STRONGHOLD
INSURANCE COMPANY, INCORPORATED
17th Floor, Security Bank Centre 6776 Ayala Avenue, Makati City
Tel. Nos. 891-1329 to 37 Fax. Nos. 891-1640; 891-1326; 891-1383
TIN-000-602-270-VAT

ENDORSEMENT

POLICY NO :	TIP-PC-5535882	**ADD'L PREMIUM :**	**ENDORSEMENT NO :** 50043378
AMOUNT INSURED :	697,000.00	**RETURN PREMIUM :**	**ENDORSEMENT DATE :** JANUARY 30, 2025
		INT. COVERED :	**ISSUE DATE :** JANUARY 30, 2025
		DIST NO. :	**EXPIRY :** FEBRUARY 12, 2026

LOCATION : 32F GT TOWER INT'L. AYALA AVENUE COR. HV DELA COSTA ST. SALCEDO VILLAGE MAKATI CITY 1600

ASSURED : 500106584 - TFSPH LEASED TO: JOHN ANDREI MORATILLA GENTOLEA

EN066 - ENDORSEMENT AS GRAB

It is hereby declared and agreed that effective today, January 30 ,2025 the unit insured under the above policy number is now used for Grab operation.

Revision on the following:

Deductible: PHP 5,000.00

Betterment Schedule:
FIRST 6 MONTHS 15%
6 TO 1 YEAR 25%
1 TO 2 YEARS 35%
2 TO 3 YEARS 45%
3 YEARS AND ABOVE DISCRETIONARY

Deletion of Limitation as to use 1 & 2 due to grab usage.

All other terms and conditions remains the same.

Nothing herein above set forth, be held to vary waive or change any of the terms, limitations or conditions, causes or warranties of the Policy, except as herein above set forth.

Endorsed By : Andrea Ferrer
Approved By : Mary Anne Santos

BDO-QC-TOT

CONFORME :

STRONGHOLD INSURANCE COMPANY, INCORPORATED

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POLICY SCHEDULE
PRIVATE CAR

Policy No : TIP-PC-5535882

DATE ISSUED : JANUARY 30, 2025

Insured : TFSPH LEASED TO: JOHN ANDREI MORATILLA GENTOLEA

Address : 32F GT TOWER INT'L. AYALA AVENUE COR. HV DELA COSTA ST. SALCEDO VILLAGE MAKATI CITY 1600

Premium	*19,090.00*
Doc. Stamps	*2,386.25*
V.A.T.	*2,290.80*
L.G.T.	*38.18*
Others	*0.00*
Total Php.	***23,805.23***

Agent Code : GP SDC005 - Toyota Otis, Inc. Renewing/Replacing : RENEWAL BUSINESS

Period of Insurance : FEBRUARY 12, 2025 (12:00 noon) To : FEBRUARY 12, 2026 (12:00 noon)

SCHEDULED VEHICLE

Model : 2024 MV File No. : 000000000000000 Plate No. : NIU1386
Body : VIOS 1.3 XE CVT -EGX-036 Authentication No :
Make : TOYOTA Serial No. : PA1B18F32R4243101 Color : SUPER WHITE II
Motor No. : 1NRY192560

SECTION I / II - THIRD PARTY LIABILITY (Subject to the Schedule of Indemnities) ***PREMIUMS***

SECTION III Insured's Estimate of Value of Scheduled Vehicle
Php. ***697,000.00*** 13,940.00 - Own Damage/ Theft Included

Limit on Accessories :
Aircon - STANDARD BUILT-IN (0.00)
MagsWheel - STANDARD BUILT-IN (0.00)
Stereo - STANDARD BUILT-IN (0.00)
Speakers - STANDARD BUILT-IN (0.00)

Deductible: Php. 3,485.00 Towing: Php. 100.00 Authorized Repair Limit : Php. 3,585.00

SECTION IVA, IVB, PA, AOG & OTHERS

Bodily Injury	Php.	**200,000.00**	420.00
Property Damage	Php.	**200,000.00**	1,245.00
Personal Accident	Php.	**125,000.00**	0.00
1 DRIVER AND 4 OCCUPANTS OR PASSENGERS AT Php. 25,000.00 EACH			
Acts of Nature	Php.	**697,000.00**	3,485.00
Others	Php.	**0.00**	0.00

MORTGAGEE CLAUSE: TOYOTA FINANCIAL SERVICES PHILIPPINES CORP : LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO TOYOTA FINANCIAL SERVICES PHILIPPINES CORP. AS THEIR INTEREST MAY APPEAR SUBJECT TO THE TERMS, CONDITIONS, CLAUSES AND WARRANTIES OF THIS POLICY. IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT THIS POLICY OR ANY RENEWAL THEREOF SHALL NOT BE CANCELLED WITHOUT PRIOR WRITTEN NOTIFICATION TO AND CONFIRMITY BY TOYOTA FINANCIAL SERVICES PHILIPPINES CORP.

FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:

Medical Reimbursement of 10% based on the amount of UPPA Coverage per passenger.

ACTS OF NATURE INCLUSION CLAUSE : THAT THIS POLICY EXTENDS TO COVER ACTS OF NATURE (EARTHQUAKE, TYPHOON/FLOOD, VOLCANIC ERUPTION, HURRICANE) IN THE AMOUNT OF 697,000.00

PLEASE BE ADVISED THAT THE STANDARD MOTOR CAR POLICY COVERAGE IS SUSPENDED WHILST THE SUBJECT MOTOR CAR IS ON BOARD SEA-FARING VESSELS SAILING INTER-ISLAND WITHIN THE PHILS. IT IS THEREFORE RECOMMENDED THAT YOU SECURE A MARINE CARGO POLICY TO COVER YOUR MOTOR CAR AGAINST LOSS OR DAMAGE OCCURING DURING THE ABOVE MENTIONED TRANSIT.

HOTLINE: RA #:

IN WITNESS WHEREOF, a duly authorized officer of the company has set his hand hereunto in MANILA Philippines this January 30, 2025.

Documentary Stamps to the value shown herein have been properly affixed and cancelled on the duplicate of the Policy

STRONGHOLD INSURANCE COMPANY, INC.

PERRY A. BUCAY
VICE PRESIDENT

GP / / Andrea Ferrer / 06:34pm / 01/30/25

Policy No.: TIP-PC-5535882

AUTO PERSONAL ACCIDENT ENDORSEMENT

In consideration of the payment of an additional premium IT IS HEREBY UNDERSTOOD AND AGREED THAT THE COMPANY UNDERTAKES TO PAY COMPENSATION on the scale provided below for bodily injury as hereinafter defined sustained by the insured driver/occupants or passengers in the Motor Vehicle herein insured while driving, mounting into, dismounting from or travelling in the Motor Vehicle, and caused by violent accidental external and visible means which in

	Scale of Compensation
(1) Death	100% of Sum Insured
(2) Total and Irrecoverable loss of all sights in both eyes	100% of Sum Insured
(3) Total loss by severance at or above the wrist or ankle of one hand or one foot together with the total irrevocable loss of all sight in one eye	100% of Sum Insured
(4) Total loss by physical severance at or above the wrist or ankle of both hands and both feet or of one hand together with one foot	100% of Sum Insured
(5) Total and irrecoverable loss of sight in one eye	25% of Sum Insured
(6) Total loss by physical severance at or above the wrist or ankle of one hand or one foot	25% of Sum Insured
(7) Accidental Medical Reimbursement (By reason of injury and commencing within thiry (30) days after the date of accident)	10% of Sum Insured

Provided always that:

(a) Compensation shall be payable under one only of items (1) to (7) above in respect of any such person arising out of any one occurrence and the total liability Company shall not in the aggregate exceed the sum insured during any one period of insurance in respect of any such person.

(b) No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self-injury suicide (whether felonious or not) or attempted suicide physical defect or infirmity or (2) an accident happening whilst such driver is under the infulence of intoxicating liquor of drugs.

(c) Such compensation shall be payable only with the approval of the Insured and directly to the injured person or his legal personal Representatives whose receipt shall be a full discharge in respect of the injury to such person.

(d) The number of insured occupants or passengers is limited to the number of persons stated in the policy. If at the time of accident the number of occupants/passengers exceeds the number of insured occupants/passengers stated in the policy, then the Company shall not be liable as respect each occupant/passnger for a greater proportion of the indemnity otherwise pay

SUBJECT OTHERWISE TO THE TERMS OF THE POLICY.

MORTGAGEE CLAUSE

TOYOTA FINANCIAL SERVICES PHILIPPINES CORP : LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO TOYOTA FINANCIAL SERVICES PHILIPPINES CORP. AS THEIR INTEREST MAY APPEAR SUBJECT TO THE TERMS, CONDITIONS, CLAUSES AND WARRANTIES OF THIS POLICY. IT IS EXPRESSLY UNDERSTOOD AND AGREED THAT THIS POLICY OR ANY RENEWAL THEREOF SHALL NOT BE CANCELLED WITHOUT PRIOR WRITTEN NOTIFICATION TO AND CONFIRMITY BY TOYOTA FINANCIAL SERVICES PHILIPPINES CORP.

WARRANTIES AND CLAUSES:

Airbag Clause:

The Company will pay and/or replace the airbags including the cost of re-installation following its deployment or discharge consequent upon a sudden and accidental impact to the Insured vehicle provided that due to such impact the said vehicle sustained damages that are compensable under Section III of the Policy.

The Company, however, will not pay for claims in respect of damage to the airbags nor for the cost of its re-installation as a result of the following:

faulty (I) design, (II) manufacture, or (III) installation regardless of whether the scheduled vehicle is damaged at the same time;

discharge or deployment of airbags while the scheduled vehicle is undergoing repairs.

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TIN-000-602-270-VAT

Policy No.: TIP-PC-5535882

Pair and Set Clause:

It is understood and agreed that in the event of loss or damage to any accessory or accessories or spare parts, spare part or spare parts forming part of a pair or set, the measure of loss or damage to such accessory or spare part shall be its reasonable and fair proportion to the total value of the pair or set, giving consideration to the importance of said accessories or spare parts, but in no event shall such loss or damage be construed to mean a total loss of the pair or set.

Drunken Driver Clause:

Except in case of claims arising under Section I and II of this Policy, it is hereby declared and agreed that the Company shall not be liable in respect of any accident or liability caused or incurred by a DRUNKEN AUTHORIZED DRIVER who is under the influence of liquor at the time of the accident.

This is further subject to the terms and conditions of the Policy.

Importation Clause (for imported cars):

• Unavailable Parts Clause - It is hereby declared and agreed that in the event of a partial loss or damage to the vehicles/s insured, repairs will be undertaken using locally-available and/or locally manufactured parts. If the necessary parts are unavailable locally, the importation of the replacement parts shall be undertaken by the Assured.Freight expenses and all other expenses for the importation of such spare parts shall be the responsibility and for the account of the assured.

• Contingency Clause - In the event of a claim and the vehicle hereby insured proves to be tax-free,it is hereby declared and agreed that the following procedures shall apply, notwithstanding anything contained herein to the contrary.

In case of a total loss, the Assured shall keep the salvage arising from the loss. Claims settlement shall be based on the sum insured less the salvage value of the damaged unit.

In case of a partial loss, repairs shall be undertaken using locally - available and/ or locally-manufactured parts.If the necessary parts are unavailable locally the importation of the replacement parts shall be under taken by the Assured. The Company shall reimburse the Assured for the indent cost of parts, excluding any import duties or taxes.Freight expenses and all other expenses for the imporation of such spare parts shall be responsibility and for the account of the assured.

Terrorism and Sabotage Exclusion Clause:

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost of expense of whatsoever nature directly or indirectly caused by, resulting from or in connection wtih any act of terrorism 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 threat thereof, of any person or group/s of persons, whether acting alone on or behalf of or in connection with any organization(s) or government(s), which from its nature or context is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or influence any government and/or to put the public, or any section of the public, in fear. This endorsement also excludes loss, damage, cost of expense of whatsoever nature directly or indirectly cause 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 the 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.

Loss or Damage due to wear and tear will not be covered

Electronic Data Recognition Clause

This Company will not indemnify the Insured against:

Damage or consequential Loss or Legal Liability or in respect of any other costs and expenses of whatever nature directly or indirectly caused by or contributed to or arising from:

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TIN-000-602-270-VAT

Policy No.: TIP-PC-5535882

The failure or inability at any time of any computer, electronic equipment, data processing equipment or media, microchip, embedded chip, integrated circuit similar device or any computer software, whether the property of the Insured or not, to:

1. Recognize correctly or treat any date as its true calendar date and/or
2. Capture, save, retain, process, manipulate or interpret correctly any data information command or instruction as a result of

(i) its failing to treat any calendar date as its true date or
(ii) the operation of any programmed command which by reason of a failure or inability to treat any date as its true calendar date causes the loss of data or an inability to capture, save, retain or process correctly such data at any time.

E-Risk Cyber Exclusion Clause

1. Except as specifically provided for in 2, of this endorsement, the company will not pay any Software Loss.

This exclusion does not apply if the Software Loss results solely from direct physical loss, or direct physical damage to, the equipment, hardware, media or device on which the program, computer software or operating systems, programming instructions, or data are transported, processed or contained.

Software loss means loss of or damage to any program(s), computer software or operating system(s), programming instructions or data arising out of or resulting from any failure, malfunction, deficiency, deletion, fault, virus, deletion or corruption. Software loss includes, but is not limited to, loss or damage resulting from any authorized or unauthorized access in, of or to any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, any program, computer software or operating systems, programming instructions or data.

2.This exclusion does not apply to direct physical loss or direct physical damage to tangible property that results from Software Loss. For the purposes of this endorsement, program(s), computer software or operating system(s), programming instruction(s) and data are not tangible property.

It is a condition of cover that the Insured vehicle is maintained in a mechanically sound condition by the dealer

3. Virus means software, data or code that affects the operation, or functionality of any computer, communication system, file server, networking equipment, computer system, computer hardware, data processing equipment, computer memory, microchip, microprocessor (computer chip), integrated circuit or similar device in computer equipment, program, computer software or operating systems, programming instructions or data including, but not limited to, any destructive program, computer code, computer virus, worm, logic bomb, denial of service attack, smurf attack, vandalism, Trojan Horse or any other data introduced into any electronic system causing deletion, destruction, degradation, corruption, malfunction or compromise to your data, software or electronic business *systems*.

Built-in / Standard Accessory Clause

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary the insurance under Section III (Loss or Damage) of this Policy shall include loss or damage to built-in / standard accessories only. add-on accessories are not covered unless declared and noted in the Policy with individual sums insured applicable to each item.

AON CLAUSE

THAT THIS POLICY EXTENDS TO COVER ACTS OF NATURE (EARTHQUAKE, TYPHOON/FLOOD, VOLCANIC ERUPTION, HURRICANE) IN THE AMOUNT OF 697,000.00

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BDO-QC-800295921

March 12, 2025

CERTIFICATION

This is to certify that the policy with details below is in full force and effect with Stronghold Insurance Company, Inc. in spite of non-presentation of the company's Official Receipt. We hereby bind ourselves to make good and honor any claims related to the covered unit insofar as the interest of the bank is concerned, subject to the policy terms, conditions, warranties and clauses.

Insured	TFSPH LEASED TO: JOHN ANDREI MORATILLA GENTOLEA
Policy No.	TIP-PC-5535882
Period of Insurance	02/12/2025 02/12/2026
Mortgagee	TOYOTA FINANCIAL SERVICES PHILIPPINES CORP
Model/Make	2024 TOYOTA
Insured Unit	VIOS 1.3 XE CVT -EGX-036
Color	SUPER WHITE II
Plate No.	NIU1386
Serial No.	PA1B18F32R4243101
Motor No.	1NRY192560

Coverage And Amount Of Insurance

	Coverage	Premium
Own Damage	697,000.00	0.00
Theft	INCLUDED	0.00
Acts of Nature	697,000.00	0.00
Excess - Bodily Injury	200,000.00	0.00
Third Party Property Damage	200,000.00	0.00
Personal Accident	125,000.00	0.00

BDO-QC-TOT

PERRY A. BUCAY
VICE PRESIDENT

In the event of a claim being payable under Section III of this Policy for the cost of replacement parts, the amount of settlement shall be the cost of brand new part(s) to replace the damaged part(s) of the insured vehicle less the share of the Insured on the cost of the replacement parts computed based on the following depreciation schedule:

Age of Vehicle	Rate of Depreciation (Share of the Insured)	Age of Vehicle	Rate of Depreciation (Share of the Insured)
Up to 3 years	Nil	Over 6 years up to 7 years	35%
Over 3 years up to 4 years	20%	Over 7 years	40%
Over 4 years up to 5 years	25%	Batteries, Tires, Ball Joints, Tie Rods and	
Over 5 years up to 6 years	30%	Shock Absorbers (for vehicle over three (3 years old)	45%

It is further declared and agreed that in case of the total loss of the vehicle insured this clause shall not apply but the settlement shall be based on the provisions of Section III, Paragraph No. 2 of the Policy.

4. If the Scheduled Vehicle is disabled by reason of loss or damage insured under this Policy, the Company will, subject to the Limit of Liability for towing, bear the reasonable cost of protection and removal to the nearest repairer.
5. The Insured may authorize the repair of the Scheduled Vehicle necessitated by damage for which the Company maybe liable under this Policy, provided that:-
   (a) the estimated cost of such repair does not exceed the Authorized Repair Limit and;
   (b) a detailed estimate of the cost is forwarded to the Company without delay.
6. In the event of loss or damage to the Scheduled Vehicle or its accessories or spare parts necessitating the supply of a part not obtainable from stocks held in the Philippines, or in the event of the Company exercising the option under Paragraph 2 to pay in cash the amount of the loss or damage, the liability of the Company in respect of any such part shall be limited to:-
   (a) (i) the price quoted in the latest catalogue or price list issued by the Manufacturer or his Agents for the Philippines or
   (ii) if no such catalogue or price list exists, the price last obtaining at the Manufacturer's Works plus the reasonable cost of transport other than by air, to the Philippines, and the amount of the relative import duty, and;
   (b) the reasonable cost of fitting such part.
7. This Policy shall be operative whilst the Scheduled Vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle provided that -
   (a) such towed vehicle is not towed for reward;
   (b) the Company shall not be liable in respect of damage to such towed vehicle or property being conveyed thereby.

EXCEPTIONS TO SECTION III

The Company shall not be liable to pay for: -

1. Loss or Damage in respect of any claim or series of claims arising out of one event, the first amount of each and every loss for each and every vehicle insured by this Policy, such amount being equal to one half of one percent (0.50%) of the Insured's estimate of Fair Market Value as shown in the Policy Schedule with a minimum deductible amount of PHP 2,000.00;
2. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdowns, failures or breakages;
3. Damage to tires, unless the Scheduled Vehicle is damaged at the same time;
4. Any malicious damage caused by the Insured, any member of his family or by a person in the Insured's service;

SECTION IV – EXCESS LIABILITY INSURANCE

1. The Company will subject to the Limits of Liability, reimburse the insured for all sums actually paid by the Insured to discharge liability in accordance with all the provisions of Section I except the Limits of Liability for Section I but only in excess of:-
   (a) The Limits of Liability for Sections I and II of this Policy, when such limits have been exhausted or;
   (b) The liability limits required for the Scheduled Vehicle under Section 377 of the Insurance Code, as amended in the event no coverage exists as described in paragraph (a) above.

   Coverage under this paragraph is not subject to the Schedule of Indemnities under Section I.
2. The Company will, subject to the Limits of Liability, pay all sums necessary to discharge liability of the Insured, in respect of damage to Third Party property in an accident caused by and arising out of the use of the Scheduled Vehicle, or in connection with the loading or unloading of the Scheduled Vehicle, provided that the Insured's liability shall have first been determined either by final court judgement after actual trial, or by written agreement of the Insured, the Claimant, and the Company. Provided, further, that the Company shall not be liable in respect of damage to property belonging to the insured, or held in trust by, or in the custody or control of the insured or any member of the insured's household, or being conveyed by the Scheduled Vehicle.

   For the Purpose of this paragraph, Scheduled Vehicle shall include any Private Car whilst being personally driven by the Insured not belonging to him and not hired to him under a hire purchase agreement.

GENERAL EXCEPTIONS

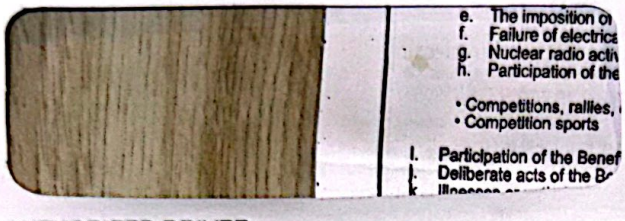
The Company shall not be liable under any Section of this Policy in respect of:-

1. Any accident, or liability caused, or incurred:
   (a) outside the Republic of the Philippines.
   (b) whilst any **Motor Vehicle** in respect of which indemnity is provided by this Policy is:-
      (i) being used otherwise than in accordance with the limitations as to use;
      (ii) being driven by any person other than an Authorized Driver.
      (iii) on board a sea vessel on inter-island transit;
2. *Any liability which attached by virtue of an agreement but which would not have attached in the absence of such agreement, except liability arising out of an on the spot agreement or amicable settlement of minor accident to avoid impairing the flow of traffic .*
3. Except in respect of claims arising under Sections I and II of this policy, any accident, loss, 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, invasion, the act of foreign enemies, hostilities or warlike operations (whether war be declared or not), strike, riot, civil commotion, mutiny, rebellion, insurrection, military or usurped power, or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, loss or damage or liability arose independently of, and was in no way connected with or occasioned by, or contributed 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.
4. Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
5. Bodily injury and/or death to any person in the employ of the Insured arising out of and in the course of such employment, or bodily injury and/or death to any member of the Insured's household who is riding in the Scheduled Vehicle.

DEFINITIONS

1. **Motor Vehicle** is any vehicle as defined in Section Three, Paragraph (a) of Republic Act - Numbered Four Thousand One Hundred Thirty-Six, otherwise known as the *"Land Transportation and Traffic Code".*
2. **Third Party** is any person other than a Passenger as defined in the law and shall also exclude a member of the household, or a member of the family within the second degree of consanguinity or affinity, of a motor vehicle owner or his employee in respect of death, bodily injury or damage to property arising out of and in the course of employment.

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17th Floor, Security Bank Centre, 6776 Ayala Ave., Makati City, Philippines
Tel. Nos.: 8891-13-29 to 37 • Fax No. 8891-12-23
TIN: 000-602-270



PRIVATE CAR POLICY

AUTHORIZED DRIVER:

Any of the following: (a) The Insured
(b) Any person driving on the Insured's order or with his permission

Provided that the person driving is permitted in accordance with the licensing law or other regulations, to drive the Scheduled Vehicle or has been permitted and is not disqualified by order of a Court of Law or by person of any enactment or regulation in that behalf, provided that for Sections I and II only of this policy an authorized driver shall include a duly licensed driver whose license at the time of the accident had expired.

LIMITATIONS AS TO USE:
Use only for social, domestic and pleasure purpose and for the Insured's business or profession. This policy does not cover

(1) Use for the hauling and/or carrying of logs, lumber, sand, gravel, bottled beverages, gasoline products and/or other inflammable articles or materials.

(2) Use for racing, peacemaking, reliability trial or speed testing

N.B. Provided that limitations (1) and (2) above may be deleted and the risks named therein covered by this Policy upon agreement by, and payment of 20% additional premium to the Company.

(3) Use for the carriage of Passengers or for hire or reward.

(4) Use for any purpose in connection with the Motor Trade.

SECTIONS I and II of this Policy caver Third Party liability arising from bodily injury and/or death in amount set forth under the Schedule of Indemnities

IN WITNESS WHEREOF, the STRONGHOLD INSURANCE COMPANY, INC. has caused this Policy to be signed,by its duly authorized officer/representative at_____, Philippines, this _____day of_____20_____.

WHEREAS THE INSURED, by his corresponding proposal and declaration, and which shall be the basis of this Contract and deemed incorporated herein, has applied to the Company for the insurance hereinafter contained subject to the payment of the Premium as consideration for such insurance.

Documentary Stamps to the Value stated above have been property affixed and cancelled on the duplicate of this policy.

IMPORTANT NOTICE
The Insurance Commissioner with offices in Manila, Cebu and Davao is the Government official in-charge of the faithful executive and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in settling any controversy between an insurance company and a policyholder relating to insurance matters.

STRONGHOLD INSURANCE COMPANY, INC.

PERRY A. BUCAY
Vice President

By:_____
AUTHORIZED SIGNATURE