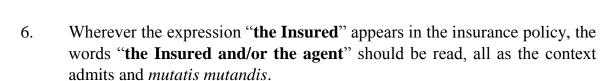


ADDENDUM 3 - SALES VIA AN AGENT

- 1. This addendum constitutes an integral part of the insurance policy.
- 2. Notwithstanding the provisions of clause 1.4.4.3 of the insurance policy and subject to the provisions thereof, the insurance policy shall also apply to the sale of goods and/or services between the Insured's agent/agents as specified in appendix "B", the special terms and conditions of the policy appendix, as shall be modified from time to time (hereinafter referred to as "appendix "B""), (hereinafter referred to as "the agent") between the end purchaser/end purchasers (hereinafter referred to as "the end purchaser"), and provided that such sales were effected in the insurance period specified in appendix "A" and for so long as there is a valid credit limit in respect of the end purchaser.
- 3. The Company's liability pursuant to the insurance policy, insofar as such relates to sales of the Insured's products via the agent to the end purchaser, shall only come into effect after the goods have been delivered and a tax invoice has been issued by the agent or the Insured to the end purchaser and shall end immediately after the consideration has been remitted by the end purchaser.

Insofar as such relates to the provision of services, the Company's liability pursuant to the insurance policy shall only come into effect after the service has been provided and a tax invoice has been issued by the Insured to the end purchaser, pursuant to the sale agreement between them - and shall end immediately after the consideration has been remitted by the end purchaser.

- 4. For the avoidance of doubt, it is hereby expressed that the Company's liability pursuant to this insurance policy shall not apply to a transfer of the export considerations from the agent to the Insured.
- 5. The Company's liability pursuant to this addendum shall only apply where the Insured's agent serves as the Insured's 'long arm' overseas. The Company shall be exempt from liability in the case of a distributor that purchases the goods from the Insured and distributes them to end users abroad, unless the Insured received prior written approval from the Company.



7. Notwithstanding the provisions of clause 6 above, the Company's liability pursuant to the insurance policy for the payment of insurance benefits is vis-à-vis the Insured alone.

B.S.S.CH. - The Israel Credit Insurance Company Ltd