

**EXCESS FSCS INSURANCE POLICY - EVIDENCE OF COVER**

**INSURER:** Nexus Underwriting Ltd

**INSURED:** YCM-Invest Ltd

**BENEFICIARIES:** Customers of the **Insured** who satisfy the requirements for **Claimants** set out in the **Policy**

**ADDRESS:** 35 Ballards Lane, London, N3 1XW

**PERIOD:** From: 11<sup>th</sup> July 2023 at 00.01 AM  
To: 11<sup>th</sup> July 2024 at 00.01 AM  
Local Standard Time at the Principal Address stated herein

**INTEREST:** The Insurer shall, on the occurrence of a **Default Event** during the **Policy Period**, pay to an account nominated by the **Claimant**, an amount equal to the **Overall Net Claim** of the **Claimant** subject to the terms, conditions, **Exclusions** and **Limit of Liability** set out in this **Policy**.

**LIMITS OF LIABILITY:** The maximum amount payable by the **Insurer** to the **Insured** hereunder in respect of the aggregate **Loss** of all **Claimants** shall be GBP5,000,000 as stated in the **Schedule** as the **Limit of Liability** for this **Policy**.  
The maximum amount payable by the **Insurer** to the **Insured** hereunder in respect of the **Loss** of any one **Claimant** shall be GBP500,000 and GBP4,900,000 in the aggregate.

**RETENTION:** In respect of the **Loss** of each **Claimant**, an amount equal to the sum of **Distributions** and **Deemed Distributions**.

**IMPORTANT NOTES**

1. This evidence of insurance is provided for information purposes only and confers no rights upon any person in possession of it.
2. This evidence of insurance does not amend, extend or alter the terms of the Policy or otherwise form part of the Policy.
3. The insurance afforded by the Policy is subject to all terms, exclusions and conditions of such Policy and, in particular, the Policy contains a number of important limitations on and exclusions to the provision of insurance under the Policy.
4. The Insured and Beneficiaries are required to comply with certain obligations in order for a claim under the Policy to be valid.
5. In the event of conflict, the terms and conditions of the Policy shall prevail.
6. Capitalised and emboldened terms in this document have the meaning as set out in the Policy.

**SIGNED:** *Raustwick*

**DATED:** 27/06/2023

**TITLE:** Account Director

**FOR:** **Protean Risk Ltd**