

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

**COMMITTED. COMPASSIONATE. GENUINE.**

COCOGEN INSURANCE, INC.

22F One Corporate Center, Doña Julia Vargas Avenue, corner Meralco Avenue, Ortigas Center, Pasig City 1600 Philippines  
Tel. No.: (632) 8-811-1788 | Client Services: (632) 8-830-6000

E-mail: client\_services@cocogen.com | Website: www.cocogen.com

(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)