

PERSONAL LIABILITY COVERAGE

Attached to and forming part of

HOME EXCEL PLUS Policy No. _____
(This endorsement is only applicable when an amount of insurance and a corresponding additional premium are stated in the schedule.)

In consideration of **your** payment of additional premium as indicated in the **schedule**, **we** agree to pay for **your** legal liability to pay as damages for death, **bodily injury** and damage to property as specified below.

Part A

What is covered	What is not covered
We will pay:	We will not pay:
up to the limit stated in the policy schedule	the deductible stated in the policy schedule
for your legal liability	for your legal liability
<p>as owner or occupier up to the sums insured stated in the schedule for any amounts you become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> • death • bodily injury • damage to property <p>caused by an accident happening at the premises during the period of insurance.</p>	<p>(a) for bodily injury to:</p> <ul style="list-style-type: none"> • you • any other permanent resident of the home • any person who at the time of sustaining such injury is engaged in your service or employ <p>(b) for bodily injury arising directly or indirectly from any communicable disease or condition</p> <p>(c) arising out of any criminal act to another person or property</p> <p>(d) for damage to property owned by or in the charge or control of:</p> <ul style="list-style-type: none"> • you • any other permanent resident of the home • any person who at the time of sustaining such injury is engaged in your service <p>(e) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>(f) which you have assumed under contract and which would not otherwise have attached</p> <p>(g) arising out of your ownership, possession or use of:</p> <ul style="list-style-type: none"> • any motorized or horse drawn vehicle other than: <ul style="list-style-type: none"> (i) domestic gardening equipment used within the premises and

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COCOGEN INSURANCE, INC.

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(ii) domestic pedestrian controlled
gardening equipment

- any power-operated lift other than stairlifts
- any aircraft or watercraft, rowing boats, punts or canoes
- any animal other than cats, horses, or dogs which are not designated as dangerous under applicable laws and ordinances

(h) in respect of any kind of pollution and/or contamination other than:

- caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety during the **period of insurance** at the **premises** named in the **schedule**;

(i) arising out of **your** ownership, occupation, possession or use of any land or **building** that is not within the **premises**

Part B

What is covered

We will pay:

- all reasonable charges, expenses and legal costs incurred or obliged to be paid by **you** with **our** written consent in the settlement or defense of any claim made under Part A of this **endorsement**

What is not covered

We will not pay:

amounts in excess of the limit specified in the **schedule**

Limit of Insurance

We will not pay more than the sum(s) insured shown in the **schedule in respect of settlements under Part A & Part B of this **endorsement**.**

Except as varied in the **endorsement**, all other terms and conditions of the policy remain unaltered.

Signed this ____ day of _____, _____ in Pasig City, Philippines.

(Insured)