

RESTRICTION OF COVERAGE CLAUSE

1. Riot and Strike Endorsement

1.1. It is hereby agreed and declared that notwithstanding anything in the within written Policy contained to the contrary the insurance under this Policy shall extend to cover Riot and damage which for the purpose of this endorsement shall mean (subject always to the Special Conditions hereinafter contained). Loss of or damage to the property insured directly caused by :

1.1.1. 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 1.2.3. of the Special Conditions hereof.

1.1.2. 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.

1.1.3. The willful act of any striker or lockout worker done in furtherance of a strike or in resistance to a lockout.

1.1.4. 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.

1.2. Special Conditions:

1.2.1. This insurance does not cover:

1.2.1.1. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

1.2.1.2. Loss or damage resulting from total or partial cessation of work or the restarting or interruption or cessation of any process or operation.

1.2.1.3. Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.

1.2.1.4. Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person or such building

1.2.1.5. Loss or damage directly caused by or arising from or in consequence of or contributed to by nuclear weapons material. Provided nevertheless the Company is not relieved under 1.2.1.3. or 1.2.1.4 above of any liability to the Insured in

respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

1.2.2. This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Conditions 1.2.2. only combustion shall include any self-process of nuclear fission.

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

1.2.3.1. War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war.

1.2.3.2. Mutiny, civil commotion, assuming the proportions of or amounting to a popular rising military rising, insurrection rebellion, revolution, military or usurped power, or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions 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.

1.2.4. Unless otherwise expressly stated in the Policy this insurance does not cover :

1.2.4.1. Goods held in trust on commissions.

1.2.4.2. Bullion or unset precious stones.

1.2.4.3. Any curiosity or work of art for an amount exceeding Rp.500,000.-

1.2.4.4. Manuscripts, plans, drawings, or design, patterns, models, or moulds.

1.2.4.5. Securities, obligations, or documents of any kind, stamps coined or paper money, cheque books of account or other business books, and computer systems records.

1.2.4.6. Explosives.

1.2.5. This insurance may at any time be terminated by the company on giving prior notice on the 5th day at noon time after the giving of such notice, in which case the company shall be liable to repay the full premium for the corresponding year, unless a claim has risen before such cancellation in which case premium return shall be prorata. If the

insurance be terminated at the request of the Insured the company shall not be liable to repay the premium or any part of it except in so far as the insurance applies to stock in respect of which the company shall retain a premium according to its customary short period scale for the time the said insurance has been in force.

1.2.6. If the property hereby insured shall at the breaking out of any fire at the commencement of any destruction of or damage to such property by any other peril insured against by this Endorsement be collectively of greater value than the sum insured thereon, the insured thereon, the Insured shall be considered as being his own insurer for the difference and shall bear ratable share of the amount of the loss accordingly. Every item if more than one, of the Policy shall be separately subject to this condition. Provided that it is hereby further expressly agreed and declared that.

1.2.6.1. All the Conditions of this Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the above Special Conditions and any reference to fire in the Conditions of the Policy shall be deemed to include the perils hereby insured against.

1.2.6.2. The Special Conditions herein shall apply only in the insurance granted by this extension and the Conditions of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement has not been thereon.

2. Malicious Damage Endorsement

It is hereby declared and agreed that the insurance under the said Riot and Strike Endorsement shall extend to include Malicious Damage which for the purpose of this extension shall mean :

Loss of or damage to the property insured directly caused by the Malicious Act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in condition 1.2.3. of the said Riot and Strike Endorsement.

But the Company shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereat or caused by any person taking part therein. It is declared and agreed that the insurance under the

- Riot and Strike Endorsement and the
- Malicious damage Endorsement shall be subject to an Excess of at least 1% the total sum insured in any one occurrence and any one risk (Minimum : Rp.2,500,000.--) Provided always

that all the conditions and provisos of the said Riot and Strike Endorsement shall apply to this extension as if they had been incorporate herein.

3. Impact of Vehicles Endorsement

The term "VEHICLES", as used in this endorsement means vehicles running on land or tracks but not aircraft. Loss by vehicles shall include only directly loss resulting from actual physical contact of a vehicle with property covered hereunder or with the building containing the property covered hereunder. This Company shall not be liable, however, for loss (a) by any vehicle owned or operated by the Insured or by any tenant of the described premises; (b) by any vehicle to fences, driveways, walks or lawns; (c) to any vehicle; including contents thereof, other than stocks of vehicles in process of manufacture or for sale, Deductible Rp.1,000,000.-

4. Smoke Endorsement

The term "SMOKE" shall mean only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe or by a vent pipe, and while in or on the premises described on this policy, excluding, however, smoke from fireplaces or industrial apparatus.