excluding tax and all costs necessary to use them, including preparatory works (cost of removal, stripping, etc.).

Benefit from the insurance is subject to the respect of the terms of benefit of the guarantees defined by the supplier in its commercial documentation, including:

- The applicator must initially fill out a « descriptive construction site recommendation » sheet approved by the firm ESEC and one that is known and approved by the insurer;
- This document is handed to the Supplier before the opening of the construction site so it be examined by its technical team;
- Confirmation or changes to the recommendations by the Supplier's technical team;
- Signature of the Specifications between the Supplier and the Applicator, the applicator respecting those.



Excluded are all points stipulated in the specific terms of the contract: intentionally caused damage, damage identified in the reservations by the technical inspection services or the project manager, upon reception of the works; damages that may be the result of a modification of the insured products or systems, without the initial agreement of the technical inspection services; the alteration of gloss level and/or colour kept and more generally all aesthetic-type disorders.

Also excluded from the guarantees are all damages and degradations due to proven pre-treatment, cleaning or upkeep with products that are not recommended in the technical information published by Guard Industry, risks found in geographical areas submitted to very strong abrasion or erosion such as ocean fronts at a distance under 500 m (all directions), damages due to the accumulation of water, splashing mud (ground floor) or beside guttering, damages on M-Guard Timber caused by fire, structural scratches, construction defects, movement or improper use of the structure or any other structural irregularity.

Excluded from this warranty: cracked wood > 500 microns vertically and 150 microns horizontally (all cracks above those lengths will need to be retreated with the M-Guard Timber product); risks found in all water retention zones; damages resulting from the non-suitability of the wood species and the location of the works project; to the use on areas of food preparation and any chemical environment or non-compatible wood sections, and to the abrasion resulting from the rubbing together of moving parts.

This certificate cannot commit the insurer beyond the terms of the contract to which it refers.
This certificate is valid for the period starting on 01/01/2012 and ending on 31/12/2012 included, under reserve of the possibilities of suspension or termination during the year of insurance for reasons planned in the Insurance Code or the contract.

Signed in PARIS on 20/01/2012

For all legal purposes

FOR THE INSURERER



***) The treatment document in annexure is a full part of this certificate**

CONSTRUCTION SITE REPORT
TREATMENT TO BENEFIT FROM THE AXA INSURANCE

Reference number :	
Name of the approved applicator :	
Name of the persons who applied the products :	
Name and address of the construction site :	
Construction site commencement date :	
Construction site finish date :	
Weather and temperature during application:	Day 1: Day 2: Day 3:
pH of the Substrate to be treated :	
Type of Substrate(s)?	
Type of surface(s)? Outside or Inside (e.g.: outside façade)	
Name of substrate manufacturer :	
Surface treated in m ² :m ²
Product(s) used? :	
Product serial number(s):
Quantity? : Litres
Product application method: Paintbrush, brush, roller, airless, HVLP, garden sprayer	Product 1: Product 2: Product 3:
Preparation pre-treatment (stripping...) :	
If so, product used :	

Approved Applicator:	Signature:	Name:
Client:	Signature:	Name:

This document must be filled out and sent as soon as possible after the end of the construction project and have pictures attached (Before – During Application – After) in order to benefit from the AXA « construction good duration » 10 year guarantee, no. 4839724304.
(under reserve of the specific terms stipulated in the AXA contract).
Remit the original to your client and make a copy for GUARD INDUSTRIE and the approved applicator.