



## EQOLOGY ASSURANCE AGREEMENT

**Eqology AS distributes and sells EQ Pure Arctic Oil. This is a dietary supplement product containing unsaturated omega-3 fatty acids. Omega-3 fatty acids are recognised as important elements in the daily diet and is generally documented as having a positive impact on personal health. Some scientists claim that a regular daily intake of 1 - 5 grams omega-3 fatty acids can give a prolonged life-expectancy of more than 5 years.**

### DEFINITIONS AND TERMS FOR EQOLOGY ASSURANCE

Eqology will, through this agreement, offer you, the regular user of EQ Pure Arctic Oil, a guarantee that you will not suffer with (provided there has been no previous medical history of you doing so) a myocardial infarction. As long as you have been using EQ Pure Arctic Oil (as per the directions on the product label) on a regular basis for 7 months this will be valid assurance. This offer is effective for one year from the date you receive this agreement. The agreement can be renewed for another year during the last remaining three months of the period of assurance-period, provided that the requirements for renewal are fully met. Eqology AS is able to cancel this assurance at any time without giving any further explanation.

### EQOLOGY ASSURANCE IS DEPENDENT UPON THE FOLLOWING

- The person must be between 18 and 80 years of age.
- The person must have never previously ever been diagnosed with:
  - Hypertension
  - Diabetes Mellitus
  - Myocardial infarction
  - Stroke
  - Heart failure
  - Thrombosis

### THIS WILL INVALIDATE ANY ASSURANCE

- The person must not have used or be using any heart-medication or anticoagulant medication. This will invalidate the assurance.
- The person must have a medically documented omega-6/omega-3 ratio of 5:1 or below at the time of the cardiac event. Without this the assurance agreement is invalid.



It's in our nature

- The person must have achieved and documented a value for the omega-6/omega-3 ratio of 5:1 or below after minimum 6 months regular use of EQ Pure Arctic Oil.
- The assurance can be renewed after 12 months, as long as the individual assured has during the last 3 months of the valid 12 month assurance-period, provided Eqology AS with a pdf-version of documented test-result showing an omega-6/omega-3 ratio of 5:1 or below, where the identification of test-results and the relevant person that is tested, are explained and stated.

#### WHEN DOES THE ASSURANCE PERIOD START?

The assurance will be valid from the first day of the 7th month of documented regular use of EQ Pure Arctic Oil, together with a omega-6/omega-3 ratio of 5:1 or below as proven in the test.

#### WHAT SUPPORTING DOCUMENTATION IS REQUIRED TO MAKE A VALID CLAIM?

- A full detailed and signed report from the physician/hospital that has treated care of the patient during the CV-incident.
- A report documenting the omega-6/omega-3 ratio from month 6 (after starting with EQ Pure Arctic Oil) and at the time of the CV incident proving the ratio is 5:1 or below.
- A statement from a physician that the person had not experienced any of the diseases described above in this document – prior to the CV event. Basis for this is from medical records of the patient.

#### HOW MUCH WILL BE PAID OUT FOR A VALID CLAIM?

- Eqology AS will pay the Eqology customer that meets all the requirements, a one-off payment of 2 500 EUR (two thousand five hundred). At this point the assurance is invalidated and cannot be renewed.
- Eqology AS will pay the Eqology Premium Customer (those who are on an Eqology Premium subscription) a one-off payment of 5 000 EUR (five thousand). At this point, the assurance is invalidated and cannot be renewed.
- The money will be transferred to the account – as nominated by the EQ customer or their authorised and appointed representative – as soon as the EQ Medical Assurance Claims Board has evaluated and approved all the documentation provided medical documentation and are fully satisfied that all requirements are met.

To contact Eqology with any question regarding this policy or to make a claim:  
Please email [support@eqology.com](mailto:support@eqology.com) stating the Customer name and ID.