

Zurich Insurance Company Ltd.
A public limited company incorporated
in Switzerland. Registered in the Canton
of Zurich, No. CHE-105.833.114,
registered offices at Mythenquai 2,
8002 Zurich. UK Branch registered in
England and Wales no BR000105. UK
Branch Head Office: The Zurich
Centre, 3000 Parkway, Whiteley,
Fareham, Hampshire PO157JZ

Zurich Insurance Company Ltd is
authorised and regulated in
Switzerland by the Swiss Financial
Market Supervisory Authority FINMA.
Authorised by the Prudential
Regulation Authority. Subject to
regulation by the Financial Conduct
Authority and limited regulation by the
Prudential Regulation Authority.
Details about the extent of our
regulation by the Prudential
Regulation Authority are available
from us on request. Our firm reference
number is 959113.

Communications may be monitored or
recorded to improve our service and
for security and regulatory purposes.

To Whom It May Concern

Our Reference: P/05/31620325

Name of Insured: Hilter Real Estate Technologies Limited

This certificate confirms that the following insurance coverage
has been effected and remains in force, subject to the terms,
conditions, exclusions and endorsements of the policy
issued by Zurich Insurance plc.

Policy Number: XAO5518422037

Renewal Date: 1st June 2027

Limits of Liability:

Maximum Aggregate Limit:	\$100,000,000 any one event
Per Client Limit:	\$5,000,000 for all claims in the aggregate during and one period of insurance
Business Interruption:	\$10,000,000 minimum*
Cyber Insurance:	\$3,000,000 minimum* any one event

Insured Activities:

Hilter Real Estate Technologies Ltd. acts as a digital real estate investment platform,
facilitating the acquisition, tokenization, and fractional ownership of real estate properties.

Covered Risks:

- Investment losses resulting from operational errors or omissions
- Cyber incidents and data breaches affecting client investment records
- Physical damage to underlying real estate assets affecting client value
- Errors in smart contract execution related to tokenized property ownership

Full Policy:

The policy documents should be referred to for details of full cover.

Yours sincerely



Andrew Jepp
Managing Director
Zurich Municipal

