



Blockchain-based, licensed, (re)insurance.

ensuro

***Ensuro Anti-Money Laundering &
Anti-Terrorism Financing Policy
Statement***

Ensuro Re Ltd is dedicated to upholding the highest standards of integrity, transparency, and compliance in the global insurance landscape. As part of our commitment to ethical business practices, we place significant emphasis on preventing and combating money laundering, terrorist financing, and other financial crimes in all jurisdictions we operate in. We are committed to working collaboratively with regulatory authorities, fostering a culture of compliance, and maintaining the highest ethical standards in our operations as well as having adequate risk and control mechanisms to mitigate any Money Laundering /Terrorism Financing risk.

Our Anti-Money Laundering (AML) program is designed to adhere to global AML/ATF (Anti-Terrorism Financing) standards and includes robust measures to mitigate risks associated with financial crime. The key components of our AML program involve:

- a) AML Policy: We have developed a comprehensive AML policy that outlines stringent procedures, controls, and internal guidelines to ensure compliance with AML laws and regulations. This policy governs our operations and interactions with clients and stakeholders.
- b) Customer Due Diligence (CDD) and Know Your Customer/Transaction (KYC/T): We conduct thorough due diligence on our customers and Transactions, including their identification, verification, and risk assessments. Our KYC procedures are designed to identify and verify customer identities and mitigate potential risks associated with financial crimes. Enhanced due diligence is conducted for customers who have been identified as presenting higher risk. Risk assessments of clients are performed based on

client types, industries and jurisdictions. Ensuro does not do business with clients operating under fictitious names or pseudonyms.

- c) Ongoing Monitoring: We continuously monitor transactions and customer activities for any suspicious or unusual behavior. We employ sophisticated tools to detect and report any potentially illicit activities promptly and cooperate with relevant authorities and regulatory bodies.
- d) Training and Education: All employees undergo regular AML training sessions to stay updated on evolving regulations and compliance requirements. This ensures that our team remains vigilant and informed about AML-related risks.
- e) Reporting and Compliance: We have a designated compliance officer responsible for overseeing AML efforts and reporting on the same.
- f) Robust Governance Framework where the Senior Management have oversight over the AML Program.
- g) Maintenance of client records according to the period prescribed by the relevant authorities.
- h) Independent audit to review and assess the compliance with the AML Program

Sanction Compliance

At Ensuro, we recognize the importance of adhering to international sanctions and trade restrictions imposed by various governmental bodies around the world.

Ensuro strictly prohibits any engagement or involvement in activities/businesses that violates these sanctions. We do not conduct business with individuals, entities, or countries that are

subject to sanctions/restrictions imposed by the United Nations, the European Union, the United States government, or any other relevant authority.

We have implemented robust measures and controls to ensure that our business operations, including transactions and partnerships, are in full compliance with all relevant sanctions laws.

Ensuro Re Ltd maintains a comprehensive sanctions compliance policy to ensure that our business activities do not violate any sanctions laws. Our due diligence processes are designed to screen and monitor our business relationships continuously to prevent any potential breach of sanctions.

Prohibitions

Ensuro Re Ltd strictly prohibits users of our platforms from engaging in illegal activities such as money laundering, terrorist financing, illegal commerce, illicit activities (such as frauds, scams, stolen assets, ransoms) or any nature of transaction that may violate, or cause Ensuro to violate applicable AML Regulations and economic sanctions imposed or enforced by various governmental agencies/ Authorities

Ensuro may take actions against the user, including but not limited to rejecting transactions, issuing requests for information, freezing assets or reporting of suspicious activity to appropriate regulatory authorities in the jurisdictions we operate in.

Commitment to Compliance:



Ensuro Re Limited
Crawford House, 50
Cedar Ave,
Hamilton HM 11,
Bermuda

Ensuro is committed to fostering a secure and trustworthy business environment for our stakeholders and the broader financial community. Our AML measures are aligned with industry best practices and regulatory standards.

By adhering to these principles, Ensuro seeks to contribute to the global efforts against financial crime.

For inquiries or further information regarding our AML practices, please contact us at info@ensuro.co.