



## AGREEMENT

Agreement on the Insurance of Client Funds between the cryptocurrency exchange "Cargio" and the insurance company "Woodruff Sawyer & Company":

idi Hodges

Public Relations Specialist  
Woodruff-Sawyer & Co.

1. The insurance company "Woodruff Sawyer & Company" confirms that it has thoroughly reviewed and verified the legal operations of the cryptocurrency exchange "Cargio". All necessary licenses and permits for the exchange's functioning have been provided and subjected to appropriate scrutiny.
2. The insurance company "Woodruff Sawyer & Company" undertakes to insure all client funds held on the "Cargio" exchange against loss or damage resulting from cyber-attacks, hacking incidents, technical failures, or any other unforeseen circumstances.
3. In the event of any issues or loss of client funds on "Cargio" due to the aforementioned events, the insurance company "Woodruff Sawyer & Company" commits to promptly compensate all lost funds to the clients.
4. The rules and conditions of insurance are specified in a separate document, which constitutes an integral part of this agreement. Each "Cargio" client must review this document before using the exchange's services.
5. This insurance agreement is considered valid and binding for both parties from the moment of its signing and remains in effect until terminated by written agreement of both parties.

### About Woodruff-Sawyer & Co.

Woodruff-Sawyer is one of the largest independent insurance brokerage firms in the nation, and is an active partner of Assurex Global and International Benefits Network. For 90 years, Woodruff-Sawyer has been partnering with clients to implement and manage cost-effective and innovative insurance, employee benefits and risk management solutions, both nationally and abroad. Headquartered in San Francisco, Woodruff-Sawyer has offices throughout California and in Portland, Oregon.

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**Insurance Services**  
**Risk Management**  
**Employee Benefits**

220 Bush Street, Floor 7  
San Francisco, CA 94104  
CA License 0329598