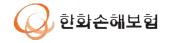
# **Package Insurance Policy**

Policy No. FA20246734777000

Policy Holder 오시리아테마파크피에프브이 주식회사





# Package Insurance Policy

#### **MASTER SCHEDULE**

Policy Holder	오시리아테마파크피에프브이 주식회사 124- 87- 57853
	오시리아테마파크피에프브이 주식회사 124-87-57853
Name of Insured	이지스자산운용(주) (201- 86- 15022) 롯데월드 어드벤처 부산 (233- 85- 03166) (주)호텔롯데(롯데월드) (219- 85- 00014) 오시리아테마파크피에프브이 주식회사 (124- 87- 57853)
Location	국내소재 (46083) 부산 기장군 기장읍 기장해안로 205 외 339 필지(기장읍)
Occupancy	박물관,미술관,과학관,문화관,체험관,기념관
	2024년 01월 31일 00:00 시부터 2025년 01월 31일 00:00 시까지
Policy Period	Standard Time at business premises.

Section	Currency	Sum Insured	Premium
Section I. Property All Risk	WON	146,650,000,000	17,912,555
Section IL Machinery Breakdown	WON	146,650,000,000	17,598,000
Section III- 1. Business Inturruption	WON	22,661,000,000	2,719,320
Section III- 2. Machinery Breakdown Loss of Profit	WON	22,661,000,000	2,719,320
Section IV. General Liability	WON	5,800,000,000	67,500,000
Total	WON	344,422,000,000	108,449,195

Туре	Installment		Installment		due date	Currency	Premium
일시납	1회차	100%	2024-01-31	WON	108,449,195		

In Witness Whereof, HANWHA GENERAL INSURANCE CO., LTD. has caused this policy to be signed by its president or authorized representative, and countersigned on the declaration page by a duly authorized representative.

HANWHA GENERAL INSURANCE CO., LTD.

NA.C.B

**Authorized Representative** 

2024 01 20 1/11



# Package Insurance Policy

A/C	오시리아테마파크피에프브이 주식회사	Policy No.	FA20246734777000	(0000)	
1. Location	국내소재 (46083) 부산 기장군 기장읍 기장해안로 205 외 339 필지(기장읍)				
물건명	오시리아테마파크피에프브이 주식회사				
Section I. Property All 1	Risk				
▶목적물명	오시리아테마파크				
Occupancy	박물관,미술관,과학관,문화관,체험관,기념관				
Covered Risk	오시리아테마파크_놀이시설, 상점, 매점, 음식점 등				
물건구분	일반	특수건물	111111111		

#### The Property Insured

Туре	Currency	Sum Insured	Remark
Building	WON	146,650,000,000	
Total	WON	146,650,000,000	

#### Limit of Liability

Option	Currency	L.o.L	Remark
Up to Total Sum Insured	WON	146,650,000,000	

#### Deductible

Option	Currency	Ded.	Remark
each and every loss per location	WON	1,000,000	

#### Section I. Property All Risk(LLFDP)

▶목적물명	특수건물화재대물배상책임
Covered Risk	특수건물화재대물배상책임

#### The Property Insured

Туре	Currency	Sum Insured	Remark
Legal Liability for Fire Damage to Property	WON	1,000,000,000(1사고당)	
Total	WON	1,000,000,000	

#### Section II. Machinery Breakdown

▶ 목적물명	기계손해담보
Occupancy	재보험자구득
Covered Risk	재보험자구득

#### The Property Insured

Туре	Currency	Sum Insured	Remark
Machinery Breakdown	WON	146,650,000,000	
Total	WON	146,650,000,000	

#### Limit of Liability

Option	Currency	L.o.L	Remark



# Package Insurance Policy

A/C	오시리아테마파크피에프브이 주식회사	Policy No.	FA20246734777000	0000)

#### Limit of Liability

Option	Currency	L.o.L	Remark
Up to Total Sum Insured	WON	146,650,000,000	

#### Deductible

Option	Currency	Ded.	Remark
each and every loss per location	WON	1,000,000	

#### Section III- 1. Business Inturruption

▶ 목적물명	기업휴지손해담보		
Covered Risk	오시리아테마파크		
보상기간	36개월까지	공제기간	7일

#### The Property Insured

Туре	Currency	Sum Insured	Remark
Business Interruption	WON	22,661,000,000	
Total	WON	22,661,000,000	

#### Limit of Liability

Option	Currency	L.o.L	Remark
Up to Total Sum Insured	WON	22,661,000,000	

#### Section III- 2. Machinery Breakdown Loss of Profit

▶목적물명	기계이익상실담보(MLOP)		
Occupancy	재보험자구득		
Covered Risk	재보험자구득		
보상기간	36개월까지	공제기간	7일

#### The Property Insured

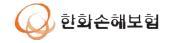
Туре	Currency	Sum Insured	Remark
Machinery Breakdown Loss of Profit	WON	22,661,000,000	
Total	WON	22,661,000,000	

#### Limit of Liability

Option	Currency	L.o.L	Remark
Up to Total Sum Insured	WON	22,661,000,000	

Section IV. General Liability (Premise and Operation Liability)

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# Package Insurance Policy

A/C	오시리아테마파크피에프브이 주식회사	Policy No.	FA20246734777000	(0000)

Section IV. General Liability (Premise and Operation Liability)
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Section IV. General Lia		peration Liabili	ly)				
► 목적물 Covered Risk	오시리아테마파크 [P&O],[MP],[Garage],[EPD],[PL] * 테마파크부지일체(승강기 13대포함)/36,140.68 ㎡ * 옥외주차장: 38,356 ㎡ * 물품보관함 내 보관물품: 1 SET * 테마파크내 판매업체(음식점, 잡화판매점, 게임장 등 18 곳)/ KRW 13,369,000,000						
	산출기초	면적(36,140	1.68) m²				
Limit of Liablity	Premise and Operation Liability		Combined Single Limit	any one occurrence	WON	5,000,000,000	
	Medical Payments		Body Injury	any one person	WON	5,000,000	
	Medical Payments		Body Injury	any one occurrence	WON	5,000,000	
	Property Entrusted Extended Cover		Property Damage	any one occurrence	WON	100,000,000	
	- Combined Single Limit: KRW 5,000,000,000 - any one occurrence [Medical Payment] - Bodily Injury: KRW 5,000,000 - any one person / KRW 5,000,000 - any one occurrence [Garage Keeper's Liability] - Combined Single Limit: KRW 300,000,000 - any one occurrence [Extended Property Damage Coverage] - Property Damage: KRW 100,000,000 - any one occurrence [Products's Liability] - Combined Single Limit: KRW 500,000,000 - any one occurrence / KRW 500,000,000 - aggregate  ■ 공제금액 [Premises and Operation's Liability] KRW 1,000,000 - any one occurrence [Medical Payment] NIL [Garage Keeper's Liability] KRW 1,000,000 - any one occurrence [Extended Property Damage Coverage] KRW 300,000 - any one occurrence [Products's Liability] KRW 300,000 - any one occurrence						
	Premise and Opera	, -	Combined Single Limit	any one occurrence	WON	1,000,000	
Deductible	Property Entrustee Cover	d Extended	Property Damage	any one occurrence	WON	300,000	

#### $Section \ IV. \ General \ Liability \ (\ Garage \ Keeper's \ Liability \ )$

▶ 목적물	주차장배상						
Covered Risk	주차장배상						
	산출기초 면적(38,356.00) m²						
Limit of Liablity	Garage Keeper's Liability		Combined Single Limit	any one occurrence	WON	300,000,000	
Deductible	Garage Keeper's Liability		Combined Single Limit	any one occurrence	WON	1,000,000	

#### Section IV. General Liability ( Product Liablity )

▶목적물	생산물배상						
Covered Risk	생산물배상						
	산출기초 대한민국:매출액(13,369,000,000.00) WON						
Limit of Liablity	Products/Completed Operations Liability		Combined Single Limit	any one occurrence	WON	500,000,000	
	Products/Completed Operations Liability		Combined Single Limit	in aggregate	WON	500,000,000	



# Package Insurance Policy

A/C	오시리아테마파크피에프브이 주식회	Policy No.	FA20246734	1777000	(0000)			
Section IV. General Liability ( Product Liablity )								
Deductible	Products/Completed Operations Liability	Combined Single Limit	any one occ	currence	WON		300,000	

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## **Package Insurance Policy**

A/C 오시리아테마파크피에프브이 주식회사 Policy No. FA20246734777000 (0000)

#### TERMS AND CONDITIONS

#### **▶** General Conditions

1) KOREAN PACKAGE INSURANCE POLICY FORM

[재산종합보험 보통약관]

2) SECTION | PROPERTY ALL RISKS

[재산종합위험담보]

3) SECTION || MACHINERY BREAKDOWN

[기계위험담보]

4) SECTION III- 1 BUSINESS INTERRUPTION

[재산종합위험에 따른 기업휴지 담보]

5) SECTION III- 2 MACHINERY BREAKDOWN LOSS OF PROFIT

[기계위험에 따른 기업휴지 담보]

6) SECTION IV GENERAL LIABILITY

[배상책임위험담보]

7) Millennium Exclusion Clause

[서기2000년 부담보 특별약관]

8) IT Clarification Agreement

[정보기술 조항]

9) Cyber Exclusion

[사이버위험부담보]

10) Exclusion of Sabotage & Terrorism

[사보타주 및 테러행위 면책특별약관]

11) Transmission and Distribution Lines Exclusion

[송·배전설비부담보 특별약관]

12) Exclusion of Strikes, Riots and Civil Commotion

[파업, 폭동 및 소요 부담보]

13) War, Civil War, Political Risk and Terrorism Exclusion Clause

[전쟁, 내전, 정치적 위험 및 테러위험 면책특별약관]

14) Communicable Disease Exlcusion (LMA5394)

[감염병 면책조항 (LMA5394)]

15) 72 hours Clause

[72시간조항]

16) Sanction Limitation and Exclusion Clause (LMA3100)

[제재위반위험 부담보 조항]

17) Waiver of Subrogation against ()

[대위권 포기조항]

18) Error and Omission Clause : Applied with the limit of KRW 1,000,000,000.- a.o.a

[오기 & 탈루 조항 : Applied to Section I & III ONLY]

19) Co- Insurance Clause : 한화 70%, DB 30%

[공동인수 특별약관]

#### ► Section I. Property All Risk

1) Debris Removal and Cost of Clean up extension : Applied with the limit of 20 % of Loss Amount

[잔존물제거 및 청소비용 담보조항 : 손해액의 20% 한도 내]

2) Authorities Exclusion: Applied

[공권력 면책 : 적용]



## **Package Insurance Policy**

A/C 오시리아테마파크피에프브이 주식회사 Policy No. FA20246734777000 (0000)

#### TERMS AND CONDITIONS

#### ► Section I. Property All Risk

3) Temporary Removal: Applied on the same premises only

[일시적 철거비용 담보조항: 동일구내에 한하여 적용]

4) Minor Works Clause [No cover is provided if the contract value(replacement cost) for any one contract exceeds the limit hereunder. All Business Interruption Losses resulting from minor works are especially excluded.]: Applied with limit of KRW 5,000,000,000,000 - any one contract

[소규모 공사조항 [1도급계약당 계약금액(재조달기준)이 동 한도금액을 초과하는 경우 담보하지 않음. 소규모공사로 인해 발생하는 기업휴지위험은 특히 담보하지 않음.]: 1 공사당 50억원 한도 내]

5) Capital additions [No cover is provided if the sum insured for any one addition exceeds the limit hereunder]: Applied with limit of KRW 5,000,000,000 - any one addition

[추가재산 담보조항 [1추가당 가입금액이 동 한도금액을 초과하는 경우 담보하지 않음]: 1추가당 50억원 한도 내]

6) Fire Fighting Expenses: Applied with limit of KRW 3,000,000,000 - any one occurrence

[소방비용 담보조항 : 1사고당 30억원 한도 내]

7) Expediting Expenses: Applied with limit of KRW 3,000,000,000 - any one occurrence

[특별비용 담보조항: 1사고당 30억원 한도 내]

8) Sue and Labour : Applied [손해방지비용 담보조항 : 적용]

9) Public Authorities Clause: Applied

[공공기관조항: 적용]

10) Architects, Surveyors and Consulting Engineers: Applied

[건축가, 조사가, 자문기술자 용역비용 담보조항: 적용]

11) Bodily Injury Liability Coverage Clause

[신체손해배상책임담보 특별약관]

12) Building Owner's Liability for Employee(s) Exclusion Clause

[건물소유자의 종업원배상책임부담보 특별약관]

13) Legal Liability for Fire Damage to Property (Specific Building)

[화재대물배상책임 특별약관(특수건물)]

14) Memo 1. Basis of Indemnification: Replacement Cost Basis & Average Clause

[보상기준 : 재조달가액 기준 & 비례보상 조항]

 $15)\,Memo\,\,2.\,Certified\,\,Valuation: Not\,\,Applied$ 

[공인된 가액평가:미적용]

16) Memo 3. Inventory / Stock Valuation and Declaration / Adjustment: Not Applied

[재고동산 평가 및 통지/정산 : 미적용]

17) Memo 4. Limit of Liability: Up to Total Sum Insured

[보상한도액: 보험가입금액 한도 내]

18) Memo 5. Deductible: KRW 1,000,000 each and every loss per location

[기초공제액 : 소재지별 매사고당 1백만원]

19) Cover Strike, Riot & Civil Commotion Clause: Applied with limit of KRW 4,000,000,000 - any one occurrence

[동맹파업, 폭동, 소요 특별약관]

20) Deletion of A. Excepted Clause No. 4 in Special Exclusion to Section I(PAR) - Subsidence, Settlement, Landslip, Shrinkage or Expansion or Erosion of Soil

[제 1부문하의 특별면책사항 A.4 삭제조항 - 전복, 침하, 사태, 토양의 수축이나 팽창 또는 침식]

#### ► Section II. Machinery Breakdown

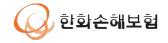
1) Temporary Removal: Applied on the same premises only

[일시적 철거비용 담보조항 : 동일구내에 한하여 적용]

2) Expediting Expenses: Applied with limit of KRW 3,000,000,000 - any one occurrence

[특별비용 담보조항: 1사고당 30억원 한도 내]

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## **Package Insurance Policy**

A/C 오시리아테마파크피에프브이 주식회사 Policy No. FA20246734777000 (0000)

#### TERMS AND CONDITIONS

#### ► Section II. Machinery Breakdown

3) Architects, Surveyors and Consulting Engineers: Applied

[건축가, 조사자, 자문기술자 용역비용 담보조항: 적용]

4) Limit of Liability: Up to Total Sum Insured

[보상한도액 : 보험가입금액 한도 내]

5) Deductible: KRW 1,000,000 each and every loss per location

[기초공제액 : 소재지별 매사고당 1백만원]

6) Basis of Indemnification: Replacement Cost Basis & Average Clause

[보상기준 : 재조달가액 기준 & 비례보상 조항]

7) Certified Valuation: Not Applied

[공인된 가액평가: 미적용]

#### ► Section III- 1. Business Inturruption

1) Indemnity Period: 36 Months

[보상기간(개월): 36개월] 2) Time Excess: 7 Days [면책기간(일): 7일]

3) Payments on Account: Applied

[가지급보험금 조항 : 적용] 4) Accumulated Stocks : Applied

[누적재고 조항: 적용]

5) Off Premises Power: Applied with limit of KRW 1,000,000,000 - any one occurrence

[구외 동력시설조항 : 1사고당 10억원 한도 내] 6) Customers & Suppliers Extention : Not Applied

[수요자/공급자 확장 담보조항 : 미적용]

7) Premium Adjustment Clause: Not Applied

[보험료 정산 특별약관 : 미적용] 8) Average Clause : Applied [비례보상조항 : 적용]

9) Excluding Advaced Loss of Profit: Applied

[예정이익상실 위험 부담보: 적용]

#### ► Section III-2. Machinery Breakdown Loss of Profit

1) Indemnity Period: 36 Months

[보상기간(개월): 36개월] 2) Time Excess: 7 Days [면책기간(일): 7일]

3) Payments on Account: Applied

[가지급보험금 조항 : 적용] 4) Accumulated Stocks : Applied

Accumulated Stocks . Ap

[누적재고 조항 : 적용]

5) Off Premises Power: Applied with limit of KRW 1,000,000,000 - any one occurrence

[구외 동력시설조항 : 1사고당 10억원 한도 내] 6) Customers & Suppliers Extention : Not Applied

[수요자/공급자 확장 담보조항: 미적용]

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## **Package Insurance Policy**

A/C 오시리아테마파크피에프브이 주식회사 Policy No. FA20246734777000 (0000)

#### TERMS AND CONDITIONS

► Section III- 2. Machinery Breakdown Loss of Profit

7) Premium Adjustment Clause: Not Applied

[보험료 정산 특별약관 : 미적용] 8) Average Clause : Applied [비례보상조항 : 적용]

9) Excluding Advaced Loss of Profit: Applied

[예정이익상실 부담보: 적용]

► Section IV. General Liability

1) Package Insurance Policy Form Section IV- 1 (Occurrence Basis)

[일반영업배상책임위험담보]

2) Products / Completed Operation Liability: Occurrence Basis

[생산물/완성작업위험: 손해사고기준]

3) Section IV-2: Not Applied

[Section IV-2:미적용]

4) Pollution Liability Coverage: Applied(Sudden & Accidental only)

[오염배상책임 담보조항: 적용함(급격 & 우연한 사고에 한함)]

5) Employer's Liability Coverage: Not Applied

[고용주배상책임 담보조항: 미적용] 6) Cross Liability Coverage: Applied

[교차배상책임 담보조항 : 적용]

7) Watercraft off premises liability coverage : Not Applied

[구외선박배상책임 담보조항 : 미적용]

8) Medical Payment Coverage Endorsement

[구내치료비 담보 특별약관]

9) Punitive Damages Exclusion Clause

[벌과금 부담보 특별약관]

10) Personal and Advertising Injury Exclusion Clause

[인격침해 및 광고침해 부담보 특별약관]

11) Nuclear Energy Liability Exclusion Clause

[원자력 배상책임부담보 특별약관]

12) Compulsory Gas Accident Liability Exclusion Clause

[가스사고배상책임 부담보 특별약관]

13) Deductible Liability Insurance Clause

[기초공제 특별약관]

14) Property Entrusted Exclusion Clause

[수탁물건 부담보 특별약관]

15) Fire Damage Legal Liability Exclusion Clause

[화재배상책임 부담보 특별약관]

16) Millennium Exclusion Clause

[서기2000년 문제 부담보]

17) All cost & Expenses are included within the Limit of Liability

[모든 비용의 보상한도액 내 포함]

18) Terrorism Exclusion Endorsement (NMA2952)

[테러 부담보 조항]