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

POLICY SCHEDULE

PRIVATE CAR

Policy No : TIP-PC-6390672

DATE ISSUED : DECEMBER 13, 2025

Insured : JOSE ANGELO FERNANDO MARCELO PADUA

Address : 101 IBA ESTE CALUMPIT BULACAN 3003

Premium	***14,348.84***
Doc. Stamps	*1,793.61*
V.A.T.	*1,721.86*
L.G.T.	*28.70*
Others	*0.00*
Total Php.	***17,893.00***

Agent Code : GP SDC111 - Toyota Marilao

Renewing/Replacing : NEW BUSINESS

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

SCHEDULED VEHICLE

Model	:	2026	MV File No. :	000000000000000	Plate No.	:	SM645B
Body	:	WIGO 1.0 G CVT - WC-002			Authentication No	:	
Make	:	TOYOTA	Serial No. :	MHKAA1BC5SJ053407	Color	:	RED MICA METALLIC 2
Motor No.	:	1KRB011660					

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

SECTION III Insured's Estimate of Value of Scheduled Vehicle

Php. ***735,000.00*** 9,008.84 - 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. 3,675.00 Towing: Php. 100.00 Authorized Repair Limit : Php. 3,775.00

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.	**735,000.00**	3,675.00
Others	Php.	**0.00**	0.00

MORTGAGEE CLAUSE: EASTWEST BANK: LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO EASTWEST BANK 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 EASTWEST BANK.

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.

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 MARILAO Philippines this December 13, 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 / / Angie Trinidad / 10:13am / 12/13/25

Policy No.: TIP-PC-6390672

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

EASTWEST BANK: LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO EASTWEST BANK 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 EASTWEST BANK.

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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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:

Policy No.: TIP-PC-6390672

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.

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BDO-QC-800417073

December 13, 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	JOSE ANGELO FERNANDO MARCELO PADUA
Policy No.	TIP-PC-6390672
Period of Insurance	12/12/2025 12/12/2026
Mortgagee	EASTWEST BANK
Model/Make	2026 TOYOTA
Insured Unit	WIGO 1.0 G CVT - WC-002
Color	RED MICA METALLIC 2
Plate No.	SM645B
Serial No.	MHKAA1BC5SJ053407
Motor No.	1KRB011660

Coverage And Amount Of Insurance

	Coverage	Premium
Own Damage	735,000.00	0.00
Theft	INCLUDED	0.00
Acts of Nature	735,000.00	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-TMR

PERRY A. BUCAY
VICE PRESIDENT