STRONGHOLD
INSURANCE COMPANY, INCORPORATED
Gen V. Bldg, Pan-Philippine Hwy, San Pablo City, 4000 Laguna

MARINE POLICY SCHEDULE

IN-LAND MARINE CARGO INSURANCE

POLICY NO : MI-B13-0000243

DATE ISSUED : APRIL 7, 2025

NAME OF ASSURED **TATING TRANSPORT SERVICES/GENTLE SURPREME PHILIPPINES Inc**
ADDRESS **B20 L8 SAN LORENZO SUBD. PHASE 1C BRGY. DITA STA. ROSA CITY, LAGUNA**

ITEM NO **1**
VESSEL/VEHICLE

1. NAME: LIEZEL BINOYA MENCHERO
   1. PLATE NO: NKL 2893
   2. PLATE NO: DBS 4189
   3. PLATE NO: CCB8410
   4. PLATE NO: DAR8979
   5. PLATE NO: NEE7336

GEOGRAPHICAL LIMIT: ANYWHERE IN THE PHILIPPINES

BASIS OF VALUATION: AS PER DECLARED WAYBILL INVOICE

LIMIT OF LIABILITY: LIMIT PER TRUCK PER ANY ON LOSS PHP **5,000,000.00** ANNUAL AGGREGATE LIMIT PHP **5,000,000.00**

DEDUCTIBLE: 70% / 30% CO-INSURANCE FOR LOSSES RELATING TO ROBBERY AND

HIGH JACKING 5% OF INSURED VALUE FOR EACH AND EVERY LOSS

VOYAGE/PERIOD OF APRIL 7 , 2025
APRIL 7, 2026

ON SHIPMENT PRODUCTS OF : GENERAL CARGO & GENERAL MERCHANDISE ETC.

(Excluding bullions, precious jewelry/stones, cash, securities, negotiable instruments, any kind of document, works of art, raw materials used in the production of any explosive, personal effects, illegal drugs, weapons, guns or any ammunition, compact disks, video compact disks, digital compact disks, integrated circuit, scrap metals, flammable & combustible objects, petroleum product (assembled and parts), bullion, cheques, obligation, stamps, book of accounts or other business books, computer systems/records, explosives, antiques, logs, manuscript, plans, drawings or design, patterns, models or moulds, cigarettes and all other items prohibited by law.)

AMOUNT INSURED **FIVE MILLION PHILIPPINE CURRENCY PESO ONLY (Ps 5,000,000.00)- AGGREGATE LIMIT**

PREMIUM	Ps	2,000.00	Premium
		1,000.00	Documentary Stamps
		1,000.00	EVAT
		425.00	LGT
	Ps	4,425.00	TOTAL AMOUNT DUE

WARRANTIES AND CLAUSES :

CIVIL CODE ARTICLE 1250 WAIVER CLAUSES
DEDUCTIBLE CLAUSE
DOCUMENTARY STAMP CLAUSE
INSTITUTE CYBER ATTACK EXCLUSION CLAUSE (CL 380) 10/11/2003
INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
INSTITUTE REPLACEMENT CLAUSE CL 161 DATED 1.1.34
INLAND TRANSIT WARRANTIES
ROBBERY/HIJACKING CLAUSE
SABOTAGE AND TERRORISM EXCLUSION ENDORSEMENT
TERRORISM EXCLUSION ENDORSEMENT
TRUCK RISKS CLAUSE
TYPHOON WARRANTY
WAR AND TERRORISM EXCLUSION ENDORSEMENT

STRONGHOLD INSURANCE COMPANY, INC

ANGELO R. VILLAMEJOR

AUTHORIZED SIGNATURE

STRONGHOLD
INSURANCE COMPANY, INCORPORATED

STATEMENT OF ACCOUNT

Line of : INLAND MARINE CARGO

Date Issued : APRIL 7, 2025

Assured : TATING TRANSPORT SERVICES/GENTLE SURPREME PHILIPPINES Inc

Address B20 L8 SAN LORENZO SUBD. PHASE 1C BRGY. DITA STA. ROSA CITY, LAGUNA

Agent Code : B13-00008

Particulars

Policy No	:	MI-B13-0000188
Period of Insurance	:	APRIL 7, 2025 To APRIL 7, 2026
Sum Insured	:	FIVE MILLION PESO ONLY (P 5,000,000.00) PHILIPPINE CURRENCY
Premium	:	2,000.00
Doc. Stamps	:	1,000.00
VAT	:	1,000.00
Local Gov't Tax	:	425.00
Total Amount Due		4,425.00

NOTE: THIS IS NOT A RECEIPT

Payment Should Be Made In Favour Of
STRONGHOLD INSURANCE COMPANY, INC

If payment is made to our collector or representative demand for a Provisional Receipt, and if our Official Receipt is not received by you within (5) days, please notify us immediately. Please make your check payable to the STRONGHOLD INSURANCE COMPANY, INC

NOTE : Should the policy be cancelled or endorsed to a lower value, the insured is still liable to pay the full amount of the documentary stamps as stipulated in the policy prior to cancellation/endorsement.

ANGELO R. VILLAMEJOR

AUTHORIZED SIGNATURE

Warranties and Clauses
Printed: 04/7/25

ATTACHED TO AND FORMING PART OF THE STRONGHOLD INSURANCE COMPANY INC.
POLICY NO.: MI-D13-0000187

CIVIL CODE ARTICLE 1250 WAIVER CLAUSES

IT IS HEREBY DECLARED AND AGREED that the provisions of article 1250 of the Civil Code of the Philippines (Republic Act No. 386) which reads;

> "In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment." . . .

shall not apply in determining the extent of liability under the provisions of this Policy.

DEDUCTIBLE CLAUSE
1. 5% of Insured Value for each and every loss
2. 70% / 30% Co-insurance for losses relating to Robbery and Highjacking

DOCUMENTARY STAMP CLAUSE
"ACCEPTANCE OF THE TERMS OF THIS PROPOSAL MEANS THAT"

(a)It is understood that upon the issuance of the policy, no payment for documentary stamp tax will be refunded as a result of the cancellation or endorsement of the policy or a reduction in the premium due for whatever reason; and

(b)If a cancellation or endorsement occurs prior to the settlement of the amount due under the policy, you, as agent /broker, guarantee the payment of the corresponding documentary stamp tax due, which amount maybe legally enforced against, and collected from you."

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE (CL 380) 10/11/2003
INSTITUTE CHEMICAL, BIOLOGICAL, BIO-CHEMICAL, ELECTROMAGNETIC WEAPONS AND CYBER ATTACK EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1.In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

any chemical, biological, bio-chemical or electromagnetic weapon

the use of operation as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system

All other terms and conditions of the policy remain the same.

1.1 Subject only to Clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any electronic system.

1.2 Where this Clause is endorsed on policies covering risks of war, civil war, revolution, rebellion,

insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1. Shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system computer software programme, or any electronic system in the launch and/o guidance system and/or firing mechanism of any weapon or missile.

INSTITUTE RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith:

1.In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to be or arising from.

ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.

the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter, the exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful
purposes.

INSTITUTE REPLACEMENT CLAUSE CL 161 DATED 1.1.34

In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwardingand refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which caseloss, if any, sustained by payment of additional duty shall also be recoverable.

Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

INLAND TRANSIT WARRANTIES

1. Warranted that the vehicles shall always be properly maintained and duly registered with the duly authorized agencies.
2. Warranted all truck shipments should be FCL and dedicated to this cargo only.
3. No stopping unless at designated stops according to pre-arranged routing. Fuel stops should only be at previously identified and authorized secure locations.
4. Warranted all trucks are enclosed with lockable doors; padlocks and/or storing seals should be used on truck doors.

ROBBERY/HIJACKING CLAUSE

This insurance covers the risks of ROBBERRY AND HIJACKING as defined herein subject to General Exclusions below, the term ROBBERY shall mean the felonious act of taking of personal property or any chattel in trade belonging to another on board the scheduled conveyance herein with the use of violence or intimidation againts person or force upon things. It shall be understood, however, that the act of ROBBERY to be covered should occur within the area/s of operation described in the policy.

The term HIJACKING shall mean the unlawful or violent seizure or wrongful exercise of control by armed persons of the scheduled conveyance herein and/or its men including the entire contents thereof during any ambulant trips on regular/scheduled routes specified in the policy on any Philippine road, highway, or thoroughfare. The term "ambulant" shall mean from the time the conveyance referred to herein leaves the premises of the warehouse place of the origin and shall continue whilst in motion and travelling and shall terminate upon arrival at the final warehouse or whilst temporarily parked thereat or in an area within its vicinity awaiting unloading of its contents.

GENERAL EXCLUSIONS:

This clause shall not cover any loss or damage:

a.) Proximately caused by any means other than those specified in the policy;
b.) caused, committed or inflicted, either directly or indirectly by the assured, any or his contractor's employees, directors or relatives either principal accomplice or accessory as defined in the Revised Penal Code of the Philippines;
c.) sustained by looting or theft, perpetrated by person/persons after the occurrence of any accident covered under the Policy like overturning or collision of these conveyance;
d.) attribute to or occassioned by any act of war, civil war, revolution, rebellion, insurrection, civil strike, insurgency, uprising or any other similar act regardless of the time or place of the commission of the crime.

CO-INSURANCE CLAUSE

Notwithstanding any provision stated in the policy to the contrary, it is hereby understood and agreed that subject to the annual aggregate limit indicated in the policy. It is hereby understood and agreed that the Company's liability for any one loss due to ROBBERY/HIJACKING shall be limited to 70 percent of the sum insured in the policy or value of the merchandise/goods at the time of the loss (Whicever is lower), it is being understood to mean that 30 percent of the sum insured indicated in the policy of the actual value of the merchandise/goods at the time of the loss shall remain uninsured and be solely borne by the assured.

Note: It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.

SABOTAGE AND TERRORISM EXCLUSION ENDORSEMENT
The policy does not cover loss or damage to property caused by, resulting from Contributed to aggravated by any of the following perils, whether such loos or damage is accidental or intentional. intended or unintend, direct or indirictly proximate or remote or in whole or in part caused by, contributed to or aggravated by any perils insured by the policy.

(1)War, hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating or defending against an actual, impending or expected attack.
a. by government of sovereign power (de jure or de factol or by any authority maintaining or using military, naval or air forces; or
b. by military, naval or air forces: or
c. by an agent of any such government, power, authority or force

(2) Any weapon of war employing atomic fission or radioactive force wether in time of peace or war, whether or not its discharge was accidental.

(3)SABOTAGE AND TERRORISM EXCLUSION CLAUSE

The policy does not cover loss or damage to property caused by, resulting from Contributed to aggravated by any of the following perils, whether such loos or damage is accidental or intentional. intended or unintended, direct or indirectly proximate or remote or in whole or in part caused by, contributed to or aggravated by any perils insured by the policy.

(1) War, hostile or warlike action in time of peace or war, whether or not declared, including action in hindering, combating or defending against an actual, impending or expected attack.
a. by government of sovereign power (de jure or de factor or by any authority maintaining or using military, naval or air forces; or
b. by military, naval or air forces: or
c. by an agent of any such government, power, authority or force

(2) Any weapon of war employing atomic fission or radioactive force whether in time of peace or war, whether or not its discharge was accidental.

(3) Insurrection, mutiny, civil commotion assuming the proportion of or amounting to a popular rising, rebellion, revolution, sabotage, civil war, usurped power, or action taken by the government authority in hindering, combating, or defending against such an occurrence, seizure or destruction.

(4) Any act of one or more persons, whether known or unknown and whether or not agents of a sovereign power, for Terrorist purposes.

(5) Hijacking or any unlawful seizure or wrongful exercise or control of any made of transportation, including but not limited to air-raft, watercraft, truck(s), train(s) or automobile(s), including any attempted seizure of control, made by any person or persons.

Such loss or damage is excluded regardless of any cause, event of intervention that contributes concurrently or in any sequence to the loss or damage.

TERRORISM EXCLUSION ENDORSEMENT
Notwithstanding any provision to the contrary within this Insurance or any endorsements thereto it is agreed, that this Policy excluded loss, damage, cost or expense or 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;

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, 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.

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 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.

TRUCK RISKS CLAUSE
This policy covers loss or damage to the interest insured hereby in ordinary or customary course of transit by truck or railroad car, caused by the following:

1. Fire, including self-ignition and internal explosion of the conveyance.

2. Accidental collision of the vehicle with any other automotive, vehicles or object excluding, however, contact with any stationary portion of the road bed, curbing or any stationary object while backing for loading or unloading of rails or ties of street and excluding collisions of the load with any object while backing for loading or unloading of rails or ties of street and excluding collisions of the load with any object does not involve collision of the carrying truck.

3. Overturning or upset of the motor truck.

4. Collapse or subsidence of bridges.

5. Explosion

6. Flood (meaning the rising of navigable waters)

7. Lightning

8. Cyclone

9. Tornado

Warranted free from all claims ocassioned by loss of market, delay or deterioration.

Warranted that no liability shall attach to the Company under this Policy in respect of goods lost or damaged whilst in the custody of or other carrier concerned within the period prescribed by the contract of carraige.

Underwriters to be entitled to any amount recovered from the carrier or others in respect of claim (less cost of recovery if any) up to the amount paid by them in respect of such claim.

TYPHOON WARRANTY

Notwithstanding anything contained in this policy or clauses attached hereto, it is warranted as foolows: - Vessel shall obtain latest available marine weather forecast prior to departure covering her position and intended route for the next 24 hours. The insured vessel shall not depart from port in wind Force 6 and Above on Beaufort Scale or if there is warning by any weather authority or services that the port or her intended route maybe within the possible path of wind Force 6 and above. If after sailing, vessel encounters or there is a warning of possible part of wind Force 6 and above the intended route, the vessel must immediately return to shelter at the port of departure or if circumstances do not permit, proceed to the nearest available safe anchorage.

Violating this contract warranty shall render this policy void.

WAR AND TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this Insurance or any endorsements thereto it is agreed, that this Policy excluded loss, damage, cost or expense or 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) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

(2) any act of terrorism
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, 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 (1) and/or (2) above.

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 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.

Conforme: _____
ASSURED

Examined By: _____

_____
Authorized Signature