

Batch #	Invoice	Policy number	Premium	docstamp 12.50%	VAT 12%	LGT 0.20%	TOTAL
Batch 15	0009339246	1130401220000194	2000	250	240	4	2494
Batch 16	0009442139	1130401220000199	2000	250	240	4	2494
Batch 17	0009497160	1130401220000201	17,442.13	2,180.27	2,093.06	4.88	21,720.34
	0009497165						
							26708.34

**POLICY SCHEDULE**

<b>Class</b>	<b>Marine Cargo</b>	<b>Policy No.</b>	<b>1130401220000194</b>
<b>Insured Name</b>	<b>BOXTALKS, INC.</b>	<b>Ref No.</b>	<b>SUS221013496207</b>
<b>TIN</b>	<b>009234042000</b>	<b>Account Code</b>	<b>M01CI00001</b>
<b>Address</b>	<b>3Q #56 Mayor Ignacio Santos Diaz St., Brgy. San Martin De Porres, Cubao, Quezon City</b>	<b>Date of Issuance</b>	<b>21 October 2022</b>
<b>Type of Product</b>	<b>Marine Airfreight</b>		
		<b>PREMIUM</b>	<b>PHP 2,000.00</b>
		<b>DOCUMENTARY STAMPS</b>	<b>250.00</b>
		<b>VALUE ADDED TAX</b>	<b>240.00</b>
		<b>LOCAL TAX</b>	<b>4.00</b>
		<b>TOTAL AMOUNT DUE</b>	<b>PHP 2,494.00</b>

This Company in consideration of the payment of the premium as arranged or specified in the Schedule herein, insures against loss, damage, liability or expense, subject to the terms and conditions, clauses, endorsements, special conditions and warranties printed or stamped hereof and/or attached hereto, lost or not lost, the shipment specified in the Schedule.

**Amount of Coverage** : **FOUR HUNDRED SEVENTY FOUR THOUSAND THREE HUNDRED THIRTY IN PHILIPPINE PESO (PHP 474,330.00)**

**PARTICULARS OF SHIPMENT**

Voyage No. : 19102022BT1  
Vessel Name : AIR FREIGHT  
Vessel Type : Aircraft  
Cargo Type : On Cargoes of Iphone 13 Midnight 256gb A2633-ITP  
Invoice no. 0009339246 dated 28 Sept 2022  
ETD - ETA : 14 October 2022 - 14 October 2023  
Voyage : From - Singapore To - Manila, Philippines  
TSI : Insured Value: USD 8,150.00 or PHP 474,330.00  
Exchange Rate: USD 1.00 = PHP 58.20

**DEDUCTIBLE/S** : Php10,000 for each and every loss

**Survey & Claims Payable Clause**

In the event of loss or damage which may result in claim under this insurance, immediate notice must be given to the representative named hereunder at the port or place where the loss or damage is discovered in order that he may examine the goods and issue a survey report. If there be no such agent at such port, notice shall be immediately given to FPG Insurance Co. Inc. or to the Company's nearest settling agent.

Settling Agent : **FEDERAL PHOENIX ASSURANCE COMPANY, INC.**

Address : Zuellig Building 6F, Makati Avenue Corner, Paseo de Roxas, Makati City 1225, Philippines Cor. Makati Avenue, Makati City

**ADDITIONAL CONDITION/S :****1. COMPUTER MILLENNIUM CLAUSE (CARGO)**

In no case shall this insurance cover any loss, damage expense or liability of whatever nature which might otherwise be recoverable under this insurance arising out of or in any way connected with whether directly or indirectly, the use or operation of any computer, computer system, computer software, programme or process or any electronic system where any such loss, damage, expense or liability arises, whether directly or indirectly, as a consequence of (i) the date change to the year 2000 or any other date change and/or (ii) any change or modification of or to any such computer, computer system, computer software, programme or process of any electronic system in relation to any such date change.

JC 97/077

9 September 1997

**Labels Clause (as applicable) :**

In case of damage affecting labels, capsules or wrappers the Underwriters, if liable therefore under the terms of this Policy, shall not be liable for more than an amount sufficient to pay the cost of new labels, capsules or wrappers, and the cost of reconditioning the goods, but in no event shall the Underwriters be liable for more than the insured value of the damaged merchandise.

**Subrogation Warranty :**

The ASSURED warrants to disclose to the COMPANY prior to attachment of this insurance any fact, condition, or agreement with any party, which may defeat, release, or nullify the subrogatory rights of the COMPANY. Unless such disclosure prior to attachment of this insurance is made, and the fact, condition or agreement disclosed is allowed by the COMPANY and additional premium, if required, is paid, any breach of this warranty shall render the insurance null and void and absolutely prevent the ASSURED or Assignee from recovering under this Policy.

Any arrangement or agreement made by the ASSURED or the Assignee or this insurance, before or after any loss occurs, whereby the subrogatory rights of the COMPANY are defeated, released, or rendered null and void, shall absolutely prevent any recovery under this insurance and, in case any payment is paid under this Policy, shall entitle the COMPANY to recover the amount paid.

**POLICY SCHEDULE**

<b>Class</b>	<b>Marine Cargo</b>	<b>Policy No.</b>	<b>1130401220000199</b>
<b>Insured Name</b>	<b>BOXTALKS, INC.</b>	<b>Ref No.</b>	<b>SUS221013801507</b>
<b>TIN</b>	<b>009234042000</b>	<b>Account Code</b>	<b>M01CI00001</b>
<b>Address</b>	<b>3Q #56 Mayor Ignacio Santos Diaz St., Brgy. San Martin De Porres, Cubao, Quezon City</b>	<b>Date of Issuance</b>	<b>7 November 2022</b>
<b>Type of Product</b>	<b>Marine Airfreight</b>		
		<b>PREMIUM</b>	PHP 2,000.00
		<b>DOCUMENTARY STAMPS</b>	250.00
		<b>VALUE ADDED TAX</b>	240.00
		<b>LOCAL TAX</b>	4.00
		<b>TOTAL AMOUNT DUE</b>	<b>PHP 2,494.00</b>

This Company in consideration of the payment of the premium as arranged or specified in the Schedule herein, insures against loss, damage, liability or expense, subject to the terms and conditions, clauses, endorsements, special conditions and warranties printed or stamped hereof and/or attached hereto, lost or not lost, the shipment specified in the Schedule.

**Amount of Coverage** : **FIVE HUNDRED THIRTY SEVEN THOUSAND SEVEN HUNDRED TWENTY EIGHT & 80/100 IN PHILIPPINE PESO (PHP 537,728.80)**

**PARTICULARS OF SHIPMENT**

Voyage No. : 04112022B1  
 Vessel Name : AIR FREIGHT  
 Vessel Type : Aircraft  
 Cargo Type : On cargoes of Iphone 14 plus blue 128gb A2886-itp  
 Invoice no. 0009442139 dated 17 Oct 2022  
 ETD - ETA : 07 November 2022 - 07 November 2023  
 Voyage : **From** - Singapore **To** - Manila, Philippines  
 TSI : Insured Value: USD 9,170.00 PHP 537,728.80  
 Exchange Rate: USD 1.00 = PHP 58.64

**DEDUCTIBLE/S** : 0.50% of Total Sum Insured, minimum of PHP50,000 for each and every loss

**Survey & Claims Payable Clause**

In the event of loss or damage which may result in claim under this insurance, immediate notice must be given to the representative named hereunder at the port or place where the loss or damage is discovered in order that he may examine the goods and issue a survey report. If there be no such agent at such port, notice shall be immediately given to FPG Insurance Co. Inc. or to the Company's nearest settling agent.

Settling Agent : FEDERAL PHOENIX ASSURANCE COMPANY, INC.

Address : Zuellig Building 6F, Makati Avenue Corner, Paseo de Roxas, Makati City 1225, Philippines Cor. Makati Avenue, Makati City

**[ADDITIONAL CONDITIONS:] :****1. COMPUTER MILLENNIUM CLAUSE (CARGO)**

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JC 97/077

9 September 1997

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**Subrogation Warranty :**

The ASSURED warrants to disclose to the COMPANY prior to attachment of this insurance any fact, condition, or agreement with any party, which may defeat, release, or nullify the subrogatory rights of the COMPANY. Unless such disclosure prior to attachment of this insurance is made, and the fact, condition or agreement disclosed is allowed by the COMPANY and additional premium, if required, is paid, any breach of this warranty shall render the insurance null and void and absolutely prevent the ASSURED or Assignee from recovering under this Policy.

Any arrangement or agreement made by the ASSURED or the Assignee or this insurance, before or after any loss occurs, whereby the subrogatory rights of the COMPANY are defeated, released, or rendered null and void, shall absolutely prevent any recovery under this



POLICY SCHEDULE	
Insured Name	BOXTALKS, INC.
Policy No.	1130401200000201
<p>The best condition or agreement disclosed is allowed by the COMPANY and additional premium, if required is paid any breach of this warranty shall cover the insurance and not and absolutely prevent the ASSURED or Assignee from recovering under this Policy.</p> <p>Any arrangement or agreement made by the ASSURED or the Assignee on this insurance, before or after any loss occurs, whereby the subrogatory rights of the COMPANY are defeated, released, or otherwise impaired, shall be null and void.</p>	

Electronic Data Board Article 1.250 Waiver Clause  
COMMUNICABLE DISEASE EXCLUSION (Cargo)  
Cyber Endorsement

Excluding Mechanical, Electrical, Electronic derangement, unless caused by perils insured under ICC (C) 1.1.02  
Fifteen (15) Days Clause

## Institute for Environmental Health Sciences (IEHS)

Institute Clauses (Mar) (excluding sendings by Post) 1/1/82  
Institute Replacement Clause  
Institute Stores Clause (Air Cargo) 1/1/82  
Institute War Clauses (Air Cargo) (excluding sendings by Post)  
Nuclear Energy Risk Exclusion Clause (01.01.89)  
P-90 and Set Clause (as applicable)  
Red B Clause  
Restrictions Limitation and Exclusion Clause  
Seepage and Pollution Exclusion Clause (SPEC 01.01.89)  
Termination of Transit Clause ("Terrorism")  
Warren Brand New  
Warranted packed in accordance with industry practice

covered by a specified no-

[illegible]

Witness whereof, the Company has caused this Policy to be signed by its duly authorized officer in Makati City, Philippines, this 11th day of May, 2017.

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THE MINERAL COMPANY, INC.

is understood that upon the issuance of the Policy, no payment of Documentary Stamp Tax will be refunded as a result of the nonrenewal or endorsement of the policy or a reduction in the premium due for whatever reason.

*William*  
GENERALA PLODIE RODA  
President and CEO

November 2022 - 5:40 PM