

工程險英文附加條款商品簡介

順批 號號	英文名稱	中文名稱
1-12	72 Hours-Clause/Time Adjustment Clause	蘇黎世產物營造綜合保險連續 72 小時英文附加條款
2-12	Cessation of Work	蘇黎世產物營造綜合保險工程停工英文附加條款
3-12	Special Condition Concerning Waiver of Subrogation	蘇黎世產物營造綜合保險放棄代位求償權英文附加條款
4-12	Cover for Cross Liability	蘇黎世產物營造綜合保險加保交互責任英文附加條款
5-12	Maintenance Visits Cover	蘇黎世產物營造綜合保險加保有限保固保險英文附加條款
6-12	Extended Maintenance Cover	蘇黎世產物營造綜合保險加保擴大保固保險英文附加條款
7-12	Special Conditions Concerning the Construction and/or Erection Time Schedule	蘇黎世產物營造綜合保險施工進度英文附加條款
8-12	Warranty Concerning Structures in Earthquake Zones	蘇黎世產物營造綜合保險耐震設計英文附加條款
9-12	Exclusion of Loss, Damage or Liability Due to Earthquake	蘇黎世產物營造綜合保險地震、火山爆發除外不保英文附加條款
10-12	Exclusion of Loss, Damage or Liability Due to Flood and Inundation	蘇黎世產物營造綜合保險水災除外不保英文附加條款
11-12	Exclusion of Loss, Damage or Liability due to Windstorm or Wind Related Water Damage	蘇黎世產物營造綜合保險風災除外不保英文附加條款
12-12	Property in Off-Site Storage	蘇黎世產物營造綜合保險施工處所外儲存英文附加條款
13-12	Cover for Testing of Machinery and Installations	蘇黎世產物營造綜合保險機械安裝及試車英文附加條款
14-12	Special Conditions Concerning the Construction of Tunnels, Galleries, Temporary or Permanent Subsurface Structures or Installations	蘇黎世產物營造綜合保險隧道工程英文附加條款
15-12	Special Conditions Concerning Underground Cables, Pipes and Other Facilities	蘇黎世產物營造綜合保險第三人管線損失英文附加條款
16-12	Exclusion of Loss of or Damage to Crops, Forests and Cultures	蘇黎世產物營造綜合保險第三人動植物除外不保英文附加條款
17-12	Special Conditions Concerning the Construction of Dams and Water Reservoirs	蘇黎世產物營造綜合保險水壩水庫工程英文附加條款
18-12	Warranty Concerning Sections	蘇黎世產物營造綜合保險分段施工英文附加條款
19-12	Warranty Concerning Camps and Stores	蘇黎世產物營造綜合保險工作場所及倉庫安全英文附加條款

20-12	Warranty Concerning Construction Plant, Equipment and Machinery	蘇黎世產物營造綜合保險施工機具設備安全措施英文附加條款
21-12	Warranty Concerning Construction Material	蘇黎世產物營造綜合保險儲存安全英文附加條款
22-12	Special Conditions Concerning Safety Measures with Respect to Precipitation, Flood and Inundation	蘇黎世產物營造綜合保險預防洪水、漲水、淹水安全措施英文附加條款
23-12	Special Conditions Concerning Removal of Debris from Landslides	蘇黎世產物營造綜合保險邊坡(坡面)工程英文附加條款
24-12	Special Conditions concerning Fire-Fighting Facilities and Fire Safety on Construction Sites	蘇黎世產物營造綜合保險消防英文附加條款
25-12	Inland Transit	蘇黎世產物營造綜合保險加保陸上運輸英文附加條款
26-12	Serial Losses	蘇黎世產物營造綜合保險系列損失英文附加條款
27-12	Cover for Designer's Risk	蘇黎世產物營造綜合保險加保設計者風險英文附加條款
28-12	Cover for Insured Contract Works Taken Over or Put into Service	蘇黎世產物營造綜合保險加保已啟用、接管或驗收工程英文附加條款
29-12	Special Conditions for Laying Water Supply and Sewer Pipes	蘇黎世產物營造綜合保險管線工程英文附加條款
30-12	Drilling Work for Water Wells	蘇黎世產物營造綜合保險水井工程英文附加條款
31-12	Principal's Existing Property or Property Belonging to or Held in Care, Custody or Control by the Insured	蘇黎世產物營造綜合保險加保被保險人所有、保管或管理之財物英文附加條款
32-12	Vibration, Removal or Weakening of Support	蘇黎世產物營造綜合保險加保第三人建築物倒塌責任險英文附加條款
33-12	Special Conditions Concerning Piling Foundation and Retaining Wall Works	蘇黎世產物營造綜合保險樁基礎及擋土牆工程英文附加條款
34-12	Professional Fees	蘇黎世產物營造綜合保險專業技術費用英文附加條款
35-12	Public Authority Clause	蘇黎世產物營造綜合保險公權力英文附加條款
36-12	Representatives Clause	蘇黎世產物營造綜合保險被保險人代理人英文附加條款
37-12	Tunnel Boring Machines	蘇黎世產物營造綜合保險加保潛通機折舊附加條款
38-12	Transit from Warehouse to Site	蘇黎世產物營造綜合保險加保陸上運輸由儲存處所至施工處所英文附加條款
39-12	Unexploded Bombs and Mines	蘇黎世產物營造綜合保險未爆彈除外不保英文附加條款

40-12	Terrorism Exclusion Clause	蘇黎世產物營造綜合保險恐怖主義除外英文附加條款
41-12	Cyber Exclusion Clause	蘇黎世產物營造綜合保險網際網路英文附加條款
42-12	Automatic Increase Clause / Waiver of Under-Insurance	蘇黎世產物保險營造綜合保險金額自動增加英文附加條款
43-12	Coinsurance Clause	蘇黎世產物營造綜合保險共保英文附加條款
44-12	Debris Removal Costs	蘇黎世產物營造綜合保險殘餘物清除英文附加條款
45-12	Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC	蘇黎世產物營造綜合保險加保罷工、暴動、民眾騷擾英文附加條款
46-12	Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight	蘇黎世產物營造綜合保險加保加班、趕工及加急運費英文附加條款
47-12	Cover of Extra Charges for Airfreight	蘇黎世產物營造綜合保險加保空運費英文附加條款
48-12	Date Recognition Clause	蘇黎世產物營造綜合保險電腦系統年序轉換除外不保英文附加條款
49-12	Cover for Underground Machinery and Equipment	蘇黎世產物營建機具綜合保險加保地面之下損失附加英文條款
50-12	Cover for Inland Transit	蘇黎世產物營建機具綜合保險加保陸上運輸英文附加條款
51-12	Adjustment of Sum Insured and Premium	蘇黎世產物營建機具綜合保險調整保險金額及保險費英文附加條款
52-12	Cover for Oil, Gas and/or Geothermal Drilling Rigs and Equipment	蘇黎世產物營建機具綜合保險加保油氣地熱鑽掘設備英文附加條款
53-12	Cover for Water Well Drilling Rigs and Equipment	蘇黎世產物營建機具綜合保險加保水井鑽掘設備英文附加條款
54-12	Special Condition Concerning Waiver of Subrogation	蘇黎世產物營建機具綜合保險放棄代位求償權英文附加條款
55-12	Terrorism Exclusion Clause	蘇黎世產物營建機具綜合保險恐怖主義除外英文附加條款
56-12	Cyber Exclusion Clause	蘇黎世產物營建機具綜合保險網際網路英文附加條款
57-12	Automatic Increase Clause / Waiver of Under-Insurance	蘇黎世產物營建機具綜合保險保險金額自動增加英文附加條款
58-12	Coinsurance Clause	蘇黎世產物營建機具綜合保險共保英文附加條款
59-12	Debris Removal Costs	蘇黎世產物營建機具綜合保險殘餘物清除英文附加條款
60-12	Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC	蘇黎世產物營建機具綜合保險加保罷工、暴動、民眾騷擾英文附加條款

61-12	Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight	蘇黎世產物營建機具綜合保險加保加班、趕工及加急運費英文附加條款
62-12	Cover of Extra Charges for Airfreight	蘇黎世產物營建機具綜合保險加保空運費英文附加條款
63-12	Date Recognition Clause	蘇黎世產物營建機具綜合保險電腦系統年序轉換除外不保英文附加條款
64-12	72 Hours-Clause/Time Adjustment Clause	蘇黎世產物安裝工程綜合保險連續 72 小時英文附加條款
65-12	Cessation of Work	蘇黎世產物安裝工程綜合保險工程停工英文附加條款
66-12	Cover for Cross Liability	蘇黎世產物安裝工程綜合保險加保交互責任英文附加條款
67-12	Maintenance Visits Cover	蘇黎世產物安裝工程綜合保險加保有限保固保險英文附加條款
68-12	Extended Maintenance Cover	蘇黎世產物安裝工程綜合保險加保擴大保固保險英文附加條款
69-12	Special Conditions Concerning the Construction and/or Erection Time Schedule	蘇黎世產物安裝工程綜合保險施工進度英文附加條款
70-12	Warranty Concerning Structures in Earthquake Zones	蘇黎世產物安裝工程綜合保險耐震設計英文附加條款
71-12	Exclusion of Loss, Damage or Liability Due to Earthquake	蘇黎世產物安裝工程綜合保險地震、火山爆發除外不保英文附加條款
72-12	Exclusion of Loss, Damage or Liability Due to Flood and Inundation	蘇黎世產物安裝工程綜合保險水災除外不保英文附加條款
73-12	Serial Losses	蘇黎世產物安裝工程綜合保險連續損失英文附加條款
74-12	Cover of Manufacturer's Risk	蘇黎世產物安裝工程綜合保險加保製造者危險英文附加條款
75-12	Guarantee Cover	蘇黎世產物安裝工程綜合保險加保工程保證英文附加條款
76-12	Cover of Construction/Erection Machinery	蘇黎世產物安裝工程綜合保險加保施工機具英文附加條款
77-12	Exclusion Concerning Used Machinery	蘇黎世產物安裝工程綜合保險承保舊機械設備英文附加條款
78-12	Special Condition 1 for Hydrocarbon Processing Industries	蘇黎世產物安裝工程綜合保險碳氫化合物工場英文附加條款 A
79-12	Special Condition 2 for Hydrocarbon Processing Industries Cover of Catalysts	蘇黎世產物安裝工程綜合保險碳氫化合物工場英文附加條款 B
80-12	Special Conditions Concerning Fire-Fighting Facilities	蘇黎世產物安裝工程綜合保險消防設備英文附加條款
81-12	Special Condition Concerning Fire Fighting Facilities (Semiconductor)	蘇黎世產物安裝工程綜合保險消防設備英文附加條款

82-12	Warranty Concerning Camps and Stores	蘇黎世產物安裝工程綜合保險工作場所及倉庫安全英文附加條款
83-12	Warranty Concerning Underground Cables and Pipes	蘇黎世產物安裝工程綜合保險地下管線英文附加條款
84-12	Exclusion of Loss of or Damage to Crops, Forests and Cultures	蘇黎世產物安裝工程綜合保險第三人農作物除外英文附加條款
85-12	Cover of Nuclear Fuel Elements	蘇黎世產物安裝工程綜合保險核子燃料元件英文附加條款
86-12	Cover of Cost for Decontamination	蘇黎世產物安裝工程綜合保險地下管線英文附加條款
87-12	Cover of Reactor Pressure Vessel with Internals	蘇黎世產物安裝工程綜合保險反應器壓力容器英文附加條款
88-12	Special Conditions for Open Trenches during Laying of Pipelines, Ducts and Cables	蘇黎世產物安裝工程綜合保險管線工程英文附加條款
89-12	Cover of Leak Search Costs when Laying Pipelines	蘇黎世產物安裝工程綜合保險管線滲漏費用英文附加條款
90-12	Inland Transit	蘇黎世產物安裝工程綜合保險加保陸上運輸英文附加條款
91-12	Flue Gas Purification Plants (Special Conditions concerning linings, full-plastic equipment and catalysts)	蘇黎世產物安裝工程綜合保險煙氣淨化設備安裝工程襯料、塑膠及觸媒英文附加條款
92-12	50 : 50 (or late Claims Discovery) Clause	蘇黎世產物安裝工程綜合保險 50/50 英文附加條款
93-12	Offsite Storage	蘇黎世產物安裝工程綜合保險施工處所外儲存英文附加條款
94-12	Professional Fees	蘇黎世產物安裝工程綜合保險專業技術費用英文附加條款
95-12	Public Authority Clause	蘇黎世產物安裝工程綜合保險公權力英文附加條款
96-12	Representatives Clause	蘇黎世產物安裝工程綜合保險被保險人代理人英文附加條款
97-12	Restoration of Equipment Clause	蘇黎世產物安裝工程綜合保險機器設備修復英文附加條款
98-12	Tunnel Boring Machines	蘇黎世產物安裝工程綜合保險加保潛遁機折舊附加條款
99-12	Testing and Transfer	蘇黎世產物安裝工程綜合保險試車及接管英文附加條款
100-12	Transit from Warehouse to Site	蘇黎世產物安裝工程綜合保險加保陸上運輸由儲存處所至施工處所英文附加條款
101-12	Unexploded Bombs and Mines	蘇黎世產物安裝工程綜合保險未爆彈除外不保英文附加條款
102-12	Warranty for Lightning and Overvoltage Protection Devices	蘇黎世產物電子設備綜合保險避電及超高壓保護裝置附加條款

103-12	Cover of Valves and Tubes	蘇黎世產物電子設備綜合保險加保真空管英文附加條款
104-12	Cover in Respect of Loss of Rental for Leased Electronic Data Processing (EDP) Equipment	蘇黎世產物電子設備綜合保險租賃用電子設備英文附加條款
105-12	Cover for Additional Expenditure Incurred Only Once for Reprogramming and Transport	蘇黎世產物電子設備綜合保險額外費用英文附加條款
106-12	Cover for Additional Expenditure for the Restoration of EDP Systems	蘇黎世產物電子設備綜合保險修復外在資料儲存體額外費用英文附加條款
107-12	Exclusion of Loss or Damage Due to Fire, Lightning, Explosion and Impact of Aircraft	蘇黎世產物電子設備綜合保險火災、閃電、爆炸及飛行物體碰撞損失除外英文附加條款
108-12	Exclusion of Mechanical and Electrical Breakdown	蘇黎世產物電子設備綜合保險機械或電氣性故障損失除外英文附加條款
109-12	Exclusion of Cost of Scaffolding and Ladders	蘇黎世產物電子設備綜合保險搭設鷹架及梯架費用除外英文附加條款
110-12	Exclusion of Cost of Masonry Work	蘇黎世產物電子設備綜合保險巧工費用除外英文附加條款
111-12	Special Condition Concerning Computer Tomographs	蘇黎世產物電子設備綜合保險電腦斷層掃描設備英文附加條款
112-12	Special Condition Concerning X-Ray Films	蘇黎世產物電子設備綜合保險 X 光軟片英文附加條款
113-12	Special Condition Concerning Obsolete Equipment	蘇黎世產物電子設備綜合保險陳舊設備英文附加條款
114-12	Special Condition Concerning Delay in Repair	蘇黎世產物電子設備綜合保險修復延遲英文附加條款
115-12	Special Conditions Concerning Electronic Data Processing (EDP) Equipment Insured in Connection with a Hire or Lease Contract	蘇黎世產物電子設備綜合保險租賃設備英文附加條款
116-12	Adjustment of Sum Insured and Premium	蘇黎世產物電子設備綜合保險保險金額及保費調整英文附加條款
117-12	Distinction between Maintenance Contract Services and Insurance Cover	蘇黎世產物電子設備綜合保險維護合約及保險範圍區分英文附加條款
118-12	Serial Losses	蘇黎世產物機械保險連續損失英文附加條款
119-12	Adjustment of Sum Insured and Premium	蘇黎世產物機械保險調整保險金額及保險費英文附加條款
120-12	Surrounding Property and Third Party Liability	蘇黎世產物機械保險加保鄰近財物英文附加條款
121-12	Exclusion of Flue Gas Explosions in Boilers and Furnaces	蘇黎世產物機械保險煙管爆炸除外不保英文附加條款
122-12	Cover for Hull Risk - Transport Excluded	蘇黎世產物機械保險可移動機械設備(運輸過程除外)英文附加條款

123-12	Cover for Hull Risk - Transport Included	蘇黎世產物機械保險可移動機械設備(含運輸過程)英文附加條款
124-12	Cover for Internal Fire, Internal Chemical Explosion and Direct Lightning	蘇黎世產物機械保險內部火災、內部化學性爆炸及直接因閃電所致損失英文附加條款
125-12	Cover for Explosion in Internal Combustion Engines and Hydrogen-Cooled Generators	蘇黎世產物機械保險加保內燃機及氫冷發電機爆炸英文附加條款
126-12	Cover for Leakages from Tanks/Vessels	蘇黎世產物機械保險加保儲存品損失英文附加條款
127-12	Cover for Inundation and Silting Up	蘇黎世產物機械保險加保淹水或淤積損失英文附加條款
128-12	Cover for Underground Machinery and Equipment	蘇黎世產物機械保險地下使用機械設備英文附加條款
129-12	Cover for Submerged and Deep-Well Pumps	蘇黎世產物機械保險沉水式及深井抽水機英文附加條款
130-12	Cover for Refractory Materials and/or Masonry in Industrial Furnaces and Boilers	蘇黎世產物機械保險耐火材料及圬工設施英文附加條款
131-12	Cover for Lubricating Oil or Refrigerant	蘇黎世產物機械保險潤滑油及冷卻劑英文附加條款
132-12	Cover for Conveyor Belts and Chains	蘇黎世產物機械保險輸送帶及鍊條英文附加條款
133-12	Cover for Wires and Non-Electric Cables	蘇黎世產物機械保險金屬線及纜線英文附加條款
134-12	Cover for Floodlight Bulbs	蘇黎世產物機械保險照明燈泡英文附加條款
135-12	Depreciation Adjustment for the Rewinding of Electric Machines	蘇黎世產物機械保險重繞電機線圈折舊英文附加條款
136-12	Depreciation Adjustment for Repairs to Combustion Engines	蘇黎世產物機械保險內燃機折舊英文附加條款
137-12	Depreciation Adjustment for Components along the Hot Gas Path of Gas Turbines	蘇黎世產物機械保險氣渦輪引擎之熱氣通道組件折舊英文附加條款
138-12	Overhaul of Platen Presses	蘇黎世產物機械保險壓印板英文附加條款
139-12	Overhaul of Electric Motors	蘇黎世產物機械保險馬達檢查英文附加條款
140-12	Overhaul of Steam, Water and Gas Turbines and Turbo -Generator Sets	蘇黎世產物機械保險蒸氣、水力、氣渦輪機及渦輪發電機檢修英文附加條款
141-12	Inspection and Overhaul of Boilers	蘇黎世產物機械保險鍋爐及壓力容器檢查英文附加條款
142-12	Cover of Cost for Decontamination	蘇黎世產物機械保險淨化費用英文附加條款
143-12	Cover of Reactor Pressure Vessel with Internals	蘇黎世產物機械保險反應器壓力容器英文附加條款

144-12	Cover of Nuclear Fuel Elements	蘇黎世產物機械保險核子燃料元件英文附加條款
145-12	Special Agreement Regarding Maintenance Work on Electronic Components of the Insured Machinery	蘇黎世產物機械保險維護保養費用除外不保英文附加條款
146-12	Escalation Clause (10%)	蘇黎世產物營造綜合保險保險金額自動增加10%英文附加條款
147-12	Escalation Clause (15%)	蘇黎世產物營造綜合保險保險金額自動增加15%英文附加條款
148-12	Escalation Clause (20%)	蘇黎世產物營造綜合保險保險金額自動增加20%英文附加條款
149-12	Off-Site Coverage Clause	蘇黎世產物營造綜合保險施工處所外儲存英文附加條款
150-12	Professional Fees Clause	蘇黎世產物營造綜合保險專業技術費用英文附加條款
151-12	Debris Removal Clause	蘇黎世產物營造綜合保險殘餘物清除英文附加條款
152-12	Waiver of Subrogation	蘇黎世產物營造綜合保險放棄代位求償權英文附加條款
153-12	Pay on Account Clause	蘇黎世產物營造綜合保險預付賠款英文附加條款
154-12	Time Adjustment (72 hours Clause)	蘇黎世產物營造綜合保險連續 72 小時附加條款英文附加條款
155-12	50:50 (or late Claims Discovery) Clause	蘇黎世產物營造綜合保險 50/50 英文附加條款
156-12	Mortgagee Clause	蘇黎世產物營造綜合保險抵押權人英文附加條款
157-12	Currency Clause	蘇黎世產物營造綜合保險保險費外幣匯率英文附加條款
158-12	Premium Installments Clause	蘇黎世產物營造綜合保險保險費分二期交付英文附加條款
159-12	Premium Installments Clause	蘇黎世產物營造綜合保險保險費分三期交付英文附加條款
160-12	Premium Installments Clause	蘇黎世產物營造綜合保險保險費分四期交付英文附加條款
161-12	Date Recognition	蘇黎世產物營造綜合保險電腦系統年序轉換除外不保英文附加條款
162-12	Escalation Clause (10%)	蘇黎世產物安裝工程綜合保險保險金額自動增加 10%英文附加條款
163-12	Escalation Clause (15%)	蘇黎世產物保險金額自動增加 15%英文附加條款
164-12	Escalation Clause (20%)	蘇黎世產物安裝工程綜合保險保險金額自動增加 20% 英文附加條款

165-12	Off-Site Coverage Clause	蘇黎世產物安裝工程綜合保險施工處所外儲存英文附加條款
166-12	Professional Fees Clause	蘇黎世產物安裝工程綜合保險專業技術費用英文附加條款
167-12	Debris Removal Clause	蘇黎世產物安裝工程綜合保險殘餘物清除英文附加條款
168-12	Waiver of Subrogation	蘇黎世產物安裝工程綜合保險放棄代位求償權英文附加條款
169-12	Pay on Account Clause	蘇黎世產物安裝工程綜合保險預付賠款英文附加條款
170-12	Time Adjustment (72 hours Clause)	蘇黎世產物安裝工程綜合保險連續 72 小時附加條款英文附加條款
171-12	Mortgagee Clause	蘇黎世產物安裝工程綜合保險抵押權人英文附加條款
172-12	Currency Clause	蘇黎世產物安裝工程綜合保險保險費外幣匯率英文附加條款
173-12	Premium Installments Clause	蘇黎世產物安裝工程保險保險費分二期交付英文附加條款
174-12	Premium Installments Clause	蘇黎世產物安裝工程保險保險費分三期交付英文附加條款
175-12	Premium Installments Clause	蘇黎世產物安裝工程保險保險費分四期交付英文附加條款
176-12	Beneficiary Clause	蘇黎世產物安裝工程綜合保險受益人英文附加條款
177-12	Date Recognition	蘇黎世產物安裝工程綜合保險電腦系統年序轉換除外不保英文附加條款
178-12	Professional Fees Clause	蘇黎世產物電子設備綜合保險專業技術費用英文附加條款
179-12	Automatic Capital Additions Clause	蘇黎世產物電子設備綜合保險保險金額自動增加英文附加條款
180-12	Automatic Reinstatement Clause	蘇黎世產物電子設備綜合保險保險金額自動恢復英文附加條款
181-12	Debris Removal Clause	蘇黎世產物電子設備綜合保險殘餘物清除英文附加條款
182-12	Waiver of Subrogation	蘇黎世產物電子設備綜合保險放棄代位求償權英文附加條款
183-12	Pay on Account Clause	蘇黎世產物電子設備綜合保險預付賠款英文附加條款
184-12	Beneficiary Clause	蘇黎世產物電子設備綜合保險受益人英文附加條款
185-12	Off Premises Clause	蘇黎世產物電子設備綜合保險施工處所外儲存英文附加條款

3-13	Extra costs for airfreight	蘇黎世產物安裝工程綜合專案保險加保空運費英文附加條款
4-13	Loss Mitigation	蘇黎世產物安裝工程綜合專案保險加保減輕損失費用英文附加條款
5-13	Special conditions: marine 50/50 loss sharing	蘇黎世產物安裝工程綜合專案保險 50/50 英文附加條款
6-13	Offshore Activities	蘇黎世產物安裝工程綜合專案保險海事工程除外不保英文附加條款
8-13	Offsite Storage	蘇黎世產物安裝工程綜合專案保險施工處所外儲存英文附加條款
9-13	Special insurance cover: strike, riot and civil commotion	蘇黎世產物安裝工程綜合專案保險加保罷工、暴動、民眾騷擾英文附加條款
10-13	Temporary Removal of Property	蘇黎世產物安裝工程綜合專案保險暫時遷移英文附加條款
11-13	taken Over / Operational Parts	蘇黎世產物安裝工程綜合保險加保被保險人所有、保管或管理之財物英文附加條款
22-15	Endorsement for Brand, Label or Trademark	蘇黎世產物安裝工程綜合專案保險加保品牌及商標英文附加條款
1-23	Automatic Reinstatement Clause	蘇黎世產物保險金額自動恢復附加英文條款
1-25	Endorsement - Cyber Exclusion Clause (Clarification Agreement - Munich Re Form)	蘇黎世產物網際網路附加條款
2-25	Endorsement E2K1 Date Recognition Clause	蘇黎世產物電腦系統年序轉換除外不保附加條款
3-25	Endorsement 203 Exclusion Concerning Used Machinery	蘇黎世產物承保舊機械設備英文附加條款
4-25	Endorsement - Terrorism Exclusion Clause	蘇黎世產物恐怖主義除外附加條款
1-30	The 48 Hours Clause	蘇黎世產物 E035 四十八小時勘查災損附加條款
2-30	The Principal Agreement Clause	蘇黎世產物 E048 定作人同意附加條款

72 Hours-Clause/Time Adjustment Clause

蘇黎世產物安裝工程綜合保險連續 72 小時英文附加條款

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed that any loss of or damage to the insured property arising during any one period of 72 consecutive hours, caused by storm, cyclone, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the

Deductibles stated in the Schedule.

For the purpose of the foregoing the commencement of any such 72 hour period shall be decided at the discretion of the Insured, it being understood and agreed, however, that there shall be no overlapping in any one, two or more such 72 hour periods in the event of loss or damage occurring over a more extended period of time.

Cessation of Work

97.02.01.(96)台蘇保行展字第 125808-1 號

Notwithstanding General Exclusion d) of the Policy,

Should the works insured by this Policy, or any part thereof, be entirely stopped by any cause whatsoever and provided the Insured gives notice thereof to the Insurers within fourteen days of such cessation, the cover under this Policy shall continue for a period to be agreed, at terms and conditions to be agreed.

Subject otherwise to the terms, Exclusions, Provisions and Conditions of the Policy.

Special Condition Concerning Waiver of Subrogation

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Insurers shall waive all rights of subrogation arising out of loss or damage indemnifiable under the Policy which the Insurers may have against persons using the insured items with the consent of the Insured.

Cover for Cross Liability

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Third Party Liability cover of the Policy shall apply to the insured parties named in the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for

- loss of or damage to items insured or insurable under Section I of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under workmen's compensation and/or employers' liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the Schedule.

Maintenance Visits Cover

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover solely loss of or damage to the contract works caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.

Extended Maintenance Cover

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover loss or damage to the contract works

- caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract,
- occurring during the maintenance period provided such loss or damage was caused on the site during the erection period before the certificate of completion for the lost or damaged section was issued.

Special Conditions Concerning the Construction and/or Erection Time Schedule

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

The construction and/or erection time schedule together with any other statements made in writing by the Insured for the purpose of obtaining cover under the Policy as well as technical information forwarded to the Insurers is deemed to be incorporated herein.

The Insurers shall not indemnify the Insured in respect of loss or damage caused by or arising out of or aggravated by deviations from the construction and/or erection time schedule exceeding the number of weeks stated below unless the Insurers had agreed

in writing to such a deviation before the loss occurred.

Warranty Concerning Structures in Earthquake Zones

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability arising out of earthquake if the Insured proves that the earthquake risk was taken into account in design according to the official building codes valid for the site and that the qualities of material and workmanship and the dimensions on which the calculations were based were adhered to.

Exclusion of Loss, Damage or Liability Due to Earthquake

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused by or resulting from earthquake.

Exclusion of Loss, Damage or Liability Due to Flood and Inundation

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused by or resulting from flood and inundation.

Exclusion of Loss, Damage or Liability due to Windstorm or Wind Related Water Damage

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon, the Insurers shall not indemnify the Insured for loss or damage or liability directly or indirectly caused by or resulting from windstorm equal to or exceeding grade 8 on the Beaufort Scale (mean windspeed exceeding 62 km/h) or any water damage occurring in connection with or as a consequence of such windstorm.

Property in Off-Site Storage

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon and subject to the Insured having paid the agreed extra premium, Section I of the policy shall be extended to cover loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in offsite storage within the territorial limits as stated below.

The Insurers will not indemnify the Insured for loss or damage caused by the neglect of generally accepted loss prevention measures for warehouses or storage units. Such measures include, in particular:

- ensuring that the storage area is enclosed (either a building or at least fenced-in), guarded, protected against fire, as appropriate for the particular location or type of property stored;
- separating the storage units by fire-proof walls or by a distance of at least 50 meters;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding due to rainfall or by a flood with a statistical return period of less than 20 years;
- limiting the value per storage unit.

Cover for Testing of Machinery and Installations

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the period of cover shall be extended to include a test operation or a test loading but not beyond four weeks from the date of commencement of the test.

If, however, a part of a plant or one or several machine(s) is (are) tested and/or put into operation or taken over, the cover for that particular part of the plant or machine(s) and any liability resulting therefrom ceases whereas the cover continues for the remaining parts to which the above does not apply.

It is further agreed and understood that for the machinery and installations undergoing a test, exclusions c and d of the Exclusions to Section 1 of the Policy are deleted and the following exclusion shall apply:

"loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection;"

In the case of second-hand items, the insurance hereunder shall, however, cease immediately on the commencement of the test.

Special Conditions Concerning the Construction of Tunnels, Galleries, Temporary or Permanent Subsurface Structures or Installations

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will not indemnify the Insured in respect of the expenses incurred for

- alterations in the construction method or due to unforeseen ground conditions or obstructions,
- measures which become necessary to improve or stabilize ground conditions or to seal against water ingress unless necessary to reinstate indemnifiable loss or damage,
- removing material which has been excavated, or due to overbreak in excess of the design profile and/or for refilling cavities resulting therefrom,
- dewatering unless necessary to reinstate indemnifiable loss or damage,
- loss or damage due to breakdown of the dewatering system if such loss or damage could have been avoided by use of standby facilities,
- the abandonment or recovery of tunnel-boring machines,
- the loss of bentonite, suspension, or any media or substance used for excavation support or as a ground-conditioning agent.

In the event of indemnifiable loss or damage the maximum amount payable under this Policy shall be limited to the expenses incurred to reinstate the Insured Property to a standard or condition technically equivalent to that which existed immediately before the occurrence of loss or damage but not in excess of the percentage as stated below of the original average per meter construction cost of the immediate damaged area.

Special Conditions Concerning Underground Cables, Pipes and Other Facilities

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has inquired with the relevant authorities about the exact position of such cables, pipes or other underground facilities and takes all necessary steps to avoid damage to same.

Claims in respect of loss of or damage to such underground facilities which are in the

same position as shown on the underground maps (drawings indicating the position of the underground facilities) shall be payable after applying a deductible of 20 % of the loss amount or the deductible stated under a below, whichever is the greater.

Claims in respect of loss of or damage to underground facilities incorrectly shown on the underground map shall be payable after applying the deductible stated under b below.

The indemnity shall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential damage and penalties being excluded from the cover.

Exclusion of Loss of or Damage to Crops, Forests and Cultures

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused to crops, forests and/or any cultures during the execution of the contract works.

Special Conditions Concerning the Construction of Dams and Water Reservoirs

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of

- grouting of soft rock areas and/or other additional safety measures even if their necessity arises only during construction,
- expenses incurred for dewatering even if the quantities of water originally expected are exceeded substantially,
- loss or damage due to breakdown of the dewatering system if such breakdown could have been avoided by sufficient stand-by facilities,
- expenses incurred for additional sealing or waterproofing and additional facilities for the discharge of run-off and/or underground water,
- loss or damage due to subsidence if caused by insufficient compacting,
- cracks and leakage.

Warranty Concerning Sections

exceed three days' demand and the exceeding quantities are kept in areas not endangered by 20-year floods.

Special Conditions Concerning Safety Measures with Respect to Precipitation, Flood and Inundation

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability caused directly or indirectly by precipitation, flood or inundation if adequate safety measures have been taken in designing and executing the project involved.

Adequate safety measures shall mean that allowance is made for precipitation, flood and inundation up to a return period of 20 years for the location insured and the entire policy period on the basis of the statistics prepared by the meteorological agencies.

Loss, damage or liability resulting from the Insured's not immediately removing obstructions (e.g. sand, trees) from watercourses, whether carrying water or not, in order to maintain free waterflow shall not be indemnifiable.

Special Conditions Concerning Removal of Debris from Landslides

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of

- expenses incurred for the removal of debris from landslides in excess of the costs of excavating the original material from the area affected by such landslides,
- expenses incurred for the repair of eroded slopes or other graded areas if the Insured has failed to take the measures required or to take them in time.

Special Conditions concerning Fire-Fighting Facilities and Fire Safety on Construction Sites

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage directly or indirectly caused by or resulting from fire or explosion, provided always that:

1. With regard to the progress of work adequate fire-fighting equipment and sufficient extinguishing agents are available and operative at all times.

Fully operative wet riser hydrants are installed up to one level below the highest current work level and are sealed by temporary end caps.

2. The cabinets containing hose reels and portable fire extinguishers are inspected at regular intervals but at least twice a week.
3. Fire compartments as required by local regulations are installed as soon as possible after the removal of formwork.
Openings for lift shafts, service ducts and other voids are provisionally closed as soon as possible but not later than at the commencement of fitout work.
4. Waste material is removed regularly. All floors undergoing fit-out are cleared of combustible waste at the end of each working day.
5. A "permit to work" system is implemented for all contractors engaged in 'hot work' of any kind such as but not limited to
 - grinding, cutting or welding operations,
 - use of blow lamps and torches,
 - application of hot bitumen,or any other heat producing operation.

'Hot work' is carried out only in the presence of at least one worker equipped with a fire extinguisher and trained in fire-fighting.

The area of any 'hot work' is examined one hour after the work has finished.

6. Storage of material for the construction or erection shall be subdivided into storage units not exceeding the value stated below per storage unit. The individual storage units shall be either at least 50 m apart or separated by fire-proof walls.

All inflammable material and especially all inflammable liquids and gases shall be stored at a sufficiently large distance from the property under construction or erection and any hot work.

7. A Site Safety Coordinator is appointed.

A reliable fire alarm system is installed and whenever possible a direct communication link maintained with the nearest fire brigade.

A Fire Protection Plan and a Site Fire Action Plan are implemented and updated regularly.

The contractor's personnel are trained in fire-fighting and fire-fighting drills carried out weekly.

The nearest fire brigade is familiarized with the site and immediate access maintained for it at all times.

8. The site is fenced off and access controlled.

Inland Transit

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions, and conditions contained in the Policy or endorsed thereon and subject to the insured having paid the agreed extra premium, Section I of this insurance shall be extended to cover loss of or damage to the property insured whilst in transit to the contract site other than on waterways or by air within the territorial limits of provided that the maximum amount payable under this Endorsement does not exceed per conveyance.

Serial Losses

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following clause shall apply to this insurance:

Loss or damage due to faulty design (if covered by endorsement), defective material and/or workmanship arising out of the same cause to structures, parts of structures, machines or equipment of the same type shall be indemnified according to the following scale after applying the Policy deductible for each loss:

100% of the first 2 losses
80% of the 3rd loss
60% of the 4th loss
50% of the 5th loss

Further losses shall not be indemnified.

Cover for Designer's Risk

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, exclusion c under Special Exclusions to Section I of the Policy shall be deleted and exclusion d replaced by the following wording:

"d The cost of replacement, repair or rectification of loss of or damage to items due to defective material and/or workmanship and/or faulty design, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/or workmanship and/or faulty design."

Cover for Insured Contract Works Taken Over or Put into Service

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the insurance shall be extended to cover

- loss of or damage to parts of the insured contract works taken over or put into service if such loss or damage emanates from the construction of the items insured under Section I and happens during the period of cover.

Special Conditions for Laying Water Supply and Sewer Pipes

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall indemnify the Insured for any loss, damage or liability due to the flooding or silting of pipes, trenches or shafts only up to the maximum length of open trench stated below, partially or completely excavated, for any one loss event.

The Insurers shall be liable only if

1. the pipes, immediately after laying, have been secured in such a manner by backfilling that they cannot be displaced if the trench is flooded;
2. the pipes, immediately after laying, have been closed to prevent water, silt or the like from penetrating;
3. the trenches of tested pipe sections have been backfilled immediately upon completion of the pressure test.

Drilling Work for Water Wells

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the cover for well drilling work shall be restricted to loss or damage due to or resulting from the following named perils:

- Earthquake, volcanism, tsunami
- Storm, cyclone, flood, inundation, landslide
- Blow-out and/or cratering

- Fire/explosion
- Artesian waterflow
- Mud loss, which cannot be overcome by known practice
- Collapse of hole including collapse of casing due to abnormal pressure or heaving shales, which cannot be overcome by known practice.

The indemnity shall be calculated on the basis of the costs (including material) spent for drilling the well up to the very moment when the first phenomena of the above perils are apparent and the well has to be abandoned due to a hazard insured against, and the Insured shall bear a deductible of 10 % of the loss amount, minimum as stated below for any one occurrence.

Special exclusions:

The Insurers shall not be liable for

- loss of or damage to drilling rig and drilling equipment (for which the drilling contractor may conclude a special insurance),
- costs of fishing operations of all kinds,
- costs of reconditioning and workover operations to restore well conditions including all stimulation work (acidizing, fracturing, etc).

Deductible: 10 % of the loss amount,
minimum

any one occurrence

Principal's Existing Property or Property Belonging to or Held in Care, Custody or Control by the Insured

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, Section I of this insurance shall be extended to cover loss of or damage to the existing property or property belonging to or held in care, custody or control by the Insured caused by or arising out of the construction or erection of the items insured under Section I.

Insured property:

Sum insured:

The Insurers will only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and the necessary safety measures have been taken.

In respect of loss or damage caused by vibration or by the removal or weakening of support Insurers will only indemnify the Insured for loss or damage as a result of a

total or partial collapse of the insured property, and not for superficial damage which neither impairs the stability of the insured property nor endangers its users.

The Insurers will not indemnify the Insured for

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

Vibration, Removal or Weakening of Support

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, Section II of this insurance shall be extended to cover liability consequent upon loss or damage caused by vibration or by the removal or weakening of support.

Provided always that

- the Insurers will indemnify the Insured in respect of liability for loss or damage to any property or land or building only if such loss or damage results in the total or partial collapse;
- the Insurers will indemnify the Insured in respect of liability for loss or damage to any property or land or building only if prior to the commencement of construction its condition is sound and the necessary loss prevention measures have been taken;
- the Insured if required shall before commencement of construction and at his own expense prepare a report on the condition of any endangered property or land or building.

The Insurers will not indemnify the Insured in respect of liability for

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,
- superficial damage which neither impairs the stability of the property, land or buildings nor endangers their users,
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

Special Conditions Concerning Piling Foundation and Retaining Wall Works

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of expenses incurred

1. for replacing or rectifying piles or retaining wall elements
 - a which have become misplaced or misaligned or jammed during their construction;
 - b which are lost or abandoned or damaged during driving or extraction;or
 - c which have become obstructed by jammed or damaged piling equipment or casings;
2. for rectifying disconnected or declutched sheet piles;
3. for rectifying any leakage or infiltration of material of any kind;
4. for filling voids or for replacing lost bentonite;
5. as a result of any piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity;
6. for reinstating profiles or dimensions.

This endorsement shall not apply to loss or damage caused by natural hazards. The burden of proving that such loss or damage is covered shall be upon the Insured.

Professional Fees

97.02.01.(96)台蘇保行展字第 125808-1 號

Subject to the Sum Insured stated in the Schedule for this Item, this insurance extends to include Architects', Surveyors', Consulting Engineers' and other professional fees necessarily incurred in the reinstatement or repair of the Property Insured consequent upon its loss or damage (but not any amount incurred in the preparation of a claim).

It being understood that the amount payable for such fees shall not exceed that authorized under the scale of the various institutes or bodies regulating such charges.

Public Authority Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

The insurance extends to include such additional cost of reinstatement of the destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Government Act or By-Law of any Municipal or Local authority provided that:

- 1) The amount recoverable under this Extension shall not include:
 - a) the cost incurred in complying with any of the aforesaid Regulations or By-Laws
 - i) in respect of destruction or damage occurring prior to the granting of this Extension
 - ii) in respect of destruction or damage not insured by this Section
 - iii) under which notice has been served upon the Insured prior to the happening of the destruction or damage
 - iv) in respect of undamaged property or undamaged portions of property.
 - b) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or By-Laws.
- 2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or By-Laws so necessitate) subject to the liability of the Company under this Extension not being thereby increased.
- 3) If the liability of the Company under (any item of) this Section apart from this Extension shall be reduced by the application of any of the terms and conditions of the Policy then the Liability of the Company under this Extension (in respect of any such item) shall be reduced in like proportion).
- 4) The total amount recoverable under any item of this Section shall not exceed the sum insured thereby.
- 5) All the conditions of the Policy except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

Representatives Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Wherever the expression "the Insureds' Representatives" is used in this Policy, the following are considered to be such representatives :

In the case of:

- public limited companies
members of the Board of Directors or their Executive Managers;
- private limited companies
the Manager(s);
- limited partnerships
the personally liable partner(s);
- unlimited partnerships
the partners;
- civil-law partnerships
the partners;
- private firms
the proprietor;
- foreign companies
the equivalent category of people.

Tunnel Boring Machines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, in respect of loss or damage to Tunnel Boring Machines, the following shall apply:

Commencement of Coverage for Each TBM: After transport and initial unloading of the TBM at the first actual launch site.

Termination of Coverage for EACH TBM: The cover expires for any part of the TBM machine immediately after it has been removed to surface subsequent to the completion of tunnelling work and the cessation of mining. Any elements of the TBM forming part of, or included in, the permanent works after the completion of tunnelling work and the cessation of mining shall be deemed as such.

Basis of Loss Settlement for each TBM: The Actual Value of the TBM before the completion of tunnelling work and/or cessation of mining will be calculated according to the depreciation formula as given below but not less than 40% of the new replacement value. The formula is based on the Actual Value formula given in the BGL (Baugeräteliste) for construction plant. After the completion of tunnelling works and/or cessation of mining the Actual Value shall be deemed to be the salvage or residual value of the individual

parts or elements of the TBM that will be removed to surface.

$$\text{Actual Value} = \frac{1}{2} \times A \times (t+s)$$

Where

A = new replacement value

t = uncompleted length of tunnel divided by the total length of tunnel that was to be originally driven by the TBM (which is analogous to the expression “n-g over g” given in the BGL).

s = coefficient of TBM condition whereby:

e = 1.0 if t > 0.8 for new condition

e = 0.9 if t ≤ 0.8 but > 0.6 for very good condition

e = 0.8 if t ≤ 0.6 but > 0.4 for good condition

e = 0.7 if t ≤ 0.4 but > 0.2 for satisfactory condition

e = 0.6 if t ≤ 0.2 for sufficient condition

It is further agreed and understood that any guarantee, bond or insurance provided by the TBM Manufacturer or supplier or any other more specific insurance shall have precedence over any indemnity provided by this Memorandum

Transit from Warehouse to Site

97.02.01.(96)台蘇保行展字第 125808-1 號

This policy also covers, within the scope of cover hereby granted, loss of or damage to the goods insured whilst being transported by road and/or rail between offsite storage place(s) and the site(s); including loading and unloading.

Unexploded Bombs and Mines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby agreed and understood that, subject to the terms and conditions contained in this Policy or endorsed thereon, the Insurer shall not indemnify against loss, damage, liability or cost of clearance arising from unexploded bombs, mines, grenades or similar objects.

Endorsement - Terrorism Exclusion Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Notwithstanding any provision to the contrary within this insurance or any endorsement

thereto it is agreed that this insurance excludes loss, damage, cost or expense of 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) 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 thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(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 (1) above.

In any action, suit or other proceeding where Insurer alleges that by reason of the provisions of this exclusion any loss destruction damage liability or expense is not covered by this insurance the burden of proving that such any loss destruction damage liability or expense is covered 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.

Endorsement - Cyber Exclusion Clause (Clarification Agreement - Munich Re Form)

97.02.01.(96)台蘇保行展字第 125808-1 號

Property Damage covered under this policy shall mean physical damage to the insured property.

This agreement clarifies that damage to data, software, or computer programs in particular any detrimental change that is caused by a deletion, corruption or distortion of the original data, software or computer program is not direct physical damage in terms of this policy.

Consequently, the following are not Ansured under this policy:

- (A) Loss of or damage to data, software or computer programs, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a distortion of the original data or software, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.
- (B) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, impairment in the function, availability, range of use or accessibility of data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.

Automatic Increase Clause / Waiver of Under-Insurance

97.02.01.(96)台蘇保行展字第 125808-1 號

The premium stated in the Policy is a minimum and deposit premium.

- (a) If the final Total Contract Value exceeds the estimated Total Contract Value the Sum Insured therefore shall be automatically increased by the amount of such excess but not exceeding in all % of the Total Contract Value as shown in the Schedule.
- (b) Within three months from the expiry of this Policy the Insured shall supply to the Insurers a declaration of the final Total Contract Value and if such Value exceeds the estimated Total Contract Value the premium shall be adjusted accordingly by applying the agreed premium rate to the difference between the estimated and the final Total Contract Value.
- (c) In consideration of the final premium adjustment, the Insurers hereby waive their right to apply under-insurance. The last paragraph under Section I "Provisions applying to Section I" Memo I - "Sums Insured" is deemed to be deleted.

Coinsurance Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

The term "Company" wherever it appears in this Policy shall mean the "Company" named below:

The liability of the Companies shall in no case exceed in respect of any insured item the sum insured thereon nor in all the total sum insured. The liability of each company named below shall be limited to the percentage set against its name of such amounts as may become payable under the Policy.

ZURICH INSURANCE (TAIWAN) LTD. as the Leading Company is responsible for the issuing of this Policy.

Debris Removal Costs

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby understood and agreed that "debris removal costs" (up to on a first loss limit basis, as stated in the Schedule) may include such costs and expenses necessarily incurred by the Insured in:

- removing debris
- dismantling or demolition
- shoring up or propping

Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion 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. 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 2 of the Special Conditions hereof,
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,
3. the willful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,
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.

Provided that it is hereby further expressly agreed and declared that

1. all the terms, exclusions, provisions and conditions of the 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 following Special Conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,
2. the following Special Conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Special Conditions

1. This insurance shall not cover

a loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,

b loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,

c loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building,

d consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein.

Provided nevertheless that the Insurers are not relieved under b or c above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

2. This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely

a war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,

b mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,

c acts of terrorism committed by a person or persons acting on behalf of or in connection with any organisation.

In any action, suit or other proceeding, where the Insurers allege 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.

3. This insurance may at any time be terminated by the Insurers on notice to that effect being given by registered post at the Insured's last known address, in which case the Insurers shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of termination.

4. The limit of indemnity any one occurrence as stated below shall be understood to limit the indemnity for all loss or damage covered by this Endorsement during a consecutive period of 168 hours.

The aggregate liability of the Insurers during the period of cover of this Policy shall be limited by twice the limit of indemnity any one occurrence.

Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for overtime, night work, work on public holidays and express freight (excluding airfreight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the sum(s) insured of the damaged item(s) is (are) less than the amount(s) required to be insured, the amount payable under this Endorsement for such extra charges shall be reduced in the same proportion.

Cover of Extra Charges for Airfreight

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for airfreight.

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

Provided further that the amount payable under this Endorsement in respect of airfreight shall not exceed _____ during the period of insurance.

Deductible: 20 % of the indemnifiable extra charges,
Minimum _____ any one occurrence.

Endorsement E2K1 Date Recognition Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

In no case shall this insurance cover injury, loss, damage, cost, expense or liability of whatever nature caused by, consisting of, contributed to or by or arising from, whether directly or indirectly, the use, operation or failure of any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device, whether the property of the Insured or not and whether occurring before during or after the year 2000 as a consequence of

- (a) a change of date or day.
- (b) any change or modification in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.
- (c) any failure to make or make correctly any changes or modifications in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.

※72 Hours-Clause/Time Adjustment Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed that any loss of or damage to the insured property arising during any one period of

72 consecutive hours, caused by storm, cyclone, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the Deductibles stated in the Schedule.

For the purpose of the foregoing the commencement of any such 72 hour period shall be decided at the discretion of the Insured, it being understood and agreed, however, that there shall be no overlapping in any one, two or more such 72 hour periods in the event of loss or damage occurring over a more extended period of time.

Cover for Underground Machinery and Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of or damage to item(s) No(s)

contained in the Specification of Insured Items of the Policy due to flood, inundation, landslide or rockslide, subsidence, collapse of adits, galleries, tunnels, etc, up to a limit of _____ per accident.

However, loss or damage due to abandonment of these items shall be excluded from the cover.

Cover for Inland Transit

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss of or damage to the insured items whilst in transit anywhere in

Adjustment of Sum Insured and Premium

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following alteration of Memo 1 (see the Provisions of the Policy) shall apply to this insurance:

The Insurers shall waive the right to apply underinsurance, provided the sum insured at the beginning of the insurance was correctly fixed and the premium as well as the sums insured are adapted at each renewal date (annually) to the changes in machinery production prices and the cost of labour.

Such adaptation shall be made according to the following formulae:

$$S = S_o \frac{E}{E_o}$$

$$P = P_o \left(0.3 \frac{E}{E_o} + 0.7 \frac{L}{L_o} \right)$$

S = sum insured of the current year

S_o = sum insured as at the beginning of the insurance

E = machinery production price index of the current year

E_o = machinery production price index as at the beginning of the insurance

P = premium of the current year

P_o = premium as at the beginning of the insurance

L = labour cost index of the current year

L_o = labour cost index as at the beginning of the insurance

Cover for Oil, Gas and/or Geothermal Drilling Rigs and Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover:

1. as listed in the Schedule, drilling equipment and oil and gas well servicing equipment, as well as spare parts, derricks, boilers, drill pipes, tools and miscellaneous appurtenances incidental thereto and used in connection therewith or used by the Insured or for which the Insured may be liable; as listed in the Schedule, rolling stock, cement, mud, drilling compounds, chemicals, casing, roadways, causeways, earth pits, blueprints, plan specifications, records, items while in storage in any warehouse or storage yard only if especially agreed;
2. the items listed in the Schedule whilst within the territory stated in the Schedule and not situated or installed on vessels or drilling barges; but it is agreed and understood that in case items are moved from this territory to another, the Policy

shall continue to cover them subject to prior notification within 10 days and revision of premium;

- especially any unforeseen and sudden physical loss or damage due to blowout, cratering,
- raising/lowering cantilever derrick or mast,
- collapse, pull-in of derrick or mast,
- transit (Exclusion h of the Policy being deleted),

3. loss of or damage to drilling tools, equipment, machinery or parts thereof working underground, but only if caused by blowout, cratering, fire, explosion.

The term "blowout" shall be defined as a sudden expulsion of drilling fluid (mud, water) followed by an uncontrolled flow of oil, gas or water from the well that occurs when the pressure of oil, gas or water entering the well at some depth below the surface is greater than the pressure exerted by the column of drilling fluid in the well and results in the well getting completely out of control.

The term "crater" shall be defined as a basinlike opening in the earth's surface surrounding a well caused by the erosive and eruptive action of gas and/or oil and/or water flowing without restriction.

This insurance does not cover loss of or damage to foam solutions or other fire extinguishing materials as well as all other materials lost, expended or destroyed in fire fighting, blowout or cratering, or any other expense incident to fighting fire, controlling or attempting to control blowout or cratering.

Cover for Water Well Drilling Rigs and Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover:

drilling rigs and equipment warranted that such equipment is not used for oil, gas and/or geothermal drilling or for work on existing oil, gas and/or geothermal wells.

Furthermore, Exclusion I of the Policy is amended by the following wording:

"Loss of or damage to drill pipes, collars, rock bits, reamers, stabilizers, core barrels, logging equipment, casings and tools of all kinds while below the rotary table and/or below the ground level. However, above items shall be covered if the loss or damage is caused by earthquake, volcanism, tsunami, storm, cyclone, flood, inundation, fire, explosion and artesian water."

Special Condition Concerning Waiver of Subrogation

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Insurers shall waive all rights of subrogation arising out of loss or damage indemnifiable under the Policy which the Insurers may have against persons using the insured items with the consent of the Insured.

Endorsement - Terrorism Exclusion Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of 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) 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 thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(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 (1) above.

In any action, suit or other proceeding where Insurer alleges that by reason of the provisions of this exclusion any loss destruction damage liability or expense is not covered by this insurance the burden of proving that such any loss destruction damage liability or expense is covered 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.

Endorsement - Cyber Exclusion Clause (Clarification Agreement - Munich Re Form)

97.02.01.(96)台蘇保行展字第 125808-1 號

Property Damage covered under this policy shall mean physical damage to the insured property.

This agreement clarifies that damage to data, software, or computer programs in particular any detrimental change that is caused by a deletion, corruption or distortion of the original

data, software or computer program is not direct physical damage in terms of this policy.

Consequently, the following are not Ansured under this policy:

- (A) Loss of or damage to data, software or computer programs, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a distortion of the original data or software, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.
- (B) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, impairment in the function, availability, range of use or accessibility of data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.

Automatic Increase Clause / Waiver of Under-Insurance

97.02.01.(96)台蘇保行展字第 125808-1 號

The premium stated in the Policy is a minimum and deposit premium.

- (a) If the final Total Contract Value exceeds the estimated Total Contract Value the Sum Insured therefore shall be automatically increased by the amount of such excess but not exceeding in all % of the Total Contract Value as shown in the Schedule.
- (b) Within three months from the expiry of this Policy the Insured shall supply to the Insurers a declaration of the final Total Contract Value and if such Value exceeds the estimated Total Contract Value the premium shall be adjusted accordingly by applying the agreed premium rate to the difference between the estimated and the final Total Contract Value.
- (c) In consideration of the final premium adjustment, the Insurers hereby waive their right to apply under-insurance. The last paragraph under Section I "Provisions applying to Section I" Memo I - "Sums Insured" is deemed to be deleted.

Coinsurance Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

The term "Company" wherever it appears in this Policy shall mean the "Company" named below:

The liability of the Companies shall in no case exceed in respect of any insured item the sum insured thereon nor in all the total sum insured. The liability of each company named below shall be limited to the percentage set against its name of such amounts as may become payable under the Policy.

ZURICH INSURANCE (TAIWAN) LTD. as the Leading Company is responsible for the

issuing of this Policy.

Debris Removal Costs

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby understood and agreed that "debris removal costs" (up to on a first loss limit basis, as stated in the Schedule) may include such costs and expenses necessarily incurred by the Insured in:

- removing debris
- dismantling or demolition
- shoring up or propping

Cover for Loss or Damage due to Strike, Riot and Civil Commotion SRCC)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion 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.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 2 of the Special Conditions hereof,
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,
3. the willful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,
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.

Provided that it is hereby further expressly agreed and declared that

1. all the terms, exclusions, provisions and conditions of the 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 following Special Conditions, and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,

2. the following Special Conditions shall apply only to the insurance granted by this extension, and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for overtime, night work, work on public holidays and express freight (excluding airfreight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the sum(s) insured of the damaged item(s) is (are) less than the amount(s) required to be insured, the amount payable under this Endorsement for such extra charges shall be reduced in the same proportion.

Cover of Extra Charges for Airfreight

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for airfreight.

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

Provided further that the amount payable under this Endorsement in respect of airfreight shall not exceed _____ during the period of insurance.

Deductible: 20 % of the indemnifiable extra charges,
Minimum _____ any one occurrence.

Endorsement E2K1 Date Recognition Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

In no case shall this insurance cover injury, loss, damage, cost, expense or liability of whatever nature caused by, consisting of, contributed to or by or arising from, whether directly or indirectly, the use, operation or failure of any computer, computer

system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device, whether the property of the Insured or not and whether occurring before during or after the year 2000 as a consequence of

(a) a change of date or day.

(b) any change or modification in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.

(c) any failure to make or make correctly any changes or modifications in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.

72 Hours-Clause/Time Adjustment Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed that any loss of or damage to the insured property arising during any one period of 72 consecutive hours, caused by storm, cyclone, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the Deductibles stated in the Schedule.

For the purpose of the foregoing the commencement of any such 72 hour period shall be decided at the discretion of the Insured, it being understood and agreed, however, that there shall be no overlapping in any one, two or more such 72 hour periods in the event of loss or damage occurring over a more extended period of time.

Cessation of Work

97.02.01.(96)台蘇保行展字第 125808-1 號

Notwithstanding General Exclusion d) of the Policy,

Should the works insured by this Policy, or any part thereof, be entirely stopped by any cause whatsoever and provided the Insured gives notice thereof to the Insurers within fourteen days of such cessation, the cover under this Policy shall continue for a period to be agreed, at terms and conditions to be agreed.

Subject otherwise to the terms, Exclusions, Provisions and Conditions of the Policy.

Cover for Cross Liability

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Third Party Liability cover of the Policy shall apply to the insured parties named in the Schedule as if a separate policy had

been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for

- loss of or damage to items insured or insurable under Section I of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under workmen's compensation and/or employers' liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the Schedule.

Maintenance Visits Cover

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover solely loss of or damage to the contract works caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.

Extended Maintenance Cover

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover loss or damage to the contract works

- caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract,
- occurring during the maintenance period provided such loss or damage was caused on the site during the erection period before the certificate of completion for the lost or damaged section was issued.

Special Conditions Concerning the Construction and/or Erection Time Schedule

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

The construction and/or erection time schedule together with any other statements made in writing by the Insured for the purpose of obtaining cover under the Policy as well as technical information forwarded to the Insurers is deemed to be incorporated herein.

The Insurers shall not indemnify the Insured in respect of loss or damage caused by or arising out of or aggravated by deviations from the construction and/or erection time schedule exceeding the number of weeks stated below unless the Insurers had agreed in writing to such a deviation before the loss occurred.

Deviation from time schedule: _____ weeks

Warranty Concerning Structures in Earthquake Zones

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability arising out of earthquake if the Insured proves that the earthquake risk was taken into account in design according to the official building codes valid for the site and that the qualities of material and workmanship and the dimensions on which the calculations were based were adhered to.

Exclusion of Loss, Damage or Liability Due to Earthquake

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused by or resulting from earthquake.

Exclusion of Loss, Damage or Liability Due to Flood and Inundation

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused by or resulting from flood and inundation.

Serial Losses

97.02.01.(96)台蘇保行展字第 125808-1 號

Deductible: 20 % of the loss amount,
minimum any one occurrence.

Cover of Construction/Erection Machinery

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the cover under Section I of the Policy shall be extended to include loss of or damage to the construction/erection machinery mentioned in the attached list of machinery, excluding however

- loss or damage due to electrical or mechanical breakdown, failure, breakage or derangement, freezing of coolant or other fluid, defective lubrication or lack of oil or coolant, but if as a consequence of such breakdown or derangement an accident occurs causing external damage, such consequential damage shall be indemnifiable,
- loss of or damage to vehicles licensed for general road use or waterborne vessels or aircraft.

The sums insured on construction/erection machinery shall be their replacement values, which shall mean the cost of replacement of each insured item by a new item of the same kind and the same capacity.

Deductible: 20 % of the loss amount,

Exclusion Concerning Used Machinery

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss of or damage to the insured used items

- attributable to previous operation,
- attributable to dismantling (if dismantling is not covered),
- in respect of any non-metallic parts.

Special Condition 1 for Hydrocarbon Processing Industries

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

As from the introduction of any hydrocarbons into the plant

1.a deductible of

for Section

- I of the Policy is applicable, which shall also apply in case of fire and explosion damage,
2. the Insurers shall not be liable for loss of or damage to
 - a. catalysts unless included by endorsement,
 - b. reforming units due to overheating or cracking of any tubes,
 - c. the insured plant due to overheating or cracking following an exothermic reaction,
 - d. the insured plant due to the prescribed techniques not being followed on purpose or due to the cutting out of safety devices,as well as for any liability resulting therefrom.

Special Condition 2 for Hydrocarbon Processing Industries Cover of Catalysts

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, lit. (a) of paragraph 2 under Special Condition 1 for Hydrocarbon Processing Industries shall be replaced by the following wording:

"catalysts unless such loss or damage is caused by an indemnifiable loss of or damage to the insured plant and/or apparatus,"

Special Conditions Concerning Fire-Fighting Facilities

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage resulting directly or indirectly from fire and/or explosion if the following requirements are fulfilled:

1. Adequate fire-fighting equipment and extinguishing agents of sufficient capacity must always be available at the site and ready for immediate use.
2. A sufficient number of workmen must be fully trained in the use of such equipment and must be available for immediate intervention at all times.
3. If storage of material for the construction or erection of the contract works is necessary, storage must be subdivided into storage units not exceeding the equivalent value of _____ per storage unit.

The individual storage units must either be at least 50 m apart or separated by fire-proof walls.

All inflammable material (such as shuttering material not fitted for concreting, litter, etc) and especially all inflammable liquids and gases must be stored at a sufficiently large distance from the property under construction or erection and any hot work.

4. Welding, soldering or the use of an open flame in the vicinity of combustible material is only permitted if at least one workman suitably equipped with extinguishers and well trained in fire-fighting is present.
5. At the beginning of testing all fire-fighting facilities designed for the operation of the plant must be installed and serviceable.

Special Condition Concerning Fire Fighting Facilities (Semiconductor)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is warranted, and a condition precedent to recovery hereunder, that the following Fire Protection Steps must be complied with. Commencing with the first placement of manufacturing tools into the plant(s), it is warranted that:

A. The complete fire protection systems (including sprinklers, hydrants, etc.) shall be activated. No subsequent disablement or disarming of the fire protection system, in parts or as a whole, shall be undertaken without prior written notice to the leading insurer.

B. Private water supply and private hydrants and standpipes for the plant(s) shall be activated, charged, and an adequate water supply maintained. No subsequent disablement or disarming of the hydrants, standpipes, and water supply shall be undertaken without prior written notice to the leading insurer.

C. Smoke Detection and Alarming Systems:

The proprietary alarm system and station for Smoke Detection and Sprinkler Flow Alarms shall be activated and tested. Two security staff shall be in 24-hour attendance with the capability to mobilize Emergency Response Team effectively at all times. A written procedure shall exist for staff to contact Fire department immediately upon receipt of alarm.

D. Contractor Management

Formal contractor control procedures encompassing contractor fire training, contractor access to the plant, and hotwork permits procedures shall be developed and implemented by the assured. All contractors entering the clean room area must have received at least 3-hour safety and emergency response training as mentioned above and be given a clear identification for cleanroom access control.

E. Emergency Response Team

Commencing only with the operational testing of tools and equipment in the plant(s), an Emergency Response Team (ERT), consisting of trained staff and/or contractors no fewer than 8 per shift per floor, shall be on premises at all times. Security staff at the control center must be able to get hold of ERT position and status at all times.

F. Portable CO₂ shall be easily accessible within 15 seconds (put into use within 15 seconds including searching time) from all equipment with potential fire hazard as identified by its red safety tag. Exhaust pipes (if present) shall be made of (coated) stainless material or be sprinklered. Wet benches (if present) containing flammable and/or combustible liquid(s) shall be equipped with internal CO₂

extinguishers and FM4910 compliant flame retardant material shall be used wherever applicable for all such wet benches. VESDA shall be installed at least in the RAP area. Pipeworks for flammable liquid and/or gas shall meet relevant FM and/or SEMI safety requirement. Solvents and packing material stored in the cleanroom area shall be limited to 1-day usage.

G. Familiarity with Emergency Response Procedure

All contractor and operators at site shall be familiar with the emergency response procedure which should include but not limit to: knowing the location of the closest portable CO2 extinguisher and the emergency telephone number to call. This shall be verified by principal's random check record conducted during principal's routine plant survey by its safety personnel to be submitted to the lead insurer on monthly basis.

Failure to comply with the conditions of this warranty shall render this policy null and void as respects the perils of Fire and Related Smoke Damage.

Warranty Concerning Camps and Stores

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability indirectly or directly caused to camps and stores by fire, flood or inundation if these camps and stores are located above the highest water level recorded anywhere on the site during the last 20 years and the individual storage units are either at least 50 m apart or separated by fire walls.

It is also agreed that the Insurers shall indemnify the Insured for any one occurrence only up to a limit of indemnity of

Warranty Concerning Underground Cables and Pipes

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has inquired with the relevant authorities about the exact position of such cables, pipes or other underground facilities.

The indemnity shall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential damage being excluded from the cover.

Exclusion of Loss of or Damage to Crops, Forests and Cultures

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused to crops, forests and/or any cultures during the execution of the contract works.

Cover of Nuclear Fuel Elements

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover nuclear fuel elements according to the conditions outlined below.

1. Definition

A fuel element consists of

- fuel material (fissionable, fertile, compounding and alloying material),
- fuel cladding,
- support structure.

2. Period of cover

This cover shall exist only for as long as the Policy is in force and shall commence following unloading at the erection site and end after each fuel element has been placed in its position in the reactor pressure vessel.

If the average duration of this cover exceeds months, the Insured shall apply to the Insurers for an extension.

3. Indemnification

In the case of loss or damage, all the expenses for the repair of the material loss or damage after applying the deductible shall be indemnified. These expenses include for instance:

- a. costs of extracting the fuel from the damaged fuel elements, and of its inspection and storage;
- b. costs of repairing or replacing the fuel cladding and the support structure;
- c. costs of reprocessing damaged fuel material;
- d. costs of replacing lost or damaged fuel material;
- e. costs of the assembly of fuel material, fuel cladding and support structure to form fuel elements;

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover the reactor pressure vessel and its internals (with the exception of fuel and absorber elements)¹. No distinction shall be made between cost of conventional repair and cost due to decontamination. The total indemnity payable under this Endorsement shall not exceed the amount of _____ for any one accident.

The external limits of the reactor pressure vessel are defined as shown in the attached drawing No _____

Special Conditions for Open Trenches during Laying of Pipelines, Ducts and Cables

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will indemnify the Insured for any loss or damage due to storm, rain, flood, inundation such as sanding, silting up, mudding up, erosion, collapse and floating up of pipes, ducts or cables, sustained by completely or partly excavated open trenches and/or items laid therein, up to a maximum length of _____ km open trench any one loss event.

The Insured shall make sure that plugging facilities are available near the pipe ends for emergency purposes and that pipe ends exposed to flooding are plugged before any interruption during idle work periods such as nights and holidays.

Cover of Leak Search Costs when Laying Pipelines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured also for the following items under this Policy:

- a. Leak search costs following a hydrostatic test (including the cost of leasing special apparatus, cost of operation and transport of such apparatus);
- b. Earthwork on a trench not damaged in itself, such earthwork becoming necessary in the search for and repair of leaks, for example excavation, uncovering of the pipeline, backfilling;

provided that

- the leak has been caused by an indemnifiable event or is attributable to faulty execution on the site, and
- _____ % of the welding seams have been X-rayed and any deficiencies discovered thereby have been removed properly.

Indemnity shall be limited in the aggregate to:

_____ per testing section

during one policy period
Costs caused by faulty repair of welding seams shall be excluded from the cover.

Inland Transit

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the insured having paid the agreed extra premium, Section I of this insurance shall be extended to cover loss of or damage to locally supplied property insured

- whilst in transit to the contract site other than on waterway or by air within the territorial limits of
- caused as a result of collision impact, flood, earthquake, inundation, landslide or rockslide, subsidence, burglary or fire,
- provided that the insured property is suitably packed and/or prepared for transit which shall also be deemed to include stowage,
- and provided that the maximum amount payable under this Endorsement shall not exceed _____ per conveyance.

If offsite storage, however, is necessary, Endorsements 206 and 207 shall be applied additionally.

Flue Gas Purification Plants Special Conditions concerning linings, full-plastic equipment and catalysts

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the following special conditions shall apply to the cover of

- linings made of rubber or coated with plastics
- full-plastic equipment
- catalysts

1. The cover shall only extend to sudden and unforeseen loss or damage incurred

- as a consequence of an indemnifiable material damage to other parts
- as a result of mechanical influences not caused by continual effects of the trial run
- as a result of faulty erection or operation, lack of skill, negligence, malicious damage (negligent non-observance of maker's prescribed instructions being defined as faulty operation).

- as a result of fire, lightning or explosion provided that the attached Fire Protection Recommendations for linings and full-plastic installations of flue gas purification plants are followed.

A reduction in catalyst activity shall only be regarded as damage

- if there is a material change causing a verifiable reduction in activity of at least 10% and
- if it has not occurred as a consequence of continual operation influences during the trial run.

The cover shall exclude loss or damage due to faulty design, calculation and specification, material defects, faults in application, or corrosion of the metal support structure below the lining.

2. Any additional disposal costs shall only be included if a first-loss cover has been agreed on for such expenses.
3. In the event of a trial-run of more than six months, indemnification, including indemnification for disposal costs, shall be paid in proportion to the actual value which is dependent on
 - the service life already attained by similar plants
 - the reduction in service life determined by recordings of activity.
4. The deductibles stated in the policy have to be applied. In the event of a reduction in catalyst activity, the deductible shall be 20%, the minimum amount being fixed in the policy.
5. The resident engineer/shift leader shall be considered to be a representative in the sense of the policy.

50 : 50 (or late Claims Discovery) Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Upon the unloading at the site of packed goods, their packing is to be inspected for indications of possible loss of or damage to the goods incurred during transit. If any indication of possible loss or damage can be detected, the goods themselves are to be unpacked immediately and inspected (unless otherwise agreed). Any damage discovered shall be reported under the Marine Cargo Policy.

Where the packing of packed goods manifests no indication of possible loss of or damage to the goods which may have been incurred during transit, and it is later not possible to establish clearly whether the loss or damage was caused before or after arrival of the goods at the job site, the loss shall be reported immediately to both Insurers and it is hereby noted and agreed that settlement will be made 50% : 50% by the Marine Cargo Insurer and this Policy, under each of which policies the relative deductible shall be halved, provided always that

- the Marine Cargo Policy contains *the same* agreement
- the loss or damage was caused by a peril covered.

Offsite Storage

97.02.01.(96)台蘇保行展字第 125808-1 號

Where coverage for offsite storage is granted hereunder, and if such offsite storage incept before commencement of the works, this Policy incept upon unloading of the first supply(ies) at such storage facility (the "Period of Cover" of the printed conditions is accordingly amended).

Max. value in store any one time:

Professional Fees

97.02.01.(96)台蘇保行展字第 125808-1 號

Subject to the Sum Insured stated in the Schedule for this Item, this insurance extends to include Architects', Surveyors', Consulting Engineers' and other professional fees necessarily incurred in the reinstatement or repair of the Property Insured consequent upon its loss or damage (but not any amount incurred in the preparation of a claim).

It being understood that the amount payable for such fees shall not exceed that authorized under the scale of the various institutes or bodies regulating such charges.

Public Authority Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

The insurance extends to include such additional cost of reinstatement of the destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Government Act or By-Law of any Municipal or Local authority provided that:

- 6) The amount recoverable under this Extension shall not include:
 - a) the cost incurred in complying with any of the aforesaid Regulations or By-Laws
 - i) in respect of destruction or damage occurring prior to the granting of this Extension
 - ii) in respect of destruction or damage not insured by this Section
 - iii) under which notice has been served upon the Insured prior to the happening of the destruction or damage
 - iv) in respect of undamaged property or undamaged portions of property.
 - b) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or By-Laws.
- 7) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the

destruction or damage within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or By-Laws so necessitate) subject to the liability of the Company under this Extension not being thereby increased.

- 8) If the liability of the Company under (any item of) this Section apart from this Extension shall be reduced by the application of any of the terms and conditions of the Policy then the Liability of the Company under this Extension (in respect of any such item) shall be reduced in like proportion).
- 9) The total amount recoverable under any item of this Section shall not exceed the sum insured thereby.
- 10) All the conditions of the Policy except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

Representatives Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Wherever the expression "the Insureds' Representatives" is used in this Policy, the following are considered to be such representatives :

Restoration of Equipment Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is noted and agreed that in addition to the terms, provisions and conditions contained in the Policy, including all Endorsements, in case of loss or damage due to contamination of insured items (especially by smoke, water or dust) the Insured agrees that all affected items which can be restored will be restored, as far as the costs for such restoration are deemed to be reasonable, by the restoration company appointed by the Insurer with the written consent of the Insured which consent shall not be unreasonably withheld. The restorability of the affected items is to be decided by the agreed restoration company and this decision is binding to the parties.

Tunnel Boring Machines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, in respect of loss or damage to Tunnel Boring Machines, the following shall apply:

Commencement of Coverage for Each TBM: After transport and initial unloading of the TBM at the first actual launch site.

Termination of Coverage for EACH TBM: The cover expires for any part of the TBM machine immediately after it has been removed to surface subsequent to

the completion of tunnelling work and the cessation of mining. Any elements of the TBM forming part of, or included in, the permanent works after the completion of tunnelling work and the cessation of mining shall be deemed as such.

Basis of Loss Settlement for each TBM: The Actual Value of the TBM before the completion of tunnelling work and/or cessation of mining will be calculated according to the depreciation formula as given below but not less than 40% of the new replacement value. The formula is based on the Actual Value formula given in the BGL (Baugeräteliste) for construction plant. After the completion of tunnelling works and/or cessation of mining the Actual Value shall be deemed to be the salvage or residual value of the individual parts or elements of the TBM that will be removed to surface.

$$\text{Actual Value} = \frac{1}{2} \times A \times (t+s)$$

Where

A = new replacement value

t = uncompleted length of tunnel divided by the total length of tunnel that was to be originally driven by the TBM (which is analogous to the expression “n-g over g” given in the BGL).

s = coefficient of TBM condition whereby:

e = 1.0 if t > 0.8 for new condition

e = 0.9 if t ≤ 0.8 but > 0.6 for very good condition

e = 0.8 if t ≤ 0.6 but > 0.4 for good condition

e = 0.7 if t ≤ 0.4 but > 0.2 for satisfactory condition

e = 0.6 if t ≤ 0.2 for sufficient condition

It is further agreed and understood that any guarantee, bond or insurance provided by the TBM Manufacturer or supplier or any other more specific insurance shall have precedence over any indemnity provided by this Memorandum

Testing and Transfer

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusion, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance.

1. Definition of handover, testing, and commissioning period

(a) Buildings

The hand-over or putting into service of a building shall occur once its occupancy permit has been obtained.

(b) Facilities

The take over or taking into operation by the Principal of facilities shall occur upon

the completion of all testing of the particular facility as verifies by the Facility Acceptance Record but no later than when the testing or process tools begin.

(c) Process Tools

The hand-over of machinery and plants shall occur from the time that it has been erected and/or installed, hook-up and tested but no later than 60 days since it move-in into the clean room. This shall be verified by ECN¹ or TECN² record (whichever is earlier), with details of equipment move-in date for all equipment whose value exceed the amount of NT\$5,000,000.-

2. Progress report to be submitted to the Insurers on monthly basis.

Transit from Warehouse to Site

97.02.01.(96)台蘇保行展字第 125808-1 號

This policy also covers, within the scope of cover hereby granted, loss of or damage to the goods insured whilst being transported by road and/or rail between offsite storage place(s) and the site(s); including loading and unloading.

Unexploded Bombs and Mines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby agreed and understood that, subject to the terms and conditions contained in this Policy or endorsed thereon, the Insurer shall not indemnify against loss, damage, liability or cost of clearance arising from unexploded bombs, mines, grenades or similar objects.

Warranty for Lightning and Overvoltage Protection Devices

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured in respect of loss of or damage to electronic equipment or data media or increased cost of working as a result of lightning or overvoltage if the electronic equipment is fitted with lightning and overvoltage protection devices and alarm system and these have been installed and maintained in accordance with the recommendations of the manufacturers of the electronic equipment and the lightning and overvoltage protection devices.

This means that the lightning and overvoltage protection devices and alarm system

- are regularly serviced by qualified personnel of the manufacturer or supplier,

¹ ECN is defined as Engineering Change Notice

² TECN is defined as Temporary Engineering Change Notice

- are kept under supervision by trained personnel,
- are provided with an automatic switch-off device complying with the latest requirements for electronic equipment and the manufacturer's recommendations.

Cover of Valves and Tubes

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall be extended to include loss of or damage to valves and tubes. Indemnification shall be limited to the actual value of such items (cf 1 - 7) immediately prior to the occurrence of the loss or damage, including ordinary freight, erection costs and custom duties and dues, if any.

1. Actual values of

- 1.1. stationary anode X-ray tubes in single-tank set-up and rotating anode X-ray tubes without exposure counters for diagnostic equipment
- 1.2. surface and close-range radio-therapy X-ray tubes and valves
- 1.3. video amplifier tubes

Age in % of (months) replacement value	Actual value new
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< 18	100
< 20	90
< 23	80
< 26	70
< 30	60
< 34	50
< 40	40
< 46	30
< 52	20
< 60	10
> 60	0

< = less than
= more than

2. Actual values of valves for diagnostic equipment

Age in % of (months)	Actual value new
----------------------------	-------------------------

replacement value

< 33	100
< 36	90
< 39	80
< 42	70
< 45	60
< 48	50
< 51	40
< 54	30
< 57	20
< 60	10
> 60	0

3. Actual values of rotating anode X-ray tubes with lead-sealed exposure counters for diagnostic equipment

Number of in % of Exposures replacement value	Actual value new
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< 10,000	100
< 12,000	90
< 14,000	80
< 16,000	70
< 19,000	60
< 22,000	50
< 26,000	40
< 30,000	30
< 35,000	20
< 40,000	10
> 40,000	0

< = less than
> = more than

4. Actual values of deep therapy X-ray tubes and valves

Period of operation or ¹ (hours)	age (months)	Actual value in % of new replacement value
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<400	<18	100
<500	<22	90
<600	<26	80
<700	<30	70
<800	<35	60

<900	<40	50
<1,000	<45	40
<1,100	<50	30
<1,200	<55	20
<1,300	<60	10
>1,300	>60	0

5. Actual values of X-ray tubes and valves for material testing equipment

Period of operation or (hours)	age (months)	Actual value in % of new replacement value
< 300	<	6100
< 380	<	8 90
< 460	<	1080
< 540	<	1270
< 620	<	1460
< 700	<	1650
< 780	<	1840
< 860	<	2030
> 860	>	2020

¹ whichever results in the lower actual value

< = less than

> = more than

6. Actual values of picture and pick-up tubes for TV equipment

After 12 months' use, the actual values of picture and pick-up tubes shall be reduced by 3 % per month down to a minimum of 20 % of the new replacement values.

7. Actual values of other types of tubes and valves

For other types of tubes and valves the actual values on the date of an occurrence shall be determined on the basis of data furnished by the supplier.

Cover in Respect of Loss of Rental for Leased Electronic Data Processing (EDP) Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

Scope of Cover

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, cover will be extended according to the following conditions:
The Insurers hereby agree with the Insured that if material damage indemnifiable under Section 1 of this

Policy, however limited to occurrences for which the Insured is liable under the Leasing contract, gives rise to a total or partial interruption of operation of the EDP equipment entered in the schedule, the Insurers will indemnify the Insured, as hereinafter provided, for loss of rental for leased EDP equipment as a consequence of such loss or damage up to an amount not exceeding the agreed indemnification per day and not exceeding in all the sum insured in any one year of insurance, provided always that such interruption occurs during the period of insurance stated in the schedule or during any subsequent period for which the Insured pays and the Insurers may accept the premium for the renewal of this Policy.

Special Exclusions to the Endorsement The Insurers shall, however, not be liable for any loss of rental sustained as a result of

- a. restrictions imposed by public authorities concerning the reconstruction or operation of the EDP equipment insured;
- b. the necessary funds not being available to the Insured in time for repairing or replacing damaged or destroyed equipment;
- c. delayed or impossible procurement of spare parts;
- d. delay due to the employment of foreign experts.

Provisions applying to the Endorsement

Memo 1 - Sum Insured

It shall be a requirement of this insurance that the sum insured stated in the schedule is the amount of annual rental payable under the Leasing contract. The sum insured shall be based on the amounts agreed per day and per month as specified in the schedule.

Memo 2 - Basis of Indemnity

In the event of failure of the EDP equipment insured the Insurers shall be liable for the loss of rental that can be proved to have been sustained for the period during which the operation of the leased EDP equipment is interrupted or interfered with, but at the most for the indemnity period limit agreed.

The indemnity period shall commence with the occurrence of the accident.

The Insured shall bear that proportion of each claim which corresponds to the time excess agreed.

If it is found following an interruption of the operation of the EDP equipment insured that the loss of rental sustained during the period of interruption is higher than

the proportionate share of the annual sum insured applicable to this period, the Insurers shall be liable to indemnify the Insured only in respect of that proportion of the agreed annual sum insured which is applicable to the period of interruption, duly taking into account the indemnity period agreed.

Any savings in cost shall be taken into account when calculating the indemnity amount to be paid by the Insurers.

As from the date of an indemnifiable occurrence the sum insured shall be reduced for the remaining period of insurance by the amount of indemnity paid, unless the sum insured is reinstated.

Cover for Additional Expenditure Incurred Only Once for Reprogramming and Transport

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, ex-clusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this Policy shall cover, notwithstanding the provisions of Section 3, Memo 2, the additional expenditure incurred once up to the agreed sum insured of for each and every loss.

Notwithstanding the provisions of Section 3, Memo 2, the indemnity shall be reduced by a deductible of 20 % for each and every loss.

Cover for Additional Expenditure for the Restoration of EDP Systems

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, all additional repair costs that can be proved to have been incurred as a result of the loss event of and the restoration effected in this connection shall be indemnified, provided there is a maintenance agreement.

This cover shall be applicable for a period of _____ as from the date the restoration is completed.

Exclusion of Loss or Damage Due to Fire, Lightning, Explosion and Impact of Aircraft

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising directly from lightning, directly or indirectly from fire, the extinguishment of a fire, or clearance of debris and dismantling necessitated thereby, chemical Explosion smoke, soot, aggressive substances, impact of aircraft and other aerial devices and/or articles dropped therefrom.

Exclusion of Mechanical and Electrical Breakdown

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any loss or damage arising from mechanical or electrical breakdown of the insured items.

Exclusion of Cost of Scaffolding and Ladders

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any cost of scaffolding and ladders required in connection with the repair and/or replacement of any of the insured items.

Exclusion of Cost of Masonry Work

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any cost of masonry, plastering, painting, earth, civil engineering or similar work required in connection with the repair and/or replacement of any of the items insured.

Special Condition Concerning Computer Tomographs

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not be liable for any damage consisting in the failure of individual construction elements or components, unless it can be proved that such damage has been caused by an external event acting on the system or by a fire generated within the system.

In contrast to the indemnity scales of Endorsement 502 for valves and tubes incorporated in medical equipment, the following scales shall apply to the tubes indicated below built into computer tomographs:

1. X-ray tubes

with high-voltage time meter (stationary- anode tubes): (operating hours up to)	with exposure counter indemnity: (rotating-anode tubes): (exposures up to)	(%)
400	10,000	100
440	11,000	90
480	12,000	80
520	13,000	70
600	15,000	60
720	18,000	50
840	21,000	40
960	24,000	30
1,080	27,000	20
1,200	30,000	10

2. Tubes for voltage stabilization and regulation

Period of use (months)	Indemnity (%)
36	100
39	90
41	80
44	70
47	60
49	50
52	40
55	30
57	20
60	10

Special Condition Concerning X-Ray Films

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured in respect of any costs incurred in connection with any loss of or damage to films used for X-ray equipment unless such loss or damage arises in direct consequence of an indemnifiable loss of or damage to the X-ray film cassettes.

Special Condition Concerning Obsolete Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers' liability in respect of electronic data processing equipment the manufacture of which has been discontinued, or for which spare parts are no longer available (obsolete equipment), shall be restricted to the period of business interruption which would arise if a current model or type of data processing system of equal performance had to be repaired or replaced.

Special Condition Concerning Delay in Repair

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall within the agreed indemnity period be liable for a period not exceeding four weeks for the additional expenditure incurred due to a delay in the repair of electronic equipment of foreign make on account of the distance between the premises and the place of repair or manufacture (delays in repair due to the procurement of spare parts or spare machinery abroad, the employment of foreign specialists, the shipment of the damaged equipment to a firm abroad and back, etc).

Special Conditions Concerning Electronic Data Processing (EDP) Equipment Insured in Connection with a Hire or Lease Contract

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply in respect of EDP equipment insured under a separate policy in connection with a hire or lease contract:

Sections 2 and/or 3 of the Policy shall be read as if the EDP equipment were insured under Section 1 of the Policy. This shall apply only up to the actual extent of cover provided by the separate policy, but in no case beyond the cover given under Section 1 of the Policy.

The separate policy shall be attached to and form part of this Endorsement.

Adjustment of Sum Insured and Premium

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following alteration of Memo 1 of the provisions to Section 1 shall apply to this insurance:

The Insurers shall waive the right to apply underinsurance, provided the sum insured at the beginning of the insurance was correctly fixed and the premium as well as the sums insured are adapted at each renewal date (annually) to the changes in machinery production prices and the cost of labor.

Such adaptation shall be made according to the following formulae:

$$S = S_0 \frac{E}{E_0}$$

$$P = P_0 \left(0.3 \frac{E}{E_0} + 0.7 \frac{L}{L_0} \right)$$

- S = sum insured of the current year
S₀ = sum insured as at the beginning of the insurance
E = machinery production price index of the current year
E₀ = machinery production price index as at the beginning of the insurance
P = premium of the current year
P₀ = premium as at the beginning of the insurance
L = labor cost index of the current year
L₀ = labor cost index as at the beginning of the insurance

Distinction between Maintenance Contract Services and Insurance Cover

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, maintenance services shall be deemed to be defined as follows during the period of the Policy:

- safety checks
- preventive maintenance
- elimination of damage or troubles having occurred as a result of normal operation or wear and tear and requiring repair or replacement of components, modules and parts

In accordance with the conditions of the Policy, costs incurred for these maintenance services shall not be insured.

Serial Losses

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following clause shall apply to this insurance:

Loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection arising out of the same cause to machines or equipment of the same type or design shall be indemnified after applying the Policy deductible for each loss according to the following scale:

100 % of the first loss
% of the loss
% of the loss
% of the loss
% of the loss

Further losses shall not be indemnified.

(The percentages have to be fixed in accordance with the condition of each individual component, e.g. depending on the number of items at risk.)

Adjustment of Sum Insured and Premium

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following alteration of Memo 1 of the provisions shall apply to this insurance:

The Insurers shall waive the right to apply underinsurance, provided the sum insured at the beginning of the insurance was correctly fixed and the premium as well as the sums insured are adapted at each renewal date (annually) to the changes in machinery production prices and the cost of labor.

Such adaptation shall be made according to the following formulae:

$$S = S_0 \frac{E}{E_0}$$

$$p = P_0 (0.3 \frac{E}{E_0} + 0.7 \frac{L}{L_0})$$

E_o L_o

S= sum insured of the current year

S_o = sum insured as at the beginning of the insurance

E = machinery production price index of the current year

E_o = machinery production price index as at the beginning of the insurance

P = premium of the current year

P_o = premium as at the beginning of the insurance

L = labor cost index of the current year

L_o = labor cost index as at the beginning of the insurance

Surrounding Property and Third Party Liability

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended in respect of

item(s) No(s)

contained in the specification of the Policy

to include any sudden and unforeseen physical loss of or damage to property of the Insured other than his own plant, machinery and apparatuses insurable under the Policy and to indemnify the Insured in respect of any such sums which the Insured becomes legally liable to pay as damages consequent upon

- a. accidental bodily injury to or illness of third parties (whether fatal or not),
- b. accidental loss of or damage to property belonging to third parties

arising as the direct consequence of and solely due to explosion or collapse or tearing apart on account of centrifugal forces originating from the item referred to hereinabove.

With regard to a claim for compensation to which the indemnity provided for herein applies, the Insurers shall in addition indemnify the Insured in respect of

- a) all costs and expenses of litigation recovered by any claimant from the Insured and
- b) all costs and expenses incurred with the written consent of the Insurers.

The Insurers' total liability shall not, however, exceed the limits of indemnity stated below.

Special Conditions

1. The Insurers shall not indemnify the Insured in respect of
 - a. the expenditure incurred in making good or repairing or replacing anything covered or coverable under the Policy;
 - b. liability consequent upon
 - aa. bodily injury to or illness (whether fatal or not) of employees or workmen of the Insured or members of their families;
 - bb. any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.
2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Insurers, who are entitled, if they so desire, to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damages or otherwise and who have full discretion in the conduct of any proceedings or in the settlement of any claim; the Insured shall give all such information and assistance as the Insurers may require.
3. The Insurers may so far as any accident is concerned pay to the Insured the limit of indemnity for any one accident (but deducting therefrom in such case any sum or sums already paid as compensation in respect thereof) or any lesser sum for which the claim or claims arising from such accident can be settled and shall thereafter be under no further liability in respect of such accident.

Insured item(s)	Limit of indemnity any one event, any one year ¹
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A. Surrounding property of the Insured

- B. Third party liability
1. Bodily injury
 - 1.1. any one person
 - 1.2. total

2. Property damage

Extra premium

¹ Limit of indemnity in respect of each and every loss or damage or accident and/or series of losses or damage or accidents arising out of one event.

Exclusion of Flue Gas Explosions in Boilers and Furnaces

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that, otherwise subject to the terms, exclusions, provisions and conditions in the Policy or endorsed thereon, this insurance shall not cover any loss or damage due to flue gas explosions in any boiler, furnace and/or associated plant or equipment.

Cover for Hull Risk - Transport Excluded

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured for loss of or damage to

item(s) No(s)
contained in the specification of the Policy

caused as a result of flood, earthquake, inundation, landslide or rockslide, subsidence, burglary or fire.

This cover shall be applicable as long as the insured machines or equipment are located on the premises or sites named in the Policy.

The Insured shall inform the police authorities in the case of loss or damage due to burglary.

Cover for Hull Risk - Transport Included

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of or damage to

item(s) No(s)
contained in the specification of the Policy

caused as a result of flood, earthquake, inundation, landslide or rockslide, subsidence, burglary or fire.

This cover shall be applicable as long as the insured machines or equipment are located or being moved anywhere in

The Insured shall inform the police authorities in the case of loss or damage due to burglary.

Cover for Internal Fire, Internal Chemical Explosion and Direct Lightning

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss or damage due to fire or chemical explosion having originated within

item(s) No(s)
contained in the specification of the Policy

or due to the extinguishing of such fire or to direct lightning, but all loss or damage outside the item(s) of machinery due to the spreading of such fire or chemical explosion or the extinguishing of such fire or such direct lightning shall be excluded.

Cover for Explosion in Internal Combustion Engines and Hydrogen-Cooled Generators

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss of or damage to

item(s) No(s)
contained in the specification of the Policy

due to explosion in internal combustion engines or hydrogen-cooled generators.

Cover for Leakages from Tanks/Vessels

97.02.01.(96)台蘇保行展字第 125808-1 號

1. It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to include the loss of raw materials, semi-finished and finished products as a result of leakage from tanks/vessels, provided such loss is a consequence of material damage indemnifiable under Machinery insurance.

2. The Insurers shall indemnify the Insured in respect of lost contents:

- a. in the case of goods manufactured by the Insured - for the cost of manufacture, but not more than the price the goods would have fetched had they been sold, less any costs saved on goods not finished at the time of loss,
- b. in the case of goods in which the Insured trades - for the replacement value, but not more than the price the goods would have fetched had they been sold, less

any costs saved,

- c. in the case of lost goods which are recoverable - for the cost of cleaning and upgrading to the quality they had before the loss event but not more than stated under a or b,

the residual value of any goods being, however, taken into account.

All consequential losses whatsoever, e.g. caused by pollution of the environment, removal of escaped products or damage to surrounding property, shall be excluded.

3. Every item to be covered hereunder shall be insured for a separate sum indicated on page 2 of this Endorsement. In the event of that sum being lower than the value of the item at the time the loss occurs (calculated according to paragraph 2 above), the Insurers shall only be liable to pay that portion of the loss which bears the same proportion to the loss as the sum insured to the value of the item.

4. The Insured shall bear for his own account % of every loss, but not less than

Cover for Inundation and Silting Up

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of or damage to the insured property caused by inundation or silting up resulting from fracture or bursting of the penstock (pressure pipeline supplying the water to drive the insured machinery), stop valves and/or relift pumps due to a peril covered by the Policy.

Provided that the amount payable under this Endorsement does not exceed per accident

Cover for Underground Machinery and Equipment

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of or damage to

item(s) No(s)
contained in the specification of the Policy

due to flood, inundation, landslide or rockslide, subsidence, collapse of adits, galleries,

tunnels, etc, up to a limit of _____ per accident. However, loss or damage due to abandonment of these items shall be excluded from the cover.

Cover for Submerged and Deep-Well Pumps

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured for loss of or damage to submerged pumps,

item(s) No(s)
contained in the specification of the Policy,

provided the Insured arranges at his own expense an annual overhaul (the Insured shall inform the Insurers of such an overhaul in good time so that the Insurers' representative may be present during the overhaul at the Insurers' expense) and supplies the Insurers with reports on this overhaul.

Damage due to sand erosion and damage resulting from operating without water are not indemnifiable. Excluded are also damage due to collapse of the well or destruction of tubes or reinforced walls.

Cover for Refractory Materials and/or Masonry in Industrial Furnaces and Boilers

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of or damage to refractory Materials and/or masonry (Exclusion 2 contained in the Policy shall be deleted as far as applicable) in

item(s) No(s)
contained in the specification of the Policy,

caused by an indemnifiable accident to the above-named items, subject to depreciation of the amount indemnifiable in respect of the items thus affected, at an annual rate to be determined at the time of loss, this rate being not less than 20 % per annum, but not more than 80 % in total.

Cover for Lubricating Oil or Refrigerant

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions

and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, the Insurers shall indemnify the Insured for loss of lubricating oil or refrigerant in

item(s) No(s)
contained in the specification of the Policy,

caused by an indemnifiable accident to the above-named items, subject to

- a separate sum insured being provided in the specification of the Policy for the lubricating oil or the refrigerant,
- a deduction of proper depreciation according to the average life expectancy indicated by the manufacturer or otherwise to be determined at the time of the loss.

Cover for Conveyor Belts and Chains

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss of or damage to conveyor belts and chains (Exclusion 2 contained in the Policy shall be deleted as far as applicable).

Provided always that such loss of or damage to conveyor belts and chains is caused by an accident indemnifiable under the Policy.

Provided further that the amount indemnifiable in respect of the items thus affected is depreciated at an annual rate to be determined at the time of the loss, this rate being not less than 15 % per annum.

However, the cover shall cease when the amount of depreciation exceeds 75 %.

Cover for Wires and Non-Electric Cables

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss of or damage to wires and non-electric cables (Exclusion 2 contained in the Policy shall be deleted as far as applicable).

Provided always that such loss of or damage to wires and non-electric cables is caused by an accident indemnifiable under the Policy.

Provided further that the amount indemnifiable in respect of the items thus affected is

depreciated at an annual rate to be determined at the time of the loss, this rate being not less than 25 % per annum, but not more than 75 % in total.

However, non-electric cables of cargo cableways for industrial use shall remain excluded as per Exclusion 2 contained in the Policy.

Cover for Floodlight Bulbs

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover loss of or damage to floodlight bulbs (Exclusion 2 contained in the Policy shall be deleted as far as applicable) in

item(s) No(s)
contained in the specification of the Policy,

caused by an indemnifiable accident to the above-named items, subject to a separate sum insured being provided in the specification of the Policy for the floodlight bulbs.

After 6 months' use the actual value shall be reduced by 3 % per month, but not more than 80 % in total.

Depreciation Adjustment for the Rewinding of Electric Machines (e.g. Motors, Generators, Transformers)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

If - in the event of partial damage to electrical machines - the repair necessitates the rewinding of electric coils, the amount indemnifiable in respect of the pure work of rewinding and replating shall be calculated subject to an annual rate of depreciation to be determined at the time of the loss in the form of a "new for old deduction", this rate being not less than 5 % per annum, but not more than 60 % in total.

Depreciation Adjustment for Repairs to Combustion Engines (e.g. Diesel, Gas Engines)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

In the event of damage to cylinder liners, cylinder heads inclusive of accessories and pistons, the amount indemnifiable in respect of the items thus affected shall be depreciated at an annual rate to be determined at the time of the loss, this rate being not less than 10% per annum, but not more than 60 % in total.

Depreciation Adjustment for Components along the Hot Gas Path of Gas Turbines

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

In the event of an indemnifiable accident occurring to a component or components in the hot gas path which have a life expectancy appreciably shorter than that of the gas turbine, the amount indemnifiable in respect of the items thus affected shall be depreciated. The amount payable shall be calculated by taking

- the expired life (EL) in equivalent working hours of the component at the time of occurrence, and
- the normal life expectancy (NLE) in hours of the component according to the latest specification issued by the manufacturer

and then applying them in the relationship $(1 - EL/NLE)$ to the total replacement costs of the component.

Should the normal life expectancy for any component or components indicated by the manufacturer be found to be in conflict with the operational and/or claims experience, an agreement on more realistic component life expectancies shall be reached between the Insured and the Insurers and shall supersede such advices of the manufacturer.

Overhaul of Platen Presses

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance in respect of

item(s) No(s)
contained in the specification of the Policy:

The Insured shall arrange at his own expense an overhaul (the Insured shall inform the Insurers of such an overhaul in good time so that the Insurers' representatives may be present during the overhaul at the Insurers' expense) of all highly stressed parts of platen presses as well as an inspection by an expert in non-destructive testing and shall supply the Insurers with reports on this overhaul and inspection. The Insurers expert shall determine the date of the next overhaul. Such overhauls/inspections shall take place at intervals of at least 12 months.

These provisions shall apply regardless of the commencement date of the insurance cover.

The Insured may apply for an extension of the period between overhauls. Such extension shall be granted if in the opinion of the Insurers the risk is not aggravated thereby.

If the Insured fails to comply with the requirements of this Endorsement, the Insurers shall be free from all liability for loss or damage caused by any circumstance which could have been detected had an overhaul taken place.

Overhaul of Electric Motors (above 750 kW for motors with 2 poles and above 1,000 kW for motors with 4 and more poles)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance in respect of

item(s) No(s)
contained in the specification of the Policy:

The Insured shall arrange at his own expense an overhaul (the Insured shall inform the Insurers of such an overhaul in good time so that the Insurers' representatives may be present during the overhaul at the Insurers' expense) in a completely opened-up-state after 8,000 hours of operation or after 500 start-ups or at least after two years following the last overhaul. New electric motors shall be overhauled after 2,000 hours or at least after one year of operation. The Insured shall supply the Insurers with reports on this overhaul.

These provisions shall apply regardless of the commencement date of the insurance cover.

The Insured may apply for an extension of the period between overhauls. Such extension shall be granted if in the opinion of the Insurers the risk is not aggravated thereby.

If the Insured fails to comply with the requirements of this Endorsement, the Insurers shall be free from all liability for loss or damage caused by any circumstance which could have been detected had an overhaul taken place.

Overhaul of Steam, Water and Gas Turbines and Turbo-Generator Sets

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance:

The Insured shall arrange at his own expense an overhaul in a completely opened-up state of the whole turbo-set or parts thereof at the following intervals and shall inform the Insurers of such an overhaul at least two weeks in advance so that the Insurers' representatives may be present during the overhaul at the Insurers' expense:

- a. Steam turbines and turbo-generator sets that operate predominantly under continuous load conditions and are provided with comprehensive instrumentation in line with modern technological standards which allow full control of the operational state of the set to be overhauled at least every four years.
This refers to item(s) No(s)
contained in the specification of the Policy.
- b. Steam turbines and turbo-generator sets which do not fall into the above category to be overhauled at least every three years.
This refers to item(s) No(s)
contained in the specification of the Policy.
- c. Water turbines and turbo-generator sets to be overhauled in accordance with manufacturer's recommendations, however at least every two years.
- d. Gas turbines and gas turbo-generator sets to be overhauled in accordance with the manufacturer's recommendations.

These periods shall commence as from the first start of operation or last overhaul of the given turbo-generator set or part thereof irrespective of the commencement of this insurance cover.

The Insured shall advise the Insurers of any significant change in the running behavior of the turbo-generator set and both parties shall jointly decide on any action to be taken.

The Insured may apply for an extension of the period between overhauls. Such extension shall be granted if in the opinion of the Insurers the risk is not aggravated thereby.

If indemnifiable damage to a machine occurs after the respective period mentioned under a to d has been exceeded, the Insurers shall indemnify only for the extra costs of repair excluding the costs of dismantling, reassembly and similar costs because an overhaul has to be carried out at this stage in any case. The costs of dismantling,

reassembly and similar regular overhaul-related work are to be considered as costs of overhauling.

If the Insured fails to comply with the requirements of this Endorsement, the Insurers shall be free of all liability for loss or damage caused by any circumstance that could have been detected had an overhaul taken place.

Inspection and Overhaul of Boilers

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the following shall apply to this insurance in respect of item(s) No(s) contained in the specification of the Policy.

The Insured shall arrange at his own expense an inspection of all boilers annually or at the intervals prescribed by law. The Insured shall also arrange at his own expense any overhaul required by the competent inspection authority or the manufacturer. The Insured shall inform the Insurers of such an inspection or overhaul at least two weeks in advance so that the Insurers' representatives may be present during the inspection or overhaul at the Insurers' expense.

These provisions shall apply regardless of the commencement date of the insurance cover.

The Insured may apply for an extension of the period between inspections and/or overhauls. Such extension shall be granted, provided the inspector or competent authority is in agreement and in the opinion of the Insurers the risk is not aggravated thereby.

If the Insured fails to comply with the requirements of this Endorsement, the Insurers shall be free of all liability for loss or damage caused by any circumstance that could have been detected had an inspection and/or overhaul taken place.

Cover of Cost for Decontamination

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover the extra cost for decontaminating items which have become radioactive in the normal course of operation and which have been affected by an indemnifiable loss under the Policy.

This cost of decontamination includes e.g.

- a. expenditure incurred before it becomes possible to repair the damage proper, e.g. costs for decontaminating components exposed to ionizing radiation within the course of normal operation;
- b. expenditure incurred in order to make the damaged item(s) accessible, e.g. for removing and replacing shields and protective walls;
- c. expenditure incurred for the purpose of protecting the personnel repairing the damage, e.g. for protective clothing, work breaks, or limitation of the exposure to radiation, etc;
- d. additional expenditure incurred because the damaged item(s) cannot be repaired and must be replaced owing to contamination which arose during normal operation;
- e. expenditure for such tests, checks and acceptance surveys as are obligatory after a loss has been repaired;
- f. expenditure for removing and disposing of radioactive debris;

The total indemnity payable under this Endorsement shall, however, not exceed the amount of _____ for any one accident.

The specified limit shall not apply, however, to the cost of conventional repair of the affected item(s) covered elsewhere under the Policy.

Cover of Reactor Pressure Vessel with Internals

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover the reactor pressure vessel and its internals (with the exception of fuel and absorber elements)¹. No distinction shall be made between cost of conventional repair and cost due to decontamination. The total indemnity payable under this Endorsement shall not exceed the amount of _____ for any one accident.

The external limits of the reactor pressure vessel are defined as shown in the attached drawing No _____

Cover of Nuclear Fuel Elements

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover nuclear fuel elements according to the conditions outlined below.

1. Definition

A fuel element consists of _____

- fuel material (fissionable, fertile, compounding and alloying material),
- fuel cladding,
- support structure.

2. Period of Cover

This cover shall exist only for as long as the Policy is in force and shall commence following unloading at the site of the nuclear power plant and end with loading for off-site Transport.

Within this period of cover the fuel elements shall be insured

- during operation only as long as they are outside the reactor pressure vessel;
- during refuelling at shut-down reactor also at all operations in connection with loading, unloading and shuffling.

3. Indemnification

In the case of loss or damage, all the expenses for the repair of the material loss or damage after applying the deductible shall be indemnified. These expenses include for instance:

- a. costs of extracting the fuel from the damaged fuel elements, and of its inspection and storage;
- b. costs of repairing or replacing the fuel cladding and the support structure;
- c. costs of reprocessing damaged fuel material;
- d. costs of replacing lost or damaged fuel material;
- e. costs of the assembly of fuel material, fuel cladding and support structure to form fuel elements;
- f. transportation and insurance charges, including costs of obtaining the necessary import and Transport permits.

The indemnification for any one damaged fuel element shall be limited as follows:

- a. New fuel elements- Replacement cost, but not more than the purchase price of such fuel element, maximum.
- b. Irradiated fuel elements: Actual value, i.e. purchase price minus depreciation in the ratio of effected to designed burn-up.
- c. Spent fuel elements: Disposal cost exceeding the off-site Transport cost necessary in any case. Maximum

But in no case shall the total annual indemnification be more than

4. Deductible any one loss

5. The premium for this extra cover shall be % o pa applied to the actual value of the fuel elements at the beginning of each insurance period.

The actual value of the fuel elements at the beginning of the individual insurance periods is:

Special Agreement Regarding Maintenance Work on Electronic Components of the Insured Machinery

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall not cover any costs incurred in connection with maintenance work on electronic components of the insured machinery.

Maintenance as used in this Endorsement is understood to mean the following:

- safety checks
- preventive maintenance
- rectification of loss or damage or faults arising from normal operation as well as from aging, e.g. by repair or replacement of modules, sections, assemblies, and components

Escalation Clause (10%)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 10% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Escalation Clause (15%)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 15% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Escalation Clause (20)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 20% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Off-Site Coverage Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon and subject to the insured having paid the agreed extra premium, Section I of this insurance shall be extended to cover loss of or damage to insured property occurring whilst in storage anywhere within _____, Taiwan.

Limit of Indemnity : NT\$ _____ any one occurrence
NT\$ _____ in aggregate

Professional Fees Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions and conditions contained in the Policy or endorsed thereon, the sum insured under this Policy are understood to include architects, surveyors, legal or engineers fees not exceeding stated as below that necessarily incurred in the reinstatement of the building and/or machinery & equipment consequent upon its destruction or damage by any peril hereby insured against, it being understood that the amount payable for such fee shall not exceed these authorized by the scale of the various institutes, regulating such charges prevailing at the time of destruction of damages.

The extension does not include fees for preparing any claim hereunder and it not to supersede or any way modify any requirements or obligations, imposed on the insured by the condition of this Policy.

Limit:

Debris Removal Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall be extended to cover the costs and expenses necessarily incurred by the Insured with the consent of the Company in

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up propping and fencing off

following loss of or damage to the Sec. I for which the Insured is indemnified by this Section. Provided that the amount payable shall not exceed 10 Percent of the Limit of Liability in respect of this Section, such amount being in addition to the said Limit of Liability.

Y080 Waiver of Subrogation

97.02.01.(96)台蘇保行展字第 125808-1 號

The Insurers agreed to waive all rights of subrogation or action which they may have or acquire against any of the parties comprising the Insured and/or the companies of the prior to a loss to waive such rights of subrogation arising out of any occurrence in respect of which any claim is admitted.

Y090 Pay on Account Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, progress payments on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report by the loss adjuster (if appointed) provided that such payments are deducted from the finally agreed claim settlement figures.

Time Adjustment (72 hours Clause)

97.02.01.(96)台蘇保行展字第 125808-1 號

Any loss of or damage to the insured property arising during any one period of 72 consecutive hours, caused by storm, tempest, flood, typhoon, tsunami or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the deductibles and limits provided for therein, for the purpose of foregoing the commencement of any such 72 hour period shall be decided at the discretion of the Insured it being understood and agreed, however, there shall be no overlapping in any two or more such 72 hour period in the event of damage occurring over a more extended period of time.

Endorsement Y120 50:50 (or late Claims Discovery) Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Upon the unloading at the site of packed goods, their packing is to be inspected for indications of possible loss of or damage to the goods incurred during transit. If any indication of possible loss or damage can be detected, the goods themselves are to be unpacked immediately and inspected (unless otherwise agreed). Any damage discovered shall be reported under the Marine Cargo Policy.

Where the packing of packed goods manifests no indication of possible loss of or damage to the goods which may have been incurred during transit, and it is later not possible to establish clearly whether the loss or damage was caused before or after arrival of the goods at the job site, the loss shall be reported immediately to both Insurers and it is hereby noted and agreed that settlement will be made 50% : 50% by the Marine Cargo Insurer and this Policy, under each of which policies the relative deductible shall be halved, provided always that

- the Marine Cargo Policy contain the same agreement
- the loss or damage was caused by a peril covered.

Mortgagee

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby declared and agreed that with effect from . . . , loss, if any, under this policy shall be payable to as Mortgagees of Assignees of Mortgagee interest to the extent of their interest.

Currency Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby understood and agreed that the payment of insurance premium and loss under this Policy shall be made in New Taiwan Currency. The N.T. Dollar equivalent of . . . Dollar is agreed to base on the following exchange rate: . . . 1.-=NT\$

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$ shall be payable by two installments as follows:

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$ shall be payable by three installments as follows:

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$ shall be payable by four installments as follows:

Date Recognition

97.02.01.(96)台蘇保行展字第 125808-1 號

The Insurers shall not be liable in respect of Loss or damage or liability arising directly or indirectly from the failure of any computer data processing equipment microchip or smaller device or any computer software whether the property of the Insured or not to treat any date from onwards as the correct date and/or correctly to manipulate other information or process other commands using any such date.

Escalation Clause (10%)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 10% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Escalation Clause (15%)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the

event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 15% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Escalation Clause (20%)

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, if, in the event of loss or damage, the actual total contract price is in excess of the estimated total contract price, the sum insured of Section I shall be automatically increased by the amount of such excess but not exceeding in all 20% of the sum insured as shown in the schedule of this policy.

It is further noted and understood that the insured shall within three months of the expiration of the period of insurance furnish to the insurer(s) a declaration of the actual total contract price and if such sum shall differ from the estimated total contract price, the premium shall be adjusted accordingly.

Off-Site Coverage

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon and subject to the insured having paid the agreed extra premium, Section I of this insurance shall be extended to cover loss of or damage to insured property occurring whilst in storage anywhere within _____, Taiwan.

Limit of Indemnity : NT\$ _____ any one occurrence
NT\$ _____ in aggregate

Professional Fees Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions and conditions contained in the Policy or endorsed thereon, the sum insured under this Policy are understood to include architects, surveyors, legal or engineers fees not exceeding stated as below that necessarily incurred in the reinstatement of the building and/or machinery & equipment consequent upon its destruction or damage by any peril hereby insured against, it being understood that

the amount payable for such fee shall not exceed these authorized by the scale of the various institutes, regulating such charges prevailing at the time of destruction of damages.

The extension does not include fees for preparing any claim hereunder and it not to supersede or any way modify any requirements or obligations, imposed on the insured by the condition of this Policy.

Limit:

Debris Removal Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall be extended to cover the costs and expenses necessarily incurred by the Insured with the consent of the Company in

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up propping and fencing off

following loss of on damage to the Sec. I for which the Insured is indemnified by this Section. Provided that the amount payable shall not exceed 10 Percent of the Limit of Liability in respect of this Section, such amount being in addition to the said Limit of Liability.

Y080 Waiver of Subrogation

97.02.01.(96)台蘇保行展字第 125808-1 號

The Insurers agreed to waive all rights of subrogation or action which they may have or acquire against any of the parties comprising the Insured and/or the companies of the prior to a loss to wave such rights of subrogation arising out of any occurrence in respect of which any claim is admitted.

Y090 Pay on Account Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, progress payments on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report by the loss adjuster (if appointed) provided that such payments are deducted from the finally agreed claim settlement figures.

Time Adjustment (72 hours Clause)

97.02.01.(96)台蘇保行展字第 125808-1 號

Any loss of or damage to the insured property arising during any one period of 72 consecutive hours, caused by storm, tempest, flood, typhoon, tsunami or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the deductibles and limits provided for therein, for the purpose of foregoing the commencement of any such 72 hour period shall be decided at the discretion of the Insured it being understood and agreed, however, there shall be no overlapping in any two or more such 72 hour period in the event of damage occurring over a more extended period of time.

Mortgagee Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby declared and agreed that with effect from . . . , loss, if any , under this policy shall be payable to as Mortgagees of Assignees of Mortgagee interest to the extent of their interest.

Currency Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby understood and agreed that the payment of insurance premium and loss under this Policy shall be made in New Taiwan Currency. The N.T. Dollar equivalent of . . . Dollar is agreed to base on the following exchange rate: . . . 1.-=NT\$

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$. . . shall be payable by two installments as follows:

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$. . . shall be payable by three installments as follows:

Premium Installments Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the term, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the premium of NT\$ shall be payable by four installments as follows:

Beneficiary Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby declared and agreed that loss, if any, under this policy shall be payable to as Beneficiary interest to the extent of their interest for the amount of

Date Recognition

97.02.01.(96)台蘇保行展字第 125808-1 號

The Insurers shall not be liable in respect of Loss or damage or liability arising directly or indirectly from the failure of any computer data processing equipment microchip or smaller device or any computer software whether the property of the Insured or not to treat any date from onwards as the correct date and/or correctly to manipulate other information or process other commands using any such date.

Professional Fees Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions and conditions contained in the Policy or endorsed thereon, the sum insured under this Policy are understood to include architects, surveyors, legal or engineers fees not exceeding stated as below that necessarily incurred in the reinstatement of the building and/or machinery & equipment consequent upon its destruction or damage by any peril hereby insured against, it being understood that the amount payable for such fee shall not exceed these authorized by the scale of the various institutes, regulating such charges prevailing at the time of destruction of damages.

The extension does not include fees for preparing any claim hereunder and it not to supersede or any way modify any requirements or obligations, imposed on the insured by the condition of this Policy.

Limit:

Y040 Automatic Capital Additions Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

The insurance by each insured item of this policy extends to cover alterations additions and improvements (but not appreciation in not appreciation in value in excess of the sum insured) to the property insured in Section I for an amount not exceeding 10 percent of the corresponding sum insured. In consideration of which the insured agreed to advise the Insurers every three(3) months of such alterations additions and improvements and to pay the appropriate additional premium thereon.

Y050 Automatic Reinstatement Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Any reduction on the amount insured due to any loss or damage shall automatically be reinstated for the balance of the period of the Policy. The additional premium for which reinstatement shall be calculated from the date of such loss to the expiry of the Policy at pro rata rate.

Debris Removal Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this insurance shall be extended to cover the costs and expenses necessarily incurred by the Insured with the consent of the Company in

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up propping and fencing off

following loss of on damage to the Sec. I for which the Insured is indemnified by this Section. Provided that the amount payable shall not exceed 10 Percent of the Limit of Liability in respect of this Section, such amount being in addition to the said Limit of Liability.

Y080 Waiver of Subrogation

97.02.01.(96)台蘇保行展字第 125808-1 號

The Insurers agreed to waive all rights of subrogation or action which they may have or acquire against any of the parties comprising the Insured and/or the companies of the prior to a loss to wave such rights of subrogation arising out of any occurrence in respect of which any claim is admitted.

Y090 Pay on Account Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, progress payments on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report by the loss adjuster (if appointed) provided that such payments are deducted from the finally agreed claim settlement figures.

Beneficiary Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

It is hereby declared and agreed that loss, if any, under this policy shall be payable to as Beneficiary interest to the extent of their interest for the amount of

Y280 Off Premises Clause

97.02.01.(96)台蘇保行展字第 125808-1 號

Notwithstanding anything contained herein to the contrary, it is agreed that regarding stock and/or property insured under this Policy, removal to the other closed premises is allowed and shown only on the following List, provided that the Company shall not be liable for an amount exceeding of % of the corresponding sum insured or NT\$ in aggregate of the whole Policy, whichever is the less.

※-13

Extra costs for airfreight

(蘇黎世產物安裝工程綜合專案保險加保空運費英文附加條款)

97. 03. 07. (97)台蘇保行展字第 125814-1 號函

This endorsement forms part of Section 1a, Project Works and is subject otherwise to the terms, provisions, conditions and exclusions contained in the *policy of insurance* or endorsed thereon.

1. Indemnification

- 1.1. The *insurer* shall indemnify the *insured* in respect of reasonable extra costs for airfreight incurred to rectify loss or damage to *property insured*.
- 1.2. The limit of indemnity for any one occurrence of loss or damage provided by this endorsement shall not exceed the limit specified in the policy.

Endorsement for Loss Mitigation

(蘇黎世產物安裝工程綜合專案保險加保減輕損失費用英文附加條款)

97. 03. 07. (97)台蘇保行展字第 125814-1 號函

The Company will indemnify the Insured in respect of reasonable costs and expenses incurred by the Insured in effecting temporary repairs or taking other measures to limit further DAMAGE from a cause which would be indemnified under this policy, subject to the Company's liability not exceeding _____ per occurrence.

Special conditions: marine 50/50 loss sharing

(蘇黎世產物安裝工程綜合專案保險 50/50 英文附加條款)

97.03.07.(97)台蘇保行展字第 125814-1 號函

1. Condition

- 1.1. The *insured* shall inspect each item of *property insured* upon unloading at the *site* or off-site storage site for possible loss or damage.
- 1.2. In the event that *property insured* is to be left in its packaging until a later date the packaging shall be inspected individually and if a sign of loss or damage is found the item involved shall be unpacked and inspected and any loss or damage discovered shall be reported under the marine cargo insurance.

2. Limit of indemnity

2. In the event that it is not possible establish whether the loss or damage has occurred before or after unloading the indemnity shall be shared equally between this *policy of insurance* and the marine cargo insurance.

3. Deductible

3. In respect of each and every occurrence of loss or damage shared between this *policy of insurance* and the marine cargo insurance the *insurer* shall not be liable for 50% of the amount of the respective deductible specified in the *schedule*.

Endorsement for Offshore activities

(蘇黎世產物安裝工程綜合專案保險海事工程除外不保英文附加條款)

97.03.07.(97)台蘇保行展字第 125814-1 號函

This endorsement forms part of Section 1a, Project Works and is subject otherwise to the terms, provisions, conditions and exclusions contained in the *policy of insurance* or endorsed thereon.

1.Exclusion

The insurer shall not indemnify the insured for any loss arising out of offshore contracts. A vessel or ship moored in a port (secure area / dry dock) is not to be understood as an offshore activity.

Endorsement for off-site storage

(蘇黎世產物安裝工程綜合專案保險施工處所外儲存英文附加條款)

97.03.07 (97)台蘇保行展字第 125814-1 號函備查

This endorsement forms part of Section 1a, Project Works and is subject otherwise to the terms, provisions, conditions and exclusions contained in the policy of insurance or endorsed thereon.

1. Indemnification

1.1. The insurer will indemnify the insured in respect of loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in offsite storage within the territorial limits as stated below.

2. Loss prevention

The Insurers will not indemnify the Insured for loss or damage caused by the neglect of generally accepted loss prevention measures for warehouses or storage units. Such measures include, in particular:

- ensuring that the storage area is enclosed (either a building or at least fenced-in), guarded, protected against fire, as appropriate for the particular location or type of property stored;
- separating the storage units by fire-proof walls or by a distance of at least 50 meters;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding due to rainfall or by a flood with a statistical return period of less than 20 years;
- limiting the value per storage unit.
- Guidelines according to Ericsson Corporate Risk Management in respect of warehouses and stock of goods.

3. Territorial limits Equal to the country where the project site is located

4. Maximum value per storage unit Equal to the Limit of indemnity

5. Limit of indemnity According to the policy

Special insurance cover: strike, riot and civil commotion

(蘇黎世產物安裝工程綜合專案保險加保罷工、暴動、民眾騷擾英文附加條款)

97. 03. 07. (97)台蘇保行展字第 125814-1 號函

1. Indemnification

- 1.1. The *insurer* shall indemnify the *insured* in respect of loss of or damage to *property insured* resulting from strike, lock-out, riot and civil commotion.
- 1.2. The limit of indemnity for any one occurrence of loss or damage provided by this endorsement shall not exceed the limit specified below.
- 1.3. The aggregate limit of indemnity during the *period of insurance* of this endorsement shall not exceed twice the limit of indemnity for any one occurrence.

2. Deductible

- 2.1. In respect of each and every occurrence of loss or damage, the *insurer* shall not be liable for the deductible specified below.
- 2.2. All loss of or damage to *property insured* arising during any one period of 168 consecutive hours shall be deemed to have been caused by a single occurrence and shall be subject to one deductible.

3.Cancellation

- 3.1. This special extension of cover may at any time be cancelled by the *insurer* through notice to that effect being given by registered post at the *insuring party's* last known address.

4.Definitions

- 4.1. Strike, lock-out, riot and civil commotion shall mean:
 - 4.1.1. 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), otherwise not being an occurrence excluded in clause 1.2 and 1.3 of the exclusions applicable to all sections of this *policy of insurance*,
 - 4.1.2. 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,
 - 4.1.3. 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 ,
 - 4.1.4. the wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out.

Endorsement for Temporary Removal of Property

(蘇黎世產物安裝工程綜合專案保險暫時遷移英文附加條款)

97. 03. 07. (97)台蘇保行展字第 125814-1 號函

When insured property is removed from an Insured Location for the purpose of being repaired or serviced
or in order to avoid threatened DAMAGE of the insured by this policy, this policy covers such property:

1. While at the location to which such property has been moved; and
2. For physical loss or DAMAGE as provided at the Insured Location from which such property was removed.

This Additional Coverage does not apply to property:

- a) Insured, in whole or in part, elsewhere in this policy
- b) Insured, in whole or in part, by any other insurance policy; or
- c) Removed for normal storage, processing or preparation for sale or delivery.

The Company's liability is limited to 10 MSEK per occurrence.

Taken Over / Operational Parts

(蘇黎世產物安裝工程綜合保險加保被保險人所有、保管或管理之財物英文附加條款)

97.03.07 (97)台蘇保行展字第 125814-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, this Policy shall be extended to cover loss of or damage to the property of the project sites and parts tested and put in to operation and/or taken over by the Owner/Employer until the complete whole project with all sites and parts has been taken over by the Owner/Employer provided that the Insurers liability in respect of this Policy Endorsement shall not exceed the limit stated in the Schedule.

Endorsement for Brand, Label or Trademark

(蘇黎世產物安裝工程綜合專案保險加保品牌及商標英文附加條款)

97.06.02. (97)台蘇保行展字第 125828-1 號

This Endorsement is only applicable to a legal entity of _____ has appropriate representation and can not be transferred to any other party.

In case of Damage to property bearing a brand, label or trademark or which in any way carries or implies the guarantee or the responsibility of the manufacturer or the Insured, the salvage value of such damaged property shall be determined after removal at the Insurer's expense in the customary manner of all such brands, labels or trademarks or other identifying characteristics. The Insured shall have full right to the possession of all goods involved in any loss under this policy and shall retain control of all damaged goods. The Insured exercising a reasonable discretion, shall be the sole judge as to whether the goods involved in any loss under this policy are fit for consumption. No goods so deemed by the Insured to be unfit for consumption shall be sold or otherwise disposed of except by the Insured or with the Insured's consent, but the Insured shall allow the Insurer any salvage obtained by the Insured by any sale or other disposition of such goods.

Automatic Reinstatement Clause

蘇黎世產物保險金額自動恢復附加英文條款

(營造綜合保險、安裝工程綜合保險、營建機具綜合保險、機械保險、電子設備綜合保險)

97.12.12. (97)台蘇保行展字第 125858-1 號函

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, any reduction on the amount insured due to any loss or damage shall automatically be reinstated for the balance of the period of the Policy. The additional premium for which reinstatement

shall be calculated from the date of such loss to the expiry of the policy at pro rata rate.

Endorsement - Cyber Exclusion Clause (Clarification Agreement - Munich Re Form)

蘇黎世產物網際網路附加條款

99.5.31(99)台蘇保行展字第 125806-1 號函備查

Property Damage covered under this policy shall mean physical damage to the insured property.

This agreement clarifies that damage to data, software, or computer programs in particular any detrimental change that is caused by a deletion, corruption or distortion of the original data, software or computer program is not direct physical damage in terms of this policy.

Consequently, the following are not insured under this policy:

- (A) Loss of or damage to data, software or computer programs, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a distortion of the original data or software, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.
- (B) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, impairment in the function, availability, range of use or accessibility of data, software or computer programs which is the direct consequence of insured direct physical damage to the insured property shall be covered.

Endorsement E2K1 Date Recognition Clause

蘇黎世產物電腦系統年序轉換除外不保附加條款

99.5.31(99)台蘇保行展字第 125806-1 號函備查

In no case shall this insurance cover injury, loss, damage, cost, expense or liability of whatever nature caused by, consisting of, contributed to or by or arising from, whether directly or indirectly, the use, operation or failure of any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device, whether the property of the Insured or not and whether occurring before during or after the year 2000 as a consequence of

- (a) a change of date or day.
- (b) any change or modification in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.
- (c) any failure to make or make correctly any changes or modifications in relation to any date or day to any computer, computer system, computer software, data processing equipment, media, microchip, integrated circuit, processor or similar device.

Endorsement 203 Exclusion Concerning Used Machinery

蘇黎世產物承保舊機械設備英文附加條款

99.5.31(99)台蘇保行展字第 125806-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss of or damage to the insured used items

- attributable to previous operation,
- attributable to dismantling (if dismantling is not covered),
- in respect of any non-metallic parts.

Endorsement - Terrorism Exclusion Clause

蘇黎世產物恐怖主義除外附加條款

99.5.31(99)台蘇保行展字第 125806-1 號函備查

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of 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) 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 thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(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 (1) above.

In any action, suit or other proceeding where Insurer alleges that by reason of the provisions of this exclusion any loss destruction damage liability or expense is not covered by this insurance the burden of proving that such any loss destruction damage liability or expense is covered 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.

The 48 Hours Clause

(蘇黎世產物 E035 四十八小時勘查災損附加條款)

100.10.20(100)台蘇保行展字第 125818-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in this policy or endorsed thereon, when any loss of or damage under the coverage of this Policy to insured property occurring, after receiving the Client's notice of claim, either Insurers or Adjuster shall go to the site surveying in 48 hours, otherwise, except emergency rescuing, the Insured could photo, clear, and repair the damaged property, and the Insurer shall pay the payment according to the photo and report provided by Insured.

The Principal Agreement Clause

(蘇黎世產物 E048 定作人同意附加條款)

100.10.20(100)台蘇保行展字第 125818-1 號函備查

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed extra premium, this insurance shall be restricted by the principal.

Any revision, termination and cancelation of this policy shall be reviewed by the Principal in advance, except the terms or condition is beneficial to the Principal.