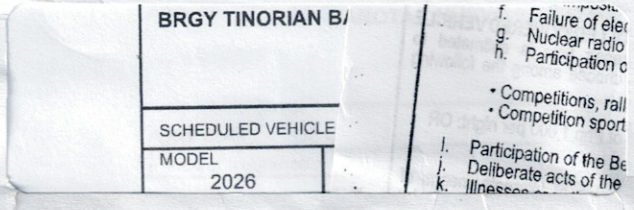
# STRONGHOLD
# INSURANCE COMPANY, INCORPORATED

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 ordfer 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 the 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 cover 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 the 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 properly 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

NOW THIS POLICY WITNESSETH:

That, in respect of events occuring during the period of Insurance, and subject to the terms, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Policy):

## SECTION I - LIABILITY TO THE PUBLIC

1. The company will pay all sums necessary to discharge liability of the Insured, arising from all expenses and damages directly resulting from any bodily injury and/or death to any Third Party (excluding all moral exemplary and other incidental damages, expenses and loss of income) in an accident caused by the use of the Scheduled Vehicle, provided that the insured's liability shall have first been determined, but not exceeding in the aggregate P200,000 per occurrence of any one occurrence, regardless of the number of individual-claims.
2. In terms of and subject to the limitations of this Policy, the Company will indemnify:-
   a) Any Authorized Driver who is driving the Scheduled Vehicle, provided that he: -
      (i) observes, fulfills, and be subject to the Terms of this Policy insofar as thay can apply:
      (ii) is not entitled to indemnify under any policy subject, however, to Condition No. 8 of the Conditions Applicable To all Sections;
   (b) the insured whilst personally driving a private motor car not belonging to him and not hired to him under a hire purchase agreement.
3. In the event of the death of any person entitled to indemnity under this Policy the Company will, in respect of the liability incurred to such person indemnify his personal representaives in terms of, and subject to the terms and conditions hereof.
4. In the event of accident involving indemnity under this Policy the Company to more than one person, the Limits of Liability shall not exceed the aggregate amount so specified by Law to all persons to be indemnified. Should the indemnification both to liability of the Insured and that of another party (as provided under Authorized Driver) be provable, the Insured shall have prior right thereto.

...he defense or settlement of any claim, or to prosecute in his name for it... discretion prejudicial to the interest of the Insured in the conduct of any ...tion and assisstance as the Company may require. If the Company ...nd such payment includes any amount not covered by this Policy, the In...

... under this Policy, the Company may pay to the Insured and the Third P... ...f any defense, settlement or proceedings, and the Company shall not be ...nce of any alleged action or omission of the Company in connection ...nduct nor shall the Company be liable for any costs or expenses

5. Unless the Insured objects, the Company shall;-
   (a) arrange for representation at any inquest or investigation in respect of any death which may be the subject of indemnity under this Section.
   (b) Undertake the defense in the Insurance Commission under Section 385 of the Insurance Code, or in any court of law, for alleged offenses causing, or relating to any event which may be the subject to indemnity under this Section.

## SCHEDULE OF INDEMNITIES FOR BODILY INJURY AND/OR DEATH

The following schedule of indemnities shall be observed in the settlement of claims for death, bodily injuries of, and professional fees and hospital charges for services rendered to, traffic accident victims under the Compulsory Motor Vehicle Liability Insurance coverage.

**A. DEATH INDEMNITY** including Burial and Funeral Expenses — Ps 200,000.00

**B. BODILY INJURIES AND FRACTURES**

| Professional Attendance Extended | Types of Accommodation or Services Rendered | Maximum Reimbursable Fees and/or Charges |
|---|---|---|
| 1. Hospital Rooms | Maximum of 45 days per accident | Ps 500.00/day |
| | Laboratory Examination fees | |
| | X-rays | 2,000.00 |
| 2. Surgical Expenses | Major Operation | 7,500.00 |
| | Medium Operation | 5,000.00 |
| | Minor Operation | 1,500.00 |
| 3. Anaesthesiologist's Fees | Major Operation | 2,500.00 |
| | Medium Operation | 2,000.00 |
| | Minor Operation | 500.00 |
| 4. Operating Room | Major Operation | 1,500.00 |
| | Medium Operation | 1,000.00 |
| | Minor Operation | 500.00 |
| 5. Medical Expenses | For daily visits of Practitioner or Specialist | 400.00/day |
| | The total amount of medical expenses must not exceed (For a single period of confinement) | 5,000.00 |
| 6. Drugs and Medicine | Actual value of drugs and medicine but not to exceed | 20,000.00 |
| 7. Ambulance Charge | Actual amount charged for ambulance transport but not exceed | 1,500.00 |

**C. PERMANENT DISABLEMENT**

| | AMOUNT |
|---|---|
| Loss of or Loss of Use of Two Limbs | Ps 50,000.00 |
| Both Hands, or all fingers & both thumbs | 50,000.00 |
| Both Feet | 50,000.00 |
| One Hand and One Foot | 50,000.00 |
| Sight of Both Eyes | 50,000.00 |
| Injuries resulting in being permanently bedridden | 50,000.00 |
| Any other injury causing permanent total disablement | 50,000.00 |
| Arm at or above elbow | 20,000.00 |
| Arm between elbow and wrist | 15,000.00 |
| Hand | 15,000.00 |
| Four fingers and thumb of one hand | 15,000.00 |
| Four fingers | 12,000.00 |
| Leg at or above knee | 20,000.00 |
| Leg below knee | 15,000.00 |
| One foot | 15,000.00 |
| All toes and one foot | 10,000.00 |
| Thumb | 8,000.00 |
| Index finger | 6,000.00 |
| Sight of one eye | 20,000.00 |
| Hearing-Both ears | 30,000.00 |
| Hearing-One ear | 15,000.00 |

**D. OTHER INCIDENTAL EXPENSES**

The Company will pay all pertinent and reasonable expenses incurred in connection with the accident not provided under this Schedule of Indemnities (A), (B), (C), subject to a maximum amount of P10,000.00 but in no case shall the Company's aggregate payment exceed the overall Limits of Liability under Section I and II.

## SECTION II - NO FAULT INDEMNITY

The Company will pay any claim for bodily and/or death to any Third Party without the necessity of proving or negligence of any kind, provided that,

(a) the total indemnity in respect of any one Third Party shall not exceed Thirty Thousand Pesos, subject to the foregoing Schedule of Indemnities in case of death or physical injury, without prejudice to the claimant from pursuing his claim further, in which case he shall not be required or compelled by the Company to execute any Quit Claim or document releasing it from liability under the policy of insurance.

(b) the following proofs of loss, when submitted under oath, shall be sufficient evidence to substantiate the claim:-
   (i) Police report of accident or any evidence sufficient to establish the accident, and
   (ii) Medical report and evidence of medical or hospital expenses and/or;
   (iii) Death Certificate and evidence sufficient to establish the proper payee

## SECTION III - LOSS OR DAMAGE

1. The Company will, subject to the Limits of Liability, indemnify the Insured against loss or damage to the Scheduled Vehicle and its accessories and spare parts whilst thereon:-
   (a) by accidental collision or overturning, or collision or overturning consequent consequent upon mechanical breakdown or consequent upon wear and tear;
   (b) by fire, external explosion, self-ignition or lightning or burglary, housebreaking or carnapping, or any unlawful taking of the car accessories or any part whilst thereon, but excluding those committed by an employee of the Insured or any person or persons to whom the Scheduled Vehicle has been entrusted;
   (c) by malicious act
   (d) whilst in transit (including the processes of loading and unloading) incidental to such transit by road, rail, inland waterway, lift or elevator
2. At its own option, the Company may pay in cash the amount of loss or damage, or may repair, reinstate or replace the Scheduled Vehicle or any part thereof or its accessories or spare parts. The Liability of the Company shall not exceed the value of the parts lost or damaged and the reasonable cost fitting such parts or the value of the Scheduled Vehicle at the time of the loss or damage whichever is less. The Insured's estimate of value in the Schedule shall be the maximum amount payable by the Company in respect of any claim for loss or damage.

# 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

## PRIVATE CAR POLICY

POLICY NO. TIP-PC-6234767

NAME AND ADDRESS OF INSURED
**JAZZLE KEI MAGNO BANGUD**
**BRGY TINORIAN BAROTAC NUEVO ILOILO 5007**

BUSINESS / PROFESSION

CONFIRMATION OF COVER: 15128482

DATE ISSUED: OCT 27, 2025

OFFICIAL RECEIPT NO.: 00000

PERIOD OF INSURANCE

FROM 12:00 Noon OCT 27, 2025 TO 12:00 Noon OCT 27, 2028

SCHEDULED VEHICLE

| MODEL | MAKE | TYPE OF BODY | COLOR | M.V. FILE NO. |
|---|---|---|---|---|
| 2026 | TOYOTA | RAIZE 1.2 E CVT - S1-002 | SILVER METALLIC 4 | 000000000000000 |

| PLATE NO | SERIAL / CHASSIS NO. | MOTOR NO. | AUTH. CAPACITY | UNLADEN WEIGHT |
|---|---|---|---|---|
| OK804B | MHKAB1BAXSJ137458 | WAA197864 | 5 | 1680 Kgs. |

| SECTION I / II | AMOUNT | |
|---|---|---|
| THIRD PARTY LIABILITY (Subject to the Schedule of Indemnities) | LIMITS OF LIABILITY | ₱ 200,000.00 |
| | PREMIUM PAID | ₱ 1,682.80 |

SECTION III

Insured's Estimate of Value of Schedule Vehicle ---------- NOT COVERED ₱

Accessories: ₱

1. NOT COVERED
2. NOT COVERED
3. NOT COVERED
4. NOT COVERED

| Deductible | Towing | Authorized Repair Limit |
|---|---|---|
| ₱ NIL | ₱ NIL | ₱ NIL |

SECTION IV

| 1. Bodily Injury | 2. Property Damage |
|---|---|
| ₱ NOT COVERED | ₱ NOT COVERED |

MORTGAGEE:
**NOT APPLICABLE**

PREMIUMS

| | | |
|---|---|---|
| Section I-A/II | ₱ | 1,285.43 |
| Section I-B/II | | |
| Section III: | | |
| Own Damage | | 0.00 |
| Theft | | 0.00 |
| Section IV-1: | | |
| Section IV-2: | | |
| Others: | | |
| Acts of Nature | | 0.00 |
| Auto Personal Accident | | 0.00 |
| TOTAL PREMIUM | | 1,285.43 |
| Documentary Stamps | ₱ | 160.68 |
| Value Added Tax | | 154.25 |
| Local Gov't Tax | | 9.64 |
| Authentication Fee | | 72.80 |
| TOTAL AMOUNT DUE | ₱ | 1,682.80 |

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

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 any reason 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 but whose license at the time of the accident had expired

LIMITATIONS AS TO USE:
Use only for social, domestic and pleasure purposes, 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, pacemaking, 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 ore reward.
(4) Use for any purpose in connection with the Motor Trade.
SECTIONS I and II of this Policy cover THIRD PARTY liability arising from bodily injury and/or death in amounts set forth under the Schedule of Indemnities.

IN WITNESS WHEREOF, the Company has caused this Policy to be signed by its duly authorized officer/ representative at .....Philippines, this.....day of.....20.....

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of this Policy.

**IMPORTANT NOTICE**
The Insurance Commissioner , with offices in Manila, Cebu and Davao is the Government official in-charge of the faithful execution and enforcement of all laws relating to insurance and has all the times to render assistance in setting any controversy between an insurance company and a policyholder relationg to insurance matters.

PERRY A. BUCAY
VICE PRESIDENT

# 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-6240342

DATE ISSUED : OCTOBER 27, 2025

Insured : JAZZLE KEI MAGNO BANGUD

Address : BRGY TINORIAN BAROTAC NUEVO ILOILO 5007

| | |
|---|---|
| Premium | ***16,795.50*** |
| Doc. Stamps | *2,099.44* |
| V.A.T. | *2,015.46* |
| L.G.T. | *33.59* |
| Others | *0.00* |
| **Total Php.** | ***20,943.99*** |

Agent Code : GP SDC090 - Toyota Iloilo Inc  Renewing/Replacing : NEW BUSINESS

Period of Insurance : OCTOBER 27, 2025 ( 12:00 noon)  To : OCTOBER 27, 2026 ( 12:00 noon)

***SCHEDULED VEHICLE***

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Model | : | 2026 | MV File No. : | 000000000000000 | Plate No. | : | OK804B |
| Body | : | RAIZE 1.2 E CVT - S1-002 | | | Authentication No | : | |
| Make | : | TOYOTA | Serial No. : | MHKAB1BAXSJ137458 | Color | : | SILVER METALLIC 4 |
| Motor No. | : | WAA197864 | | | | | |

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

***SECTION III*** Insured's Estimate of Value of Scheduled Vehicle

Php. ***917,000.00*** 12,379.50 - 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. 4,585.00  Towing: Php. 100.00  Authorized Repair Limit : Php. 4,685.00

***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. | **917,000.00** | 2,751.00 |
| Others | Php. | **0.00** | 0.00 |

***MORTGAGEE CLAUSE:*** BANK OF THE PHILIPPINE ISLANDS: LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO BANK OF THE PHILIPPINE ISLANDS 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 BANK OF THE PHILIPPINE ISLANDS.

***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 917,000.00*

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 CITY OF ILOILO Philippines this October 27, 2025.

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

**STRONGHOLD INSURANCE COMP[illegible]**

PERRY A. BUCAY
VICE PRESIDENT

GP / / Emelcris Togado / 03:00pm / 10/27/25

Policy No.: TIP-PC-6240342

## 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**

BANK OF THE PHILIPPINE ISLANDS: LOSS AND OR DAMAGE IF ANY UNDER THIS POLICY SHALL BE MADE PAYABLE TO BANK OF THE PHILIPPINE ISLANDS 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 BANK OF THE PHILIPPINE ISLANDS.

**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-6240342

**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:

STRONGHOLD
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TIN-000-602-270-VAT

BDO-QC-800398945

October 27, 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 | JAZZLE KEI MAGNO BANGUD |
| Policy No. | TIP-PC-6240342 |
| Period of Insurance | 10/27/2025 10/27/2026 |
| Mortgagee | BANK OF THE PHILIPPINE ISLANDS |
| Model/Make | 2026 TOYOTA |
| Insured Unit | RAIZE 1.2 E CVT - S1-002 |
| Color | SILVER METALLIC 4 |
| Plate No. | OK804B |
| Serial No. | MHKAB1BAXSJ137458 |
| Motor No. | WAA197864 |

Coverage And Amount Of Insurance

| | Coverage | Premium |
|---|---|---|
| Own Damage | 917,000.00 | 0.00 |
| Theft | INCLUDED | 0.00 |
| Acts of Nature | 917,000.00 | 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-TIL

PERRY A. BUCAY
VICE PRESIDENT