

Warranties and Clauses

ATTACH TO AND FORMING PART OF MILESTONE GUARANTY AND ASSURANCE CORP.
POLICY NO.: PC-BGC-0001835
ACTS OF NATURE(AON) ENDORSEMENT

Notwithstanding contrary to the stipulated conditions of the Standard Motor Car Insurance Policy and subject to the payment of additional premium particularly with respect to General Exception No. 3 of this policy, it is hereby declared and agreed that any accident, loss or damage or liability directly or indirectly, proximately or remotely occasioned by, contributed to by or traceable to, or arising out of, or in connection with Flood, Typhoon, Hurricane, Volcanic Eruption, Earthquake or other convulsion of nature is extended and recoverable under this policy, subject to Schedule of Depreciation and Deductible of 1% of the value of the vehicle, minimum of P 5,000.00 any one occurrence.

DEDUCTIBLE(S): 2

Fixed 2,000.00 each and every loss

Theft - 80/20 Co-Insurance, minimum of Php10,000.00 whichever is higher

DRUNKEN DRIVER CLAUSE

No risk shall attach under this Policy whilst the vehicle insured herein is being driven by a driver under the influence of intoxicating drugs or liquor. This Clause is applicable to PC, CV, MC, & LTO policies.

MORTGAGEE CLAUSE

Loss and/or damage/if any under this policy shall be payable to TOYOTA FINANCIAL SERVICES PHILIPPINES CO as their interest may appear, subject to the terms and conditions of this policy. It is expressly understood that this policy or any renewal thereof shall not be cancelled without prior written notification and conformity of TOYOTA FINANCIAL SERVICES PHILIPPINES CO

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RIOT, STRIKE AND CIVIL COMMOTION ENDORSEMENT

RIOT, STRIKE AND CIVIL COMMOTION ENDORSEMENT

Subject to the payment of an additional premium and notwithstanding anything contained within the Printed Policy to the contrary, it is hereby declared and agreed that under section 1 - Loss or Damage to the contents, the perils covered shall include RIOT, STRIKE AND CIVIL COMMOTION damage which for the purpose of this endorsement shall mean:

Loss of or Damage to the property insured directly caused by:

- 1.The Act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in Condition 2 of the Special Conditions hereof.
- 2.The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance.
- 3.The willful act of any striker or locked-out worker done in the furtherance of a strike or in resistance to a lock-out.
- 4.The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

SPECIAL CONDITIONS

The endorsement shall be subject to the following conditions:

CONDITION 1

This insurance does not cover: -

- a.Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage or any kind or description whatsoever.
- b.Loss or Damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process of operation.
- c.Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation commandeering or requisition by any lawfully constituted authority.
- d.Loss or Damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.
- e.Loss by looting pillage, robbery or theft.

PROVIDED nevertheless that the insurer is not relieved under (c) or (d) above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

CONDITION 2

This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely:

- a.War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
- b.Mutiny, civil commotion assuming proportions of or amounting to a popular rising, military rising,

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insurrection, rebellion, revolution, military or usurped power.

c.Acts of terrorism committed by a person or persons acting on behalf of or in connection with organization.

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 organization(s) or government(s), committed 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.

In any action, suit or other proceeding, where the insurer alleges that by reason of the provision of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the insured.

CONDITION 3

Unless otherwise expressly stated in the policy, this insurance does not cover:

- a.Goods held in trust or on commission
- b.Bullions or unset precious stones
- c.Any curiosity or work of art for an amount exceeding P200
- d.Manuscripts, plans, drawing or designs, patterns , models or moulds
- e.Securities, obligations or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books.
- f.Explosives.

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TERRORISM EXCLUSION CLAUSE

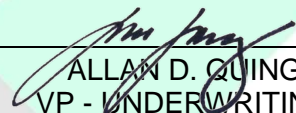
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is hereby declared and agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence of 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 of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or similar purpose 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 caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to an act of terrorism. If the underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving to 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.

PERSONAL ACCIDENT TO 1 DRIVER AND 6 PASSENGERS/HELPERS AT Php. 50,000.00 EACH UNIT
OR TOTAL OF Php. 350,000.00

MILESTONE GUARANTY AND ASSURANCE CORP.



ALLAN D. QUING
VP - UNDERWRITING