

Custody & Dual Insurance Architecture

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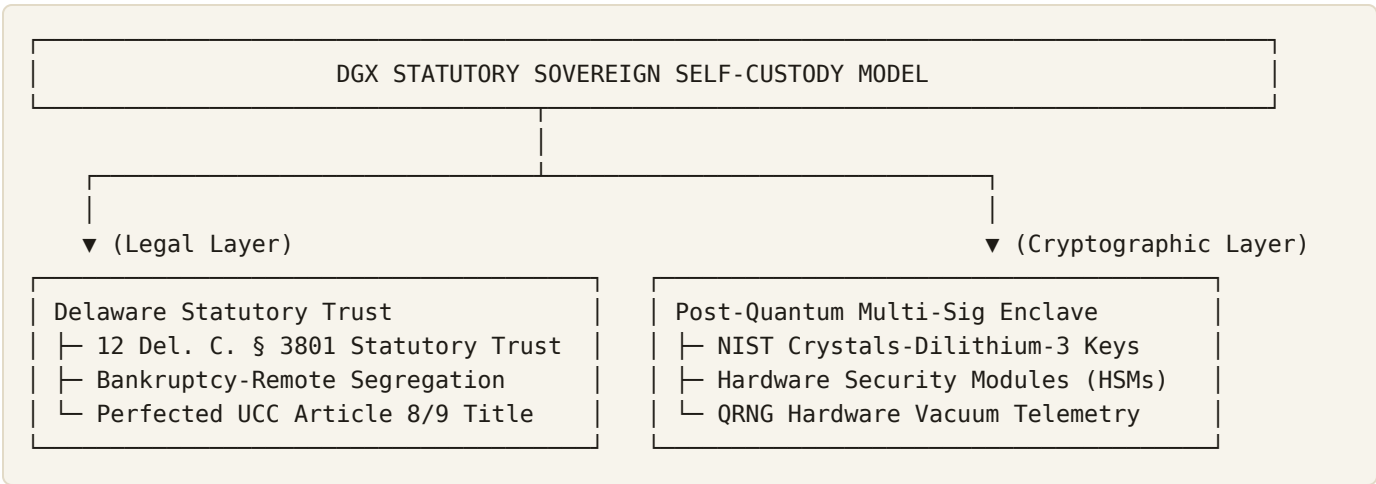
INSTITUTIONAL SELF-CUSTODY & DUAL-LAYER INSURANCE ARCHITECTURE

End-to-End Asset Protection from In-Ground Blast Hole to Zurich Freezone Vault

1. The Institutional Self-Custody Architecture

In retail digital assets, "self-custody" often means an individual holding a hardware USB key, while "institutional custody" usually means commingling assets on a centralized exchange ledger (such as FTX or Celsius), creating extreme bankruptcy contagion risk.

DGX operates under a revolutionary third model: **Statutory Sovereign Self-Custody**:



Key Pillars of DGX Self-Custody:

1. **Bankruptcy Remoteness:** The gold is owned by the **DGX Gold Custody Statutory Trust**, not by any operating software company or foundation. If any entity undergoes liquidation or restructuring, the physical bullion is segregated under commercial law and belongs exclusively to verified token holders.
2. **Post-Quantum Cryptographic Authorization:** High-value bar allocation, physical delivery releases, and vault transfers require threshold signatures generated inside air-gapped Hardware Security Modules (HSMs) using **NIST FIPS 204 Dilithium-3**.
3. **No Commingling:** Every bar is discrete, serialized, and allocated to a specific vault bin in Zurich Freezone or London LBMA vaults.

A critical breakthrough of the DGX underwriting model is the **Dual-Layer Insurance Protocol**, which bridges the gap between mining operations and depository vaults without redundant double-cost:

Detailed Breakdown of Insurance Layers

Prior to physical casting into LBMA Good Delivery bars, gold is exposed to operational, extraction, and transit hazards. Rather than requiring token holders or the DGX treasury to purchase duplicative mining insurance, DGX mandates and audits the mine operator's existing enterprise policies: * **Commercial Property & Casualty:** Covers crushing facilities, leaching circuits, and unrefined stockpiles against fire, equipment failure, and structural collapse. * **Inland Marine & Transit Insurance:** Full-value insurance covering doré transit from the remote mine site to the accredited refinery, to be underwritten by tier-1 global carriers (carrier selection pending). * **Armored Carrier Bailee Coverage:** Carrier liability

policies provided by an armoured logistics provider (to be appointed) or Loomis International during intercontinental transit. * **DGX as Additional Loss Payee:** DGX Mine Streaming Capital Corp is formally endorsed as an **Additional Insured and Primary Loss Payee** on all operator transit certificates.

Layer 2: Depository-Level Master Policy (Refinery Doorstep Through Vault Bin)

Once doré is smelted and cast into LBMA 400 oz Good Delivery bars: * **Master Specie Coverage (target):** Primary coverage to be underwritten by specialty specie syndicates. Limit, syndicate and broker are not yet placed. * **Covered Perils:** * Physical loss or damage to gold bullion; * Armed robbery, theft, and mysterious disappearance; * Vault employee infidelity and inside collusion; * Catastrophic structural casualty. * **Sovereign Freezone Advantage:** Storing bars in the **Zurich Freezone (Switzerland)** ensures assets are held outside the traditional SWIFT banking perimeter, protected by Swiss federal bonded warehouse statutes.

3. Benefits to Mine Operators and Investors

Stakeholder	Traditional Model	DGX Dual-Insurance & Self-Custody
Mine Operator	Pays 18%+ mezzanine rates + costly custom hedging contracts	Leverages existing mine CGL/transit policies; receives non-dilutive \$25M+ CAPEX
Institutional Allocator	Vulnerable to exchange insolvency (FTX risk) & paper dilution	Bankruptcy-remote legal title under Delaware Trust + Specie insurance insurance
Refinery	Complex multi-party credit escrows	Direct tripartite on-chain settlement with immediate cash release