

PLATFORM ACCESS & SERVICES AGREEMENT
INSURER ONBOARDING CONTRACT

■ Original — AgriGate Uganda ■ Copy 1 — Insurer ■ Copy 2 — IRA Filing

Contract Date: _____ Contract Ref: _____

1. PLATFORM OPERATOR

Legal Name: AgriGate Uganda / Atine Labs Limited	Company Reg. No.: UG-CO-2024-0047
Registered Office: Plot 14 Kampala Road, Kampala, Uganda	Authorized Representative: John Bosco Atine — Chief Executive Officer

2. INSURER DETAILS (Complete in BLOCK CAPITALS)

Insurance Company Legal Name *

IRA License Number *

Company Reg. No. (URSB) *

TIN (URA) *

Accounts Payable Email *

Registered Office Address *

Direct Phone *

Authorized Representative (Full Name) *

Title / Designation *

Official Email *

3. PLATFORM SERVICES SUBSCRIBED

■ Farmer Verification & Enrollment API ■ Satellite NDVI & Crop Index Feed ■ Automated Payout Trigger Engine ■ Mobile Money Payout Rail
■ USSD Farmer Self-Service Channel ■ Admin Dashboard & Reporting Portal ■ Annual Reconciliation PDF Reports ■ Bulk Data Export (CSV / JSON)

Pilot District(s)

Est. Farmer-Acres (Year 1)

Primary Crop(s)

Seasons Covered: ■ Season A (Mar–Jun) ■ Season B (Aug–Nov) ■ Both Seasons ■ Calendar Year

Contract Start Date

API Integration Method: ■ REST API ■ CSV Upload ■ Manual

4. PLATFORM SERVICE FEE SCHEDULE

Fee Item	Rate	Basis	Billing Cycle	Payment Terms
Platform Access & Services Fee	USD 1.00	Per verified insured farmer-acre	Monthly (1st of month)	Net 30 days
Late Payment Interest	2% / month	On outstanding balance	Accrues daily	Due immediately
Bulk Data Export (CSV/JSON)	USD 0.00	Included in base fee	On demand	—
Additional API Calls (>10k/day)	Negotiated	Per call batch	Monthly	Net 30 days

■ FEE ACKNOWLEDGMENT (Insurer Must Initial): The Insurer acknowledges that the Platform Service Fee of USD 1.00 per verified insured farmer-acre per calendar year is separate from the farmer's insurance premium. This fee is invoiced monthly and payable within 30 days. Insurer Initials: _____

Payment Method: ■ Bank Transfer (USD) ■ Bank Transfer (UGX) ■ MTN MoMo ■ Airtel Money Internal PO / Cost Ref: _____

5. DATA SHARING & INTEGRATION OBLIGATIONS

- 5.1 Insurer Data to Platform:** The Insurer shall provide: Farmer NIN, Policy Number, Insured Acres, Crop Type, and Season for each enrolled farmer before the start of each covered season.
- 5.2 Platform Data to Insurer:** AgriGate Uganda shall provide: NDVI readings, satellite event triggers, payout event records, enrollment confirmations, and monthly reconciliation reports.
- 5.3 Data Protection:** Both parties shall comply with the Uganda Data Protection & Privacy Act 2019. Farmer personal data shall be processed solely for the purposes of this agreement.

Fields Insurer Will Provide:	Data Upload Frequency:
☐ Farmer NIN ☐ Policy Number ☐ Insured Acres	☐ Real-time ☐ Daily
☐ Crop Type ☐ Premium Amount ☐ Payout Cap/Acre	☐ Weekly ☐ Monthly

6. SERVICE LEVEL AGREEMENT (AgriGate Uganda Commitments)

Service	SLA Commitment	Credit if Breached
Platform Uptime	≥ 99.5% per calendar month	5% fee credit per 0.5% below threshold
Satellite Trigger Processing	Within 24 hours of event detection	5% fee credit per incident
Payout Notification to Farmer	Within 48 hours of confirmed trigger	5% fee credit per incident
API Response Time (p95)	< 2,000 ms	Measured monthly; credits on request
Support Response (critical)	Within 4 business hours	Escalation to CEO level

7. TERM, RENEWAL & TERMINATION

- 7.1 Initial Term:** This agreement is effective from the Contract Start Date and continues for twelve (12) months.
- 7.2 Auto-Renewal:** Automatically renews for successive 12-month terms unless either party gives 30 days written notice.
- 7.3 Termination for Cause:** Either party may terminate immediately on written notice if the other party commits a material breach unremedied for 14 days after notice.
- 7.4 Data Return:** Within 30 days of termination, AgriGate Uganda shall return or destroy all Insurer-provided farmer data and provide a final reconciliation report.
- 7.5 Outstanding Fees:** All outstanding platform service fees remain due and payable regardless of termination.

8. DECLARATIONS & AUTHORIZED SIGNATURES

Both parties confirm that: (a) they have read and understood this agreement in full; (b) the information provided is accurate and complete; (c) the signatories below are duly authorized to bind their respective organizations; (d) this agreement supersedes all prior oral or written communications regarding platform access.

FOR THE INSURER	FOR AGRIGATE UGANDA (ATINE LABS LIMITED)
SIGNATURE — AUTHORIZED REPRESENTATIVE	SIGNATURE — CEO, ATINE LABS LIMITED
Full Name (Print):	Full Name (Print):
Title:	Title:

Date (Insurer):

Date (AgriGate):

Place:

Ka
mpa
la,
Uga
nda

WITNESS (one witness required)

WITNESS SIGNATURE _____

Witness Full Name: _____

Address / Organization: _____

Date: _____

INSURER COMPANY STAMP / SEAL	AGRIGATE UGANDA — OFFICIAL SEAL
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AGRIGATE UGANDA — OFFICE USE ONLY			
Contract ID Assigned:	_____	Insurer Account ID:	_____
API Key Issued:	☐ Yes ☐ No	MOU Signed:	☐ Yes ☐ Pending
Received By:	_____	Date Received:	_____
IRA Copy Filed:	☐ Yes ☐ No	Entered in System:	☐ Yes ☐ Pending