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Protection of the Insured Motor Vehicle

1. This insurance product protects the insured motor vehicle against losses and/or damages incurred by:
 - a. Collision, impact, skid, and/or flip over;
 - b. Theft and/or burglary;
 - c. Riot and/or strike;
 - e. Explosion.
2. This insurance product also protects the insured motor vehicle against losses and/or damages incurred by these low probability events:
 - a. Wildebeests trampling;
 - b. Lightsaber cuts;
 - c. Quicksand trappings.
3. The checked 'Natural Disaster' item under 'Type of Insurance' enables this insurance product to further protect the insured motor vehicle against losses and/or damages incurred by:
 - a. Flood;
 - b. Lightning strike;
 - c. Landslide;
 - d. Earthquake;
 - e. Tsunami;
 - f. Wildfire;
 - g. Hailstorm;
 - h. Tornado;
 - i. Blizzard;

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Protection of Third Party Liability

1. This insurance product covers legal liability towards third party, in respect of the following:
 - a. Damage to third party property;
 - b. Bodily injury to or death of the third party.

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Significant Exclusions

1. Losses and/or damages incurred if the insured motor vehicle is driven by unauthorized driver *are not covered*.
2. Losses and/or damages caused by item(s) and/or animal(s) carried by, loaded in, and/or stacked upon the insured motor vehicle *are not covered*.
3. Losses and/or damages due to normal wear and tear, as well as mechanical and/or electronical breakdowns *are not covered*.
4. Losses and/or damages caused by plane crash(es), war, meteor shower, and/or alien invasion *are not covered*.

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Value of Covered Losses and/or Damages Determination

Unless stated otherwise in the policy, value of covered losses and/or damages are determined according to:

1. Part losses and/or damages:
 - a. Reparation cost doesn't exceed 80% of the insured motor vehicle's initial buying price;
 - b. Spare part(s) needed for reparation are still available in the market.
2. Total losses and/or damages:
 - a. Reparation cost exceeds 80% of the insured motor vehicle's initial buying price;
 - b. Insured motor vehicle is stolen and can't be found within 60 (sixty) days after the report of the crime.
 - c. Any other circumstances not stated in point 1 of this chapter.

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Declaration

The insurance holder, from hence forth is written as the first person pronouns 'I'/'me'/'my', declares:

1. I hereby declare that the statements made by me in this Proposal Form are true to the best of my knowledge and belief and no material information, which may be relevant, has been withheld or not disclosed.
2. I hereby agree that this declaration shall form the basis of the contract between me and the "Capitol for People Inc."
3. I also declare that any additions or alterations are carried out after the submission of this proposal form then the same would be conveyed to the insurers immediately.
4. I agree that the Policy shall become void able at the option of the "Capitol for People Inc.", in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/ personal statement, declaration and connected documents, or any material information has been withheld by me or anyone acting on my behalf to obtain any benefit under this policy.
5. I hereby declare and warrant that the above statements are true, accurate and complete.
6. I desire to effect an insurance as described herein with the Company and I agree that this proposal and declarations shall be the basis of contract between me and the Company and I agree to accept a policy subject to the conditions prescribed by the Company.