

TERMS AND CONDITIONS UNDER CLIS HOMECARE PROGRAM

The following Clauses and Endorsements apply to FIRE Residential Section I :

Broad Water Damage Endorsement (With BOWTAP)

IT IS HEREBY DECLARED AND AGREED THAT notwithstanding anything contained herein to the contrary, the Insurance under this Policy is extended to include loss or damage caused by: 1. Accidental discharge, leakage or overflow of water/steam from plumbing, septic tanks, heating systems, elevated and/or underground tanks and cylinders, bursting or overflowing of water tanks, apparatus or pipes, standpipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system ; 2. Breakage of or leakage from street water supply mains or fire hydrants; and 3. Accidental discharge or leakage of refrigerants from air-conditioning or refrigeration systems. PROVIDED THAT: A. The Insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property; B. The Insured shall bear a minimum deductible of Php20,000.00 or the deductible as stated in the Schedule, whichever higher, for each and every claim under this Endorsement in addition to any other deductible that may be applicable under the Policy; C. All conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that reference to loss or damage by fire shall be deemed to apply also to loss or damage as aforementioned; and D. The liability of the Company under this endorsement shall in no case exceed the sum insured by each item of the Policy. E. This endorsement does not cover the following: a. Damage to plumbing, septic tanks, heating systems, elevated and/or underground tanks and cylinders, standpipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system from which the accidental discharge, leakage or overflow of water/steam emanated. b. Loss or damage by water discharge or leaking from any automatic sprinkler installation within the described building

Burglary/Robbery Endorsement - Php150,000 annual aggregate

IT IS HEREBY DECLARED AND AGREED that the insurance under this policy extends to cover loss or damage as a result of Burglary &/ or Robbery as defined herein; BURGLARY as herein used shall mean the felonious abstraction of the Insured's property following upon violent and forcible entry or followed by violent and forcible exit from the premises or any attempt there at:

ROBBERY herein used shall mean an act by any person who, intends to gain takes any personal property hereby Insured, by means of violence against or intimidation of any person, using force upon things; And subject to the following conditions:

All sums which may from time to time be paid or by way of compensation for loss or damage under this endorsement in any Period of Insurance for or in respect of each or any one description of Property or any one especially described and valued article lost or damaged shall unless reinstated by endorsement with the consent of the Company and additional premium paid be accounted in diminution of the Sum Insured in respect thereof nor altogether the Total Sum Insured by this endorsement.

This endorsement shall not extend to nor cover:

Loss or damage due to any robbery or theft or to any attempt thereat by or in collusion with any of the Insured's family, business staff or domestic servants or any person lawfully on the premises.

Loss or damage by any person, due to theft not the following upon the violent and forcible entry not followed by violent and forcible exit from the premises occupied by the Insured defined above.

Loss or damage arising from any consequence of flood, typhoon, hurricane, windstorm, volcanic foreign enemy, hostilities (whether war be declared or not), civil war, invasion, act of revolution, insurrection or military or usurped power, riots or strikes, military or popular rising, or loot, sack or pillage in connection therewith.

Loss or damage upon the occasion of or consequent upon fire or explosion or loss or damage which can be Insured against by a fire or plate glass Insurance Policy.

Loss or damage to deeds, bonds, bills of exchange, promissory notes, money or securities for money, stamps or coin collections, plans, patterns, models, moulds, designs, documents of title to property, contracts or other documents or business books or manuscripts unless the same be specifically Insured hereunder.

This endorsement shall cease to be in force if the premises referred to in the Schedule of this Policy be left uninhabited by days and nights or for a period or periods exceeding in the whole ten days or nights in any period of insurance.

Upon the happening of any event giving rise or likely to give rise to a claim under this endorsement.

This Insured shall so soon as is practicable give notice thereof in writing to the damage shall within fourteen days after any loss or damage shall have come to his knowledge or within such further time as the company may allow in that behalf deliver to a company a claim in writing with an estimate of the intrinsic value of each article lost and the amount of damage sustained.

The Insured shall furnish to the company all such particulars and evidence documentary or otherwise and execute and do all such things as the Company may reasonably require to substantiate the claim the discover and punish the guilty person to trace and recover the Property loss and to recoup to the Company so far as maybe possible in respect of any amount the Policy shall under this endorsement. The Company shall bear the expense of all such particular evidence, acts and things as they may require with the above objects or any of them other than those required to substantiate the claim.

The Company may reinstate, repair or replace the Property or premises lost or damaged as the case may be instead of paying the amount of the loss or damage and/or join with any other insurers in so doing in cases where the property is also insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

If at that time of the happening of any loss or damage covered under this endorsement there shall be subsisting any other insurance of any nature whatsoever covering the same whether affected by the insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage.

Nothing contained herein shall give right against the Company to any persons other than the Insured his executors or administrators and the Company will not be bound by any passing of the interest of the Insured otherwise than by death unless and until the company shall endorse hereon declare the Insurance to be continued. Company shall at any time by giving notice in writing to Insured by registered letter at his address as last known to the Company be at liberty to determine and cancel this endorsement from the date of such notice and the Company shall in that event return to the Insured a proportionate part of the premium corresponding to the unexpired term of policy by like notice to the Company. The insured may at any time similarly determine and cancel this endorsement in which case the Company will retain the customary short period rate of the time this endorsement has been in force.

If at the time of happening of any loss or damage the total value of Property Insured under this endorsement or by which items thereof if more than one does not exceed the Sum Insured thereon this insurance shall be declared free of average; but if the amount Insured be less than such total value the Insured shall be considered as being his own Insurer for the difference between the Sum Insured and the total value of Property Insured under the endorsement or by each item thereof as the case maybe and shall bear a ratable share of the loss accordingly.

If any claim be made by or on behalf of the Insured shall be in any respect unfounded or fraudulent or intentionally exaggerated or if any false declaration or statement shall be made in support of any claim, the Company shall not liable to make any payment whatsoever under this endorsement.

The Insured shall take all due precautions for the safety of Property Insured as regard selection and supervision of employees securing with all existing protection devises all doors and windows and other means of entrance and otherwise and shall not do suffer or permit anything whereby the risk of the Company shall be increased and this endorsements shall cease to be in force so far as regard any of the Property or articles thereby Insured if the Insured shall make any change or alteration in the premises on the particulars and information set forth in the proposal to insure are no longer correct statements of the facts.

Debris Removal Clause - Php500,000 Annual Aggregate

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary this Policy is extended to insure also cost of removal of debris of any property of insured following damage or destruction by fire or any other peril hereby insured against including legal liability for the cost of removal of such debris from adjoining premises, roadways and waterways, subject to a limit stated in the Policy Schedule. The indemnity afforded by this Policy shall not apply to or include liability assumed by the Insured from an agreement entered into after the commencement date of insurance by this Policy unless such liability would have attached to the Insured in the absence of such agreement.

Electronic Data Recognition Exclusion Clause

Notwithstanding any provision to the contrary in the Policy or any Endorsement thereto, it is understood and agreed as follows:

This Policy does not insure:

- Total or partial destruction, distortion, erasure, alteration, misinterpretation or mis-appropriation of Electronic Data, Error in creating, amending, entering, deleting using Electronic Data, or Total or partial inability or failure to receive, send, access or use electronic data for any time or at all

From any cause whatsoever, regardless of any other contributing cause or event whenever it may occur. Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by Electronic and Electromechanical Data Processing or Electronically controlled Equipment and includes programmes software and other coded instructions for such equipment

However, in the event that a peril listed below (being a peril insured by this Policy but for this exclusion) is caused by any matters described in Paragraph (A) above, this Policy, subject to all its provisions, will insure:

Physical loss or damage or destruction directly caused by such listed peril Consequential loss insured by this Policy

Further this Exclusion does not apply in the event that a peril listed below (being a peril insured by this Policy but for this Exclusion) caused any of the matters described in Paragraph (A) above Fire Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other Aerial objects dropped therefrom, Impact from road vehicle or animal, bursting, Overflowing, Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft of Electronic Data solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data.

For the purposes of the basis of settlement provision in this Policy, computer systems records included Electronic Data as defined in Paragraph (A) above. Any terrorism exclusion in this Policy or any endorsement thereto prevails over this endorsement.

Extended Coverage Endorsement (to include the perils of Explosion, Aircraft, Vehicle and Smoke)

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed that this Insurance, as herein defined subject to the special conditions hereinafter contained extend to include loss or damage directly caused by explosion, aircraft, vehicle and smoke. Provision Applicable to Explosion Loss of or damage to the property Insured directly caused by explosion, but excluding loss of or damage to boilers, economisers, pipes, turbines, engines or other vessels, machinery or apparatus in which pressure is used or their contents, resulting from their explosion, and rotating parts of machinery, including the machinery itself, caused by centrifugal force. The following are not explosions within the intent or meaning of this endorsement: a) Concussion unless caused by explosion; b) Electrical arcing; c) Water hammer; d) Rupture or bursting of water pipes. Provided always that all the conditions of the Policy (except in so far as Condition no. 8(h) is hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage by explosion as aforesaid shall be deemed to be loss or damage within the meaning of this Policy. Special Conditions 1. The Company shall not be liable for loss or damage occasioned by or through or in consequence, directly or indirectly, of any act of any person acting on behalf of, or in connection with, any organization with activities directed towards the overthrow by force of the Government "de jure" or "de facto" or to the influencing of it by terrorism or violence. In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured. 2. If there shall be any other insurance on the property Insured under this Policy, the Company shall be liable only pro-rata for any loss or damage with such other insurance extended to cover loss or damage by explosion. 3. The Company shall not be liable for loss or damage which at the time of the happening of such loss or damage is Insured by or would, but for the existence of this insurance, be Insured by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected. Provisions Applicable to Aircraft & Vehicle The term vehicle as used herein means vehicles running on land or tracks but not aircraft. Loss by aircraft or by vehicles shall include only direct loss resulting from actual physical contact of an aircraft or a vehicle with the property covered hereunder or with the building containing the property covered hereunder, except that loss by aircraft include direct loss by objects falling therefrom. The Company shall not be liable, however, for loss: a) by any vehicle owned or operated by the Insured or by any tenant of the described premises; b) by any vehicle to fences, driveways, walks or lawns; c) to any aircraft or vehicle including contents thereof other than stocks or aircraft or vehicles in process of manufacture or for sale. Provision Applicable to Smoke The term Smoke as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe or by a vent, and while in or on the premises described in this Policy, excluding however, smoke from fire places or industrial apparatus. Deductible Applicable to Explosion, Aircraft, Vehicle and Smoke It is understood and agreed that the Insured shall bear the first 1% of the Sum Insured on the affected item/s under this endorsement but not less than Php1,000.00 nor more than Php500,000.00 on any material damage loss from any of the above mentioned perils. General Conditions Applicable to Explosion, Aircraft, Vehicle and Smoke 1. It is a condition of this insurance that the Insured undertakes to exercise all ordinary and reasonable precautions for maintenance and safety of the property. 2. The Company shall not be liable for loss or damage occasioned by or through or in consequence of the action or order of any government or public authority. 3. In the event of this endorsement being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with the following scale for the time this endorsement has been in force: For 1 month ----- 20% of the annual premium For 2 months ----- 30% of the annual premium For 3 months ----- 40% of the annual premium For 4 months ----- 50% of the annual premium For 5 months ----- 60% of the annual premium For 6 months ----- 70% of the annual premium For 7 months ----- 80% of the annual premium For 8 months ----- 90% of the annual premium In excess of 8 months ----- 100% of the annual premium 4. Provided always that all the conditions on the Policy to which this endorsement is attached shall apply, except as they may be hereby expressly varied, and that any reference therein to loss or damage by Fire shall be deemed to apply also to loss or damage directly caused by the above named perils.

Flood Endorsement

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed that this insurance as herein defined subject to the special conditions hereinafter contained extend to include loss or damage directly caused by Flood. DEFINITION ----- The term "Flood" is defined as the entry of water into the premises insured, from without, due to the inundation of land not usually covered by water, (a) by reason of an extra ordinary high tide or (b) following Typhoon, Cyclone and/or Windstorm or (c) due to the bursting or overflowing of rivers, reservoirs, canals and the like. SPECIAL CONDITIONS ----- 1. It is a condition of this insurance that the Insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property. 2. Unless liability is specifically assumed by amendment to this endorsement, the Company shall not be liable for loss or damage to the following property:

- (a) goods in the open, or (b) drains, water courses, boundary walls, garden, walls, retaining walls, gates, posts, fences, driveway roads, walks of bulkheads. 3. The Company shall not be liable for: (a) Loss or damage caused directly or indirectly by landslide, subsidence, cloudburst or explosion, whether incidental to flood or not nor by theft whether occurring during or after a flood, nor by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a flood. (b) Loss or damage caused by overflowing, bursting or leakage of water tanks, pipes and other water apparatus; loss or damage caused by overflowing of gutters and downpipes or bursting or overflowing of municipal or other public water supply mains; loss or damage due to seepage, leakage or influx of water from basement walls, including doors, windows and other openings therein, foundations, basement floors and sidewalks or water, which backs up through sewers or drains; loss or damage occasioned by high water unless directly caused by flood as defined herein. (c) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority. (d) Loss or damage to property which at the time of the happening of such loss or damage is insured by or would, but for the existence of this policy, be insured by Marine or Plate Glass policy or policies. (e) Consequential loss or damage of any kind or description whatsoever. 4. In the event of this Policy being surrendered by the Insured for cancellation, the Company shall retain 100% of the premium notwithstanding what is stated in Condition nos. 11 and 12 of this Policy to the contrary. 5. It is understood and agreed that the Insured shall bear that portion of the loss or damage caused by flood to each affected item of insured property equivalent to 2% of its actual cash value at the time of loss, for each claim or series of claims arising out of any one Flood occurrence the duration and extent of which shall be limited to 168 consecutive hours. For the purpose of this clause, the following shall be considered as separate items of insured property, regardless of what is indicated in the Policy Schedule: 1) Each building, including machinery, equipment and fixtures normal to its operation; 2) All machinery and equipment contained in each building; 3) All stocks in trade (raw materials, work-in-process, supplies and finished goods), contained in each building. 4) All other contents contained in each building. In case of other Insurances on the same item of property, this clause shall apply only once regardless of the number of Policies or Insurers. It is further understood and agreed that in the computation of the claims payable, condition no. 20 (average clause) of this Policy shall apply after the application of the deductible provided herein. 6. Provided always that all the conditions of the Policy shall apply, except as they may be hereby expressly varied.

(b) Loss of Rent and Additional Expense of Alternative Accommodation - Php10,000 per month for 6 mos.

In the event of the building being rendered uninhabitable by an Insured peril the Insurers will subject to the limits of liability indemnify the Insured against:

- i. reasonable additional expense for alternative accommodation, or
- ii. loss of rent payable to the Insured Actually incurred by the Insured during the period necessary for the reinstatement of the buildings

Riot, Strike & Malicious Damage Endorsement

In consideration of the payment of the after mentioned premium, it is hereby agreed and declared that notwithstanding anything in the within written Policy contained to the Company, the Insurance under this Policy shall extend to cover riot and strike damage which for the purpose of this endorsement shall mean (subject to the special conditions hereinafter contained). Loss of or damage to property Insured directly caused by: 1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock out or not) not being an occurrence mentioned in condition no.6 of the special conditions hereof. 2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequence of any such disturbance. 3. The willful act of any striker of locked-out worker done in the furtherance of a strike or in resistance to a lock-out. 4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act of in minimizing the consequences of any such act. Note: If certain items only of the Policy are to be Insured against riot fire damage insert the words "items...of" and "under the items hereinbefore referred to but not other" at and respectively. SPECIAL CONDITIONS: For the purposes of this endorsement but not otherwise there shall be substitute for the Respectively numbered conditions of the Policy the following: CONDITION No. 5 ----- (i) This Insurance does not cover: (a) Loss of earnings, loss by delay, loss of market, or other consequential or indirect loss or damage of any of description whatsoever. (b) Loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process of or operation. (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority. (d) Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building (e) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material. Provided nevertheless that the Company is not relieved under (c) or (d) above of any liability to be Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession. (ii) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Condition 5 (ii) only combustion shall include any self-sustaining process of nuclear fission. CONDITION No. 6 ----- This Insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely: a. War, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war. b. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power c. Acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization. For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear. This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism. In any action, suit or other proceeding, where the Company alleges that by reason of the provision of this condition any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured. CONDITION No. 8 ----- Unless otherwise expressly stated in the Policy this Insurance does not cover: a. Goods held in trust or on commission. b. Bullion or unset precious stones. c. Any curiosity or work of art for an amount exceeding Php200.00. d. Manuscripts, plans, drawings or designs, pattern, model or moulds. e. Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books, computer systems records. f. Explosives. CONDITION No. 11 ----- This Insurance may at any time be terminated by the Company on notice to that effect being given to the Insured, in which case the Company shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of cancelment. If the Insurance be terminated at the request of the Insured the

Company shall not be liable to repay the premium or any part of it except in so far as the Insurance applies to stocks in respect of which the Company shall retain a premium calculated according to its customary short period scale for the time the said Insurance has been in force. CONDITION No. 20 (where the Fire Policy is subject to Average) ----- If the property hereby Insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril Insured against by this Endorsement be collectively of greater value than the Sum Insured thereon, the Insured shall be considered as being his own Insurer for the difference and shall bear a ratable share of the amount of the loss accordingly. Every item if more than one, of the Policy shall be separately subject to this condition. CONDITION No. 20 (Where the Fire Policy is not subject to Average) ----- In all cases where any other subsisting insurance or insurances, effected by the Insured or any other person or persons covering any of the property hereby insured, either exclusively or together with any other property in and subject to the same risk only, shall be subject to average, the insurance on such property under this Endorsement shall be subject to average in like manner, but in any event the Company shall not be liable to pay or contribute in respect of any loss or damage beyond the proportion which the Sum Insured by this Endorsement shall bear to the total insurance, whether effected by the Insured or not, on the same property against ordinary fire loss. PROVIDED that it is hereby further expressly agreed and declared that: 1. All the Conditions of this Policy shall apply in all respect to the insurance granted by this extension save in so far as the same are expressly varied by the above Special Conditions and any reference to fire in the Conditions of the Policy shall be deemed to include the perils hereby insured against. 2. The Special Conditions herein shall apply only to the insurance granted by this extension and the Conditions of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon. MALICIOUS DAMAGE EXTENSION ----- It is hereby declared and agreed that the insurance under the said Riot and Strike Endorsement shall extend to include MALICIOUS DAMAGE which for the purpose of this extension shall mean: Loss or damage to the property insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in Special Condition No.6 of the said Riot and Strike Endorsement. but the Company shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt or threat or caused by any person taking part therein. Provided always that all the conditions and provisos of the said Riot and Strike Endorsement shall apply to this extension as if they had been incorporated herein. Warranted that the premises to which this Insurance applies shall be occupied solely as dwelling and that no manufacturing, storage, or trading of goods for commercial purposes shall be carried out within said premises. Breach of this condition renders this Policy null and void.

Terrorism & Sabotage Exclusion Clause

Notwithstanding any provision to the contrary within this Insurance or any Endorsement thereto it is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), which from its nature or context is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Endorsement also excluded loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this Endorsement is found to be invalid or unenforceable the remainder shall remain in full force and effect.

Total Asbestos Exclusion Clause

This Policy excluded all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

- Asbestos, or
- Any actual or alleged Asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of Asbestos or exposure or potential exposure to Asbestos.

Typhoon Endorsement

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby understood and agreed that this Insurance as herein defined subject to the Special Conditions hereinafter contained extends to include loss or damage directly caused by Typhoon. Definition ----- The term "Typhoon" as used in this Endorsement shall be understood to mean a Typhoon or Storm as recorded by the Weather Bureau. Special Conditions: 1. It is a condition of this Insurance that the Insured undertakes to exercise all ordinary and reasonable precautions for the safety of the property. 2. Unless liability is specifically assumed by amendment to this Endorsement, the Company shall not be liable for loss or damage to buildings in the course of construction or reconstruction (or their contents) unless entirely enclosed and under roof with all outside doors and windows permanently in place, or property contained in any portion of any building described in this Policy not completely enclosed and roofed. 3. The Company shall not be liable for: (a) Loss or damage caused directly or indirectly by flood, tidal wave, high water or overflow whether driven by wind or not. The Company shall not be liable for loss and/or damage caused directly or indirectly by backing up of sewers, drains, canals, creeks, rivers and/or storm drainage system. (b) Loss or damage caused by directly or indirectly by landslide, subsidence, cloudburst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured use all reasonable means to save and preserve the property during and after a Typhoon. (c) Loss or damage caused by rain whether driven by wind or not, unless the building Insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls made by direct action of such Typhoon. (d) Water damage as a result of doors, windows, transoms or roof lights being left open, notwithstanding the existence or presence of typhoon (e) Loss or damage to any building, to the contents thereof, if on the happening of such loss or damage the building was already in a damaged, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flushing, roof lights, air vents, doors, windows and transoms. (f) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority. 4. In the event of this Policy being surrendered by the Insured for

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cancellation, the Company shall retain 100% of the premium notwithstanding what is stated in Condition nos. 11 and 12 of this Policy to the contrary. 5. It is understood and agreed that the Insured shall bear that portion of the loss or damage caused by Typhoon to each affected item of insured property equivalent to 2% of its actual cash value at the time of loss, for each claim or series of claims arising out of any one typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours. For the purpose of this clause, the following shall be considered as separate items of insured property, regardless of what is indicated in the Policy Schedule. 1. Each building, including machinery, equipment and fixtures normal to its operation; 2. All machinery and equipment contained in each building; 3. All stocks in trade (raw materials, work-in-process, supplies and finished goods), contained in each building; 4. All other contents contained in each building. In case of other Insurances on the same item of property, this clause shall apply only one regardless of the number of Policies or Insurers. It is further understood and agreed that in the computation of the claims payable, Condition No. 20 (Average Clause) of this Policy shall apply after the application of the deductible provided herein. 6. Provided always that all the conditions of this Policy shall apply, except as they may be hereby expressly varied.

Section II – Comprehensive Personal Liability

Php50,000 combined single limit for bodily injury and property damage and annual aggregate

Section III – Group Personal Accident for Family Members

Accidental Death Benefits to Assured and Family - Covers the insured and spouse (below 65 yrs. old) and unmarried children (1 to 22 yrs. old) still residing with the Assured

Limits:

- Php 100,000.00 Accidental Death Benefit for Principal Insured
- Php 50,000.00 Accidental Death Benefit for Spouse
- Php 25,000.00 Accidental Death Benefit for Children (maximum of 4)

Accidental Medical Reimbursement (AMR) to the Insured's family

Limits:

- Php 20,000.00 Accidental Medical Expense for Principal Insured
- Php 10,000.00 Accidental Medical Expense for Principal Spouse
- Php 5,000.00 Accidental Medical Expense for Children (maximum of 4)

Personal Accident to Servants - Accidental Death & Disablement cover at Php 25,000 per domestic employee, max. of 2