Klausul Pembunuhan dan Penganiayaan

Dengan ini dicatat dan disetujui bahwa dengan adanya tambahan premi, polis ini juga menjamin risiko kematian atau cacat tetap yang diderita sebagai akibat dari penganiayaan, penyiksaaan dan pembunuhan yang dilakukan oleh pihak lain.

KLAUSUL SANTUNAN GANDA

Dengan ini dicatat dan disetujui bahwa dengan adanya tambahan premi, polis ini akan memberikan santunan ganda dalam hal kematian atau cacat tetap yang diderita yang terjadi ketika :
1. sebagai penumpang yang sah dari angkutan umum
2. berada didalam bangunan yang sedang terbakar
3. tersambar petir

KLAUSUL USIA DIATAS 60 (ENAM PULUH) TAHUN

Menyimpang dari ketentuan Pasal 7 pada Polis ini, dengan ini dicatat dan disetujui bahwa dengan adanya tambahan premi, batas usia maksimal dalam ketentuan polis ini seharusnya dibaca .... (..) tahun.
Segala ketentuan dan persyaratan lainnya tidak mengalami perubahan.

PROPERTY DAMAGE CLARIFICATION CLAUSE

Property damage covered under this Agreement shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, In particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Agreement :

A. Loss of or damage to data or software, in particular any detrimental change In data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.

B. Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data software or computer programs, and any business interruption losses resulting from such loss or damage.

CYBER NON-AGGREGATION CLAUSE (N.M.A. 2912)

Losses arising, directly or indirectly, out of :

(i) loss of, alteration of, or damage to
    or
(ii) a reduction in the functionality, availability or operation of

a computer system, hardware, programme, software, data information repository, microship, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the

policyholder of the reinsured or not, do not in and of themselves constitute an event unless arising out of one or more of the following perils:

Fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood freeze or weight of snow.

<u>TERRORISM EXCLUSION ENDORSEMENT</u>

Notwithstanding any provision to the contrary within the insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), commmitted for political, religious, ideological or similar purposes including the intention to influence any government and/ or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
If the Underwriter allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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