

<p style="text-align: center;">AVIATION PILOT OR CREW MEMBER ONLY CLAUSE (Personal Accident)</p>
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NMA 1409

IN CONSIDERATION of the premium paid hereon it is hereby agreed that this Insurance, subject otherwise to its terms, limitation and conditions, covers PT.SMART CORPORATION ONLY while boarding, alighting from or riding in, as a pilot, PT.SMART CORPORATION any civil fixed wing aircraft having a valid airworthiness certificate from the governmental authority having jurisdiction over such aircraft in the country of its registry, and ONLY whilst the aircraft is being used within Indonesia territorial (Ambon, Halmahera, and surrounding).

- (A)
- (B)
- (C) Agricultural spraying.

PROVIDED ALWAYS THAT

- (i) PT.SMART CORPORATION is complying with all applicable operational and safety regulations duly promulgated by governmental authorities having jurisdiction such Aircrafts.
- (ii) Such Aircraft is being used for transportation only and not for crop-dusting or spraying, seeding, sky-writing, racing, testing, exploration or any purpose other than transportation, unless declared in (C) above ;
- (iii) If PT.SMART CORPORATION is riding as a student pilot, whether or not on a solo flight, he is under the supervision of a properly certificated pilot instructor
- (iv) Coverage shall not apply whilst PT.SMART CORPORATION is engaged in the giving of flight instruction to student pilots unless declared in (C) above.

DEFINITIONS

- (A) "Business and Pleasure" shall mean personal pleasure, family and business use, excluding my operation for hire or reward.
- (B) "Industrial Aid" shall mean all the uses stated in (A) also the transportation of executives, employees, guests of PT.SMART CORPORATION goods and merchandise, but excluding any operation for hire or reward.

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