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## MARINE INSURANCE POLICY

Please read the conditions and examine the policy carefully to ensure that it is in accordance with your intention, if not, return it immediately for endorsement.

Dear Valued Insured,

Thank you for choosing Cocogen Insurance, Inc. as your Insurer.

This insurance contract between you and Cocogen consists of the Application Form, the Policy, the Schedule, and the Endorsements, if any. Please note that in accepting this insurance, we relied on the information you have provided us.

In consideration of the payment of the premium shown in the Schedule, we agree to pay you, subject to the terms and conditions contained in or endorsed on this insurance contract, against loss or damage in the manner and to the extent provided in this Policy.

Should you have clarifications and concerns on this insurance contract, feel free to call us at (632) 8-830-6000 or send us an email at [client\\_services@cocogen.com](mailto:client_services@cocogen.com). To learn more about our products and services, please visit our website at [www.cocogen.com](http://www.cocogen.com).

Your Insurance Provider,

COCOGEN INSURANCE, INC.

### IMPORTANT NOTICE

This insurance is subject to English jurisdiction, except in the event that loss or losses are payable in the Philippines, in which case if the said laws and customs of England shall be in conflict with the Laws of the Republic of the Philippines, then the laws of the Republic of the Philippines shall govern.

The Insurance Commissioner, with offices in Manila, Cebu, and Davao, is the Government official in charge of the enforcement of all laws relating to Insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an insurance company and a Policyholder relating to insurance matters.

Do not fail to notify the Company of every event which result in a claim under this Policy however small, immediately on occurrence. In communications with the Company, always give the number of the Policy.

### ARTICLE 1250 OF THE CIVIL CODE WAIVER

You agree that the following provision of the Civil Code of the Philippines shall not apply in determining the extent of Our liability under this insurance contract:

*"Art. 1250. In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment xxx."*

**Cocogen has caused this insurance contract to be signed by its duly authorized officer in the place and on the date appearing in the Schedule.**

**COCOGEN INSURANCE, INC.**  
T.I.N. 000 432 798



Atty. Darren M. de Jesus  
President

WHEREAS...

**This Company**, in consideration of the payment of the premium specified in the Schedule at the back hereof, 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 interest specified in the Schedule.

In all communications, please quote the following reference:	

Marine Policy

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**FOR CARGO INSURANCE ONLY**

In the event of loss or damage which may result in a claim under this Insurance, immediate notice must be given to the \_\_\_\_\_ 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.