

ADDENDUM No. 13

Insurance of the First Shipment to the Buyer

I hereby acknowledge that notwithstanding the provisions of the Policy:

1. A shipment to a Buyer in which a credit limit has not yet been determined will be insured under the Policy according to the following terms and conditions:
 - A. More than one year has passed between the commencement of the Buyer's commercial activity and the date of delivery of the **first** covered shipment and/or service to said Buyer.

For the avoidance of doubt, it is hereby understood that in any case, a Buyer that has been commercially active for a period of less than one year is not covered according to the Policy.
 - B. The Buyer and/or its owners and/or companies related to the Buyer and/or any of their owners are not and were not involved in a condition of insolvency.
 - C. The Exporter has no negative information regarding the Buyer and/or its owners with respect to their insolvency and/or debt repayment.
 - D. The credit terms of the shipments covered in the framework of this Addendum will not exceed 90 days.
 - E. The shipment is the first shipment made to the said Buyer.
 - F. A request for a credit limit was submitted in regards to the buyer.
 - G. On the shipment date, a decision regarding the requested credit limit was not yet received.
 - H. The value of the shipment is no higher than the amount quoted in the offer.
 - I. The coverage rate of the first shipment shall be as set forth in the offer.
2. **Buyers such as provided above and below shall not be buyers in which respect the Company has, at any time whatsoever, made any decision with regard to a credit limit, including, without derogating from the generality of the foregoing, buyers in which respect credit limits were requested and approved and/or rejected, and/or in which respect credit limits were revoked, and/or buyers in which respect credit limits were requested and approved in amounts lower than those requested.**

It is hereby understood that the arrangement for the insurance coverage of the first shipment to the Buyer shall not apply to Buyers in which respect the Company had rejected an application for a credit limit **at any time whatsoever**, or in which respect the Company had revoked a credit limit **at any time whatsoever**.
3. The foregoing is subject to the terms and conditions of the Policy.

ICIC – The Israeli Credit Insurance Company Ltd.