

**BURGLARY INSURANCE
POLICY SCHEDULE / JADUAL POLISI**

POLICY NO / NO POLISI : GBU-G0115548-WA-BKR-21

SMART GLOVE INTERNATIONAL SDN BHD

A-06-01 & A-06-02 LEVEL 6
EMPIRE TOWER 1 EMPIRE SUBANG
JALAN SS 16
SUBANG JAYA
47500 SELANGOR

WA-14-0013987N (WA-000340) ROSEGATE INSURANCE
BROKERS SDN BHD

TEL : 0322829883

In saving the earth and supporting the "**GREEN**" project, Tokio Marine Insurans (Malaysia) Berhad has adopted a paper less printing concept.

Please log on to our website "www.tokiomarine.com" to view or to print the English and/or Bahasa Malaysia language Policy wording, terms, conditions and exclusions. For further enquiries, please contact your insurance intermediary or any of our offices as shown on the last page of this Policy Schedule.

If you have any complaints or feedbacks, you may call or write to our Customer Engagement Centre (Complaints Unit) at letusknow@tokiomarine.com.my or 1800 88 0812.

Jika anda mempunyai sebarang aduan atau maklumbalas, sila menghubungi unit aduan kami melalui letusknow@tokiomarine.com.my atau 1800 88 0812.

www.tokiomarine.com

Your policy wording code :

GBU10514

ORIGINAL

Your Insurance Partner
Rakan Insurans Anda

BURGLARY INSURANCE
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REPLACING COVER NOTE NO. : MENGGANTIKAN NO. NOTA PERLINDUNGAN	PREMIUM : RM 50.00 PREMIUM
REPLACING POLICY NO. : MENGGANTIKAN NO. POLISI	
ACCOUNT CODE : WA-14-0013987N (WA-000340) KOD AKAUN : ROSEGATE INSURANCE BROKERS SDN BHD	SERVICE TAX : RM 3.00 CUKAI PERKHIDMATAN

THE INSURED : SMART GLOVE INTERNATIONAL SDN BHD PIHAK DIINSURANSKAN	STAMP DUTY : RM 10.00 DUTI SETEM
ADDRESS : A-06-01 & A-06-02 LEVEL 6 ALAMAT : EMPIRE TOWER 1 EMPIRE SUBANG JALAN SS 16 SUBANG JAYA 47500 SELANGOR	TOTAL : RM 63.00 JUMLAH
	ANNUAL PREMIUM : RM 50.00 PREMIUM TAHUNAN

POSTCODE : 47500
POSKOD

PERIOD OF INSURANCE : FROM 23/08/2021 TO 22/08/2022 (BOTH DATES INCLUSIVE)
TEMPOH INSURANS : DARI HINGGA (TERMASUK KEDUA-DUA TARIKH)

ANY SUBSEQUENT PERIOD FOR WHICH YOU SHALL PAY AND WE SHALL AGREE TO ACCEPT A RENEWAL PREMIUM
SEBARANG TEMPOH YANG SELANJUTNYA DIMANA ANDA HENDAKLAH MEMBAYAR DAN KAMI AKAN BERSETUJU UNTUK MENERIMA PEMBAHARUAN PREMIUM

RISKS DETAILS
BUTIR-BUTIR RISIKO

RISK : 0001 BURGLARY INSURANCE

SITUATION : A-06-01 & A-06-02, LEVEL 6
EMPIRE TOWER 1, EMPIRE SUBANG
JALAN SS 16
47500 SUBANG JAYA SELANGOR

OCCUPATION : OFFICE

ITEM	DESCRIPTION OF PROPERTY / INTEREST INSURED	SUM INSURED / LIMIT OF INDEMNITY (RM)
1.01	ON ALL PROPERTY OF THE INSURED INCLUDING OFFICE EQUIPMENT, FURNITURES, FIXTURES & FITTINGS, RENOVATION, COMPUTERS AND ACCESSORIES AND THE LIKE AND ALL OTHER CONTENTS OF EVERY DESCRIPTION.	10,000.00
		<u>10,000.00</u>
EXCESS	: RM500.00 ON EACH AND EVERY LOSS	

MEMORANDUM

IT IS HEREBY DECLARED AND AGREED THAT 0084 FULL THEFT CLAUSE IS LIMITED TO RM10,000.00 ANY ONE OCCURRENCE.

SUBJECT TO THE FOLLOWING CLAUSES / WARRANTIES / ENDORSEMENTS AS PRINTED ON THE POLICY OR ATTACHED HERETO :-
TERTAKLUK KEPADA FASAL-FASAL / WARRANTI / ENDORSMEN BERIKUT SEPERTI TERCATAT DALAM POLISI ATAU DILAMPIR BERSAMA :-

CODE	DESCRIPTION
KOD	KETERANGAN
0001	DATE RECOGNITION CLAUSE (WITH SAVINGS CLAUSE)
0002	PREMIUM WARRANTY (60 DAYS)
0003	PROPERTY DAMAGE/IT CLARIFICATION CLAUSE
0004	RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE
0005	TERRORISM EXCLUSION ENDORSEMENT
0006	NOTICE TO ALL POLICYHOLDERS
0009	ALTERATIONS AND REPAIRS CLAUSE

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0011 ARMED ROBBERY/HOLD UP ENDORSEMENT
0024 BREACH OF CONDITIONS/WARRANTIES CLAUSE
0035 CRIMINAL BREACH OF TRUST (CBT) CLAUSE
0045 DAMAGE TO PREMISES ENDORSEMENT (5% OF SUM INSURED ANY ONE OCCURRENCE)
0064 DESIGNATION CLAUSE
0073 EMPLOYEES EFFECTS CLAUSE (LIMIT :RM500.00 IN RESPECT OF ANY ONE EVENT)
0081 FIRST LOSS EXCLUDING AVERAGE CLAUSE
0094 INTERNAL REMOVAL CLAUSE
0101 LOSS NOTIFICATION CLAUSE (30 DAYS)
0119 OTHER CONTENTS CLAUSE (EXCLUDING STOCK-IN-TRADE OR MERCHANDISE) -LIMIT
: RM2000.00
0122 PAYMENT ON ACCOUNT CLAUSE
0125 REINSTATEMENT OF LOSS CLAUSE
0129 REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS AND APPLICABLE TO
ITEMS NOT MORE THAN 5 YEARS OLD)
0130 REMOVAL OF DEBRIS CLAUSE (WITHOUT SEPARATE SUM INSURED)
0136 STRIKE RIOT AND CIVIL COMMOTION ENDORSEMENT
0143 THEFT BY DECEPTION (CHEATING) CLAUSE
0147 VEHICLE LOAD CLAUSE
0156 SANCTION LIMITATION AND EXCLUSION CLAUSE
0168 FULL THEFT CLAUSE
0202 SERVICE TAX CLAUSE
C901 COMMUNICABLE DISEASE EXCLUSION (LMA 5393)
C902 PROPERTY CYBER AND DATA EXCLUSION

TOKIO MARINE INSURANS (MALAYSIA) BERHAD



ISSUED AT KL MARKETING AGENCY
DIKELUARKAN DI
RISHI

ON 26/08/2021
PADA

(AUTHORISED SIGNATORY)
(TANDATANGAN YANG SAH)

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0001 DATE RECOGNITION CLAUSE (WITH SAVINGS CLAUSE)

It is noted and agreed this Policy is hereby amended as follows:-

- A. The Company will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the Insured or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to:-
- (1) correctly recognise any date as its true calendar date;
 - (2) capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date, and/or
 - (3) capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- B. It is further understood the Company will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in A.
- C. It is further understood that the Company will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Insured or for the Insured or by or for others to determine, rectify or test any potential or actual failure, malfunction or inadequacy described in A above.
- D. It is further understood that the Company will not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in A above to correctly recognise any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage or any consequential loss referred to in A, B, C or D above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

This endorsement shall not exclude subsequent loss or damage or consequential loss which itself results from any insured peril as defined in the Policy.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0002 PREMIUM WARRANTY (60 DAYS)

It is a fundamental and absolute Special Condition of this contract of insurance that the premium due must be paid and received by the Company within sixty (60) days from the inception date of this policy/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro-rata premium for the period they have been on risk.

Where the premium payable pursuant to this warranty is received by an authorised agent of the Company, the payment shall be deemed to be received by the Company for the purposes of this warranty and the onus

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of proving that the premium payable was received by a person, including an insurance agent, who was not authorised to receive such premium shall lie on the Company.

Subject otherwise to the terms, exceptions and conditions of the Policy.

*Remarks: This Premium Warranty (60 days) is not applicable if the period of insurance is less than 60 days.

0003 PROPERTY DAMAGE/IT CLARIFICATION CLAUSE

Property damage covered under this Policy 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 deletion, a corruption or a deformation of the original structure.

Consequently, the following are excluded from this Policy :-

- 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.

Subject otherwise to the terms, conditions and exceptions of the Policy.

0004 RADIOACTIVE/NUCLEAR ENERGY RISKS EXCLUSION CLAUSE

This insurance does not cover loss, damage, cost or expense or legal liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:-

1. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- 3) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- 4) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- 5) any nuclear material, nuclear installation or any other nuclear energy risks

Subject otherwise to the terms, conditions and exceptions of the Policy.

0005 TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this 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.

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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), 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.

If the Company 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 Insured.

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

Subject otherwise to the terms, conditions and exceptions of the Policy.

0006 NOTICE TO ALL POLICYHOLDERS

(regarding Ombudsman for Financial Services and Customer Service Bureau).

The following are authorized to oversee public enquiries and complaints on insurance related matters. You can contact them for assistance at:

1. OMBUDSMAN FOR FINANCIAL SERVICES
(formerly known as Financial Mediation Bureau)
LEVEL 14, MAIN BLOCK, MENARA TAKAFUL MALAYSIA
NO. 4, JALAN SULTAN SULAIMAN
50000 KUALA LUMPUR
TEL NO.: 03-2272 2811
FAX NO.: 03-2272 1577
BUSINESS HOURS: MONDAY TO FRIDAY (8.30am to 5.30pm)
WEBSITE: www.ofs.org.my

2. PENGURUS
CUSTOMER SERVICE BUREAU
JABATAN PENGAWALAN INSURANS
BANK NEGARA MALAYSIA
JALAN DATO' ONN
50480 KUALA LUMPUR
TEL NO.: 03-2698 8044

0009 ALTERATIONS AND REPAIRS CLAUSE

Workmen are allowed on or about the insured property to carry out alterations and repairs provided the trade, manufacture, nature of occupation and/or construction of the building remains unchanged.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0011 ARMED ROBBERY/HOLD UP ENDORSEMENT

It is hereby declared and agreed that this Policy is extended to cover the risk of armed robbery/hold up inside the premises described herein.

It is further declared and agreed that the words 'armed robbery/hold up' shall mean taking of insured property:
1) by violence inflicted upon a custodian
2) by putting him/her in fear of violence

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3) from the custodian who has been killed or rendered unconscious

Subject otherwise to the terms, exceptions and conditions of the Policy.

0024 BREACH OF CONDITIONS/WARRANTIES CLAUSE

The Conditions and Warranties of this Policy shall apply individually to each of the risk insured and not collectively to them. Thus a breach of any Condition or Warranty shall void the Policy in respect of all risks to which that breach applied and does not affect the Policy in respect of other risks.

0035 CRIMINAL BREACH OF TRUST (CBT) CLAUSE

The Company shall not be liable for any loss or damage caused by or attributed to the act of Criminal Breach of Trust (CBT) by any person within the meaning of the definition of the offence of CBT set out in the Penal Code.

CBT is defined in the Penal Code "as whoever, being in any manner entrusted with property, or with any dominion over property, dishonestly misappropriates or converts to his own use that property, or dishonestly uses or disposes of that property in violation of any direction of law prescribing the mode in which such trust is to be discharged or of any legal contract express or implied, which he has made touching the discharge such trust, or wilfully suffers and other person so to do, commits "Criminal Breach Of Trust."

0045 DAMAGE TO PREMISES ENDORSEMENT (5% OF SUM INSURED ANY ONE OCCURRENCE)

The insurance on properties or interest insured includes costs and expenses necessarily incurred by the Insured in respect of damage to premises not otherwise insured resulting from any theft or attempted theft occurring during the period of insurance, subject to the Company's maximum liability for any loss damage and cost expenses not exceeding 5% of Sum Insured any one occurrence.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0064 DESIGNATION CLAUSE

For the purpose of determining where necessary the Item under which any property is insured, the Company agrees to accept the designation under which such property is entered in the Insured's books.

0073 EMPLOYEES EFFECTS CLAUSE (LIMIT :RM500.00 IN RESPECT OF ANY ONE EVENT)

The indemnity afforded by this Policy extends to include legal liability of the Insured in respect of clothing and/or personal effects of employees the amount of indemnity under this extension being limited to RM500.00 in respect of any one event.

0081 FIRST LOSS EXCLUDING AVERAGE CLAUSE

It is hereby declared and agreed that this Policy is issued as a First Loss Insurance on the property as described in the Schedule of this Policy up to the First Loss Sum Insured as stated in the Schedule and Condition 7 is deemed to be deleted.

Provided that the liability of the Company shall not exceed the First Loss Sum Insured stated in the Schedule during the Period of Insurance.

Subject otherwise to the terms, conditions and exceptions of the Policy.

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0094 INTERNAL REMOVAL CLAUSE

It is understood and agreed that in the event of removal of property from one building to another at any of the aforesaid situations being inadvertently not advised to the Company the insurance on such property shall follow removal, the necessary adjustments in sum insured and premium being made as from the date of removal as soon as the oversight is discovered.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0101 LOSS NOTIFICATION CLAUSE (30 DAYS)

It is agreed that this insurance will not be prejudiced by any inadvertent delays, errors or omission in notifying the Company of any circumstances or event giving rise or likely to give rise to a claim under this Policy. However, the Company shall not be responsible for any claim not reported to the Company within 30 days from the date of accident and/or loss.

0119 OTHER CONTENTS CLAUSE (EXCLUDING STOCK-IN-TRADE OR MERCHANDISE) -LIMIT : RM2000.00

It is agreed that the term "Other Contents" is so far as they are not otherwise insured is understood to include :

- a) Money and stamps not otherwise specifically insured for an amount not exceeding RM2000.00.
- b) Documents, manuscripts and business books but only for the value of the materials as stationery, together with the cost of clerical labour expended in writing up, and not for the value to the Insured of the information contained therein and for an amount not exceeding RM2000.00 in respect of any one document, manuscript and business book.
- c) Computer system records but only for the value of the materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expenses in connection with the production of information to be recorded therein) and not for the value to the Insured of the information contained therein for an amount not exceeding RM2000.00.
- d) Patterns, moulds, models, plans and designs, for an amount not exceeding RM2000.00 in respect of any one pattern, mould, model, plan or design.
- e) Employees' pedal cycles, clothing, tools and other personal effects for an amount not exceeding RM2000.00 in respect of any one employee.

0122 PAYMENT ON ACCOUNT CLAUSE

It is understood and agreed that in the event of the occurrence of a loss under this Insurance the Company will make payment on account in respect of such loss to the Insured if desired.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0125 REINSTATEMENT OF LOSS CLAUSE

In the event of loss, the insurance hereunder shall be maintained in force for the full Sum Insured and the Insured shall be liable to pay an additional premium at the agreed rate of the policy calculated on the amount of loss on a pro rata basis from the date of such loss to the expiry of the current period of insurance.

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0129 REINSTATEMENT VALUE CLAUSE (EXCLUDING STOCK ITEMS AND APPLICABLE TO ITEMS NOT MORE THAN 5 YEARS OLD)

In the event of the property insured under item No(s) (as stated in the Schedule) of the within Policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the Policy is to be calculated shall be cost of replacing or reinstating on the same site property of same kind or type but not superior to or more extensive than the insured property when new, subject to the following Special Provisions and subject also to the terms, exceptions and conditions of the Policy except insofar as the same may varied hereby.

Special Provisions

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirement of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable despatch and in any case must be completed within 12 months after the destruction or damage, or within such further time as the Company may (during the said 12 months) in writing allow, otherwise no payment beyond the amount which would have been payable under the Policy if this clause had not been incorporated therein shall be made.
2. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the Policy if this clause had not been incorporated therein.
3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered has been destroyed exceeds the sum insured thereon at the commencement of any destruction of or damage to such property by any any peril insured against by this Policy, then the Insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this clause applies shall be separately subject to the foregoing provision.
4. This clause shall be without force or effect if:-
 - (a) The Insured fails to intimate to the Company within 6 months from the date of destruction or damage, or such further times as the Company may in writing allow, his intention to replace or reinstate the property destroyed or damaged.
 - (b) The Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.
5. No payment beyond the amount which would have been payable under the Policy if this clause had not been incorporated therein shall be made if at the time of any destruction or damage to any property insured hereunder such property shall be covered by any other insurance effected by or on behalf of the Insured which is not upon the identical basis of reinstatement set fourth therein.

0130 REMOVAL OF DEBRIS CLAUSE (WITHOUT SEPARATE SUM INSURED)

The insurance on items (as stated in the Schedule) hereby insured includes cost and expenses necessarily incurred by the Insured with the consent of the Company in the :-

- a) removal of debris
- b) dismantling and/or demolishing
- c) shoring up or propping

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of the portion or portions of the property insured by the said Item(s) of this Policy destroyed or damaged by any peril hereby insured against. Items (b) and (c) above are deemed to be deleted when machinery is not insured.

The amount payable for such costs and expenses shall not exceed 10% of the Sum Insured of each Item or RM500,000.00 in aggregate any one loss, whichever is lower.

The Company will not pay any cost expenses :

- i) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site.
- ii) arising from pollution or contamination of property not insured by this Policy.

Provided always the Company's maximum liability shall not exceed the sum insured stated in the Schedule for which the Item(s) is/are insured.

0136 STRIKE RIOT AND CIVIL COMMOTION ENDORSEMENT

It is hereby understood and agreed that this Policy shall be extended to cover strike, riot and civil commotion damage which for the purpose of this clause shall mean loss of or damage to the property insured 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 lockout or not) or the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
- (2) the wilful act of any striker or locked out worker done in furtherance of a strike or in resistance to a lockout or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of such act.

Provided that the indemnity given by reason of this Endorsement shall not apply to any loss damage or destruction directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with

- (a) war invasion the act of foreign enemies hostilities or warlike operation (whether war be declared or not) civil war
- (b) mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising rebellion revolution insurrection military or usurped power or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the Government de jure or de facto or the influencing of it by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

In the event of any claim hereunder the Insured shall prove that the accident loss damage or liability arose independently of and was in no way connected to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0143 THEFT BY DECEPTION (CHEATING) CLAUSE

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The Company shall not be liable for any loss or damage caused by or attributed to the act of cheating by any person within the meaning of the definition of the offence of cheating set out in the Penal Code.

Cheating is defined in the Penal Code "as whoever, by deceiving any person, fraudulently or dishonestly induces the person so deceived to deliver any property to any person or to consent that any person shall retain any property, or intentionally induces the person so deceived to do or omit to do anything which he would not do or omit if he were not so deceived, and which act or omission causes or is likely to cause damage or harm to that person in body, mind, reputation or property, is said to 'Cheat'".

0147 VEHICLE LOAD CLAUSE

In the event of any of the Insured's vehicles being left loaded overnight whilst in or on the premises described in the Schedule hereto the Company will indemnify the Insured in respect of such load in the event of loss or damage by any of the perils insured against by this Policy.

Subject otherwise to the terms, exceptions and conditions of the Policy.

0156 SANCTION LIMITATION AND EXCLUSION CLAUSE

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under the United Nations, United States, United Kingdom and European Union resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to that insurer.

0168 FULL THEFT CLAUSE

It is hereby agreed and declared that notwithstanding anything herein contained to the contrary, this Policy extends to cover Full Theft i.e. if the Property Insured should be stolen by any person or persons (other than the Insured's employees) not consequent upon forcible and violent entry upon premises, the Policy extends to cover such risks.

Notwithstanding the foregoing it is further declared that

- (a) the loss must occur from a specific occurrence reported to the Company within 14 days after the event.
- (b) loss discovered at periodical checking is not covered by this extension.

It is further declared and agreed that the Company shall not be liable for the first amount (excess as stated in the schedule) for each and every claim arising from connected with or traceable to Full Theft as defined above.

0202 SERVICE TAX CLAUSE

In compliance with the implementaion of Service Tax on 1 September 2018 ("Effective Date"), it is hereby declared that Tokio Marine Insurans (Malaysia) Berhad ("TMIM") is required to charge the Insured and the Insured is liable to pay TMIM the Service Tax due on policies commencing on and after the Effective Date and the pro-rated premium for the period of the Policy that spans over the Effective Date. The obligation of the Insured to pay Service Tax shall form part of the terms and conditions of the Policy.

C901 COMMUNICABLE DISEASE EXCLUSION (LMA 5393)

1. This policy, subject to all applicable terms, conditions and