

HDI-Gerling Industrie Versicherung AG
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**Coverage of the Umbilical cord blood preparations of Vita 34 AG
Calendar year 2014**

We confirm that HDI-Gerling Versicherung AG, in the context and under the terms of the insurance contract, assumes the required financial responsibility that would be incurred for the further proper storage of the Umbilical cord blood preparations. This financial responsibility would only be valid in the case of application for insolvency according to § 13 of the German insolvency regulations (deutsche Insolvenzordnung) relating to the assets of the policyholder (Vita 34 AG). This is valid for a maximum period of 50 years, starting from the first date of the storage.

This letter is only for information and confers no rights to the policyholder and third parties. Only the terms of the contract are binding.

Yours faithfully

**HDI-Gerling Industrie Versicherung AG
Leipzig**



Nitzsche



Achilles