



Insurans Islam
General Takaful Sdn Bhd

Company Registration No.: RC00008254

**CERTIFICATE FOR
HOUSEOWNER/HOUSEHOLDER TAKAFUL
SCHEME**

1. Every accident/incident shall be reported to Insurans Islam General Takaful Sendirian Berhad within fourteen (14) days from the date of accident/incident whether or not it involved bodily injury / damage of private property / other persons.
2. Where the Participant fails to make a report within the period specified above, then Insurans Islam General Takaful Sendirian Berhad shall have the right to repudiate any liability proposed whether from the Participant or the third party.

HOUSEOWNER/HOUSEHOLDER TAKAFUL CERTIFICATE

WHEREAS the Participant by a proposal and declaration which shall form the basis of this contract and is deemed to be incorporated herein has applied to Insurans Islam General Takaful Sendirian Berhad (hereinafter referred to as "IIGT") for the Takaful hereinafter contained and in consideration of the payment by the Participant to IIGT of the First Takaful Contribution..

NOW THIS CERTIFICATE WITNESSETH that in respect of the events occurring during the Period of Takaful and subject to the limitations, exceptions and conditions contained herein or endorsed hereon (hereinafter collectively referred to as the Terms of this Certificate).

IIGT will by payment or at its option by reinstatement or repair, indemnify the Participant against loss or damage caused by any of the undermentioned Perils:-

PERILS

- 1) FIRE, LIGHTNING, THUNDERBOLT, SUBTERRANEAN FIRE.
- 2) EXPLOSION.
- 3) AIRCRAFT and other aerial devices and/or articles dropped therefrom.
- 4) IMPACT with any of the buildings by any road vehicles, horses or cattle not belonging to or under the control of the Participant or any member of his family.
- 5) BURSTING OR OVERFLOWING OF DOMESTIC WATER TANKS, APPARATUS OR PIPES excluding:-
 - a) in respect of each loss the amount stated in the limit of liability.
 - b) destruction or damage occurring while the Private Dwelling House is left unfurnished.
 - c) damage caused thereto.
- 6) THEFT but only if accompanied by actual forcible and violent breaking into or out of a building or any attempted threat.

PROVIDED that in the event of the Private Dwelling House being left without an inhabitant therein for more than ninety (90) days whether consecutively or not in any one Period of Takaful, the Takaful against this Peril shall, unless otherwise agreed by endorsement hereon, be entirely suspended in respect of any period or periods during which the Private Dwelling House may be unoccupied in excess of the aforesaid ninety (90) days.

- 7) HURRICANE, CYCLONE, TYPHOON, WINDSTORM subject to the following Excess Clause.
- 8) EARTHQUAKE, VOLCANIC ERUPTION subject to the following Excess Clause.
- 9) FLOOD but excluding loss or damage caused by subsidence or landslip; subject to the following Excess Clause.

EXCESS CLAUSE

With regards to loss or damage (other than by fire) to the Private Dwelling House but not the Contents directly caused by any Peril to which this Clause is hereinbefore stated to apply, IIGT's liability shall be limited to its rateable proportion of the amount by which such loss or damage exceeds the amount stated in the Schedule. This Clause shall separately apply to:

- (i) each building for which purposes, all covered buildings at the same address will be regarded as one building.
- (ii) each incident giving rise to such loss or damage and for the purposes hereof an incident shall not be considered to have terminated until there has been seven (7) consecutive days' freedom from the Peril concerned and only thereafter shall the Clause apply afresh.

SECTION I – LOSS OR DAMAGE TO BUILDINGS

IIGT will indemnify the Participant against loss or damage caused by any of the abovementioned Perils to the Buildings of the Private Dwelling House which expression shall include all domestic offices, stables, garages and out-buildings used solely in connection therewith and on the same premises specified in the Schedule.

SECTION II – LOSS OR DAMAGE TO CONTENTS

A. Loss or Damage to Contents

IIGT will indemnify the Participant against loss or damage caused by any of the above mentioned Perils to the Contents which expression shall include household goods and personal effects of every description (except as after mentioned) being the property of the Participant or any member of his family normally residing with him, and fixtures and fittings of the Participant's own or for which he is legally responsible whilst contained in the Private Dwelling which expression shall include the Private Dwelling House, Flats or Apartment and all domestic offices, stables, and garages used solely in connection therewith and on the same premises specified in the Schedule.

B. Property Temporarily Removed

Insofar as the Contents are not otherwise covered, this Certificate extends, except with regards to property removed for sale or exhibition or to furniture depositories and subject in every case to the Terms of this Certificate, to cover the same whilst temporarily removed from the Private Dwelling House but remaining in the Geographical Area, against all the Perils but excluding Perils 7, 8 and 9 with regards to property in transit or on the persons.

C. Damage to Mirrors

Damage to mirrors, other than hand mirrors, by breakage thereof whilst in the Private Dwelling.

D. Compensation for Death of the Participant

In the event of fatal injury to the Participant occurring in the Private Dwelling occasioned by outward and visible violence caused by thieves or by fire, IIGT will pay the sum specified in the Schedule or half of the Total Sum Covered whichever is lesser provided that death ensues within three (3) calendar months of such injury. The liability of IIGT under this section during any Period of Takaful is limited to the sum specified in the Schedule or half of the total Sum Covered as aforementioned.

E. Servant's Property

IIGT will grant indemnity through the Participant for loss or damage caused by any of the Perils to clothing and personal effects (other than cash, currency notes, bank notes and stamps) of the Participant's domestic servants, if and as far as such property is not otherwise covered, whilst in the Private Dwelling or any private dwelling, boarding house, lodging house, hotel or inn within the Geographical Area in which such servants are residing with the Participant or any member of his family normally residing with him.

SECTION IIIA – LOSS OF RENT

IIGT will indemnify the Participant for the undermentioned loss actually incurred by the Participant in consequence of the premises specified in the Schedule being so damaged and is rendered uninhabitable but only in respect of the period necessary for reinstatement and subject to an amount not exceeding the aggregate of 10 per cent (10%) of the Total Sum Covered:

- a) as the Owner but not Occupier of the premises, the loss of rent; or
- b) as the Occupier of the premises, reasonable additional expense necessarily incurred by him at a hotel, lodging house or boarding house.

SECTION IIIB – LIABILITY TO THE PUBLIC

IIGT will indemnify the Participant against all sums for which the Participant may be held legally liable in respect of accidents occurring during the Period of Takaful in or about the covered premises resulting in:

- 1) Bodily injury to any persons not being a member of the Participant's family or household nor at the time of sustaining such injury is engaged in the Participant's service.
- 2) Damage to property not belonging to or in the charge of or under the control of the Participant or of a member of his family or household or of a person in his service.

Provided always that the amount payable hereunder in respect of any one accident or series of accidents constituting one occurrence shall not in any case exceed the sum specified in the Schedule in addition to:

- a) Legal costs and expenses recoverable from the Participant by any claimant, provided such costs and expenses were incurred before the date (if any) on which IIGT shall have paid or offered to pay either full amount of the claim or the total recoverable in respect of any one occurrence as hereinbefore provided.
- b) Legal costs and expenses incurred by the Participant with the consent of IIGT.

Provided also that IIGT shall not in any case be liable hereunder in respect of:

- (i) Injury or damage arising out of or incidental to;
 - a) the Participant's profession or business, or
 - b) the use of lifts or vehicles, or
 - c) the carrying out of alterations, additions, repairs or decorations to the covered premises.
- (ii) Liability arising out of any contract of indemnity which imposes upon the Participant liability which the Participant would not otherwise have been under.

In the event of death of the Participant, IIGT will, in respect of the liability incurred by the Participant, indemnify the Participant's personal representatives in terms of and subject to the limitations of this Section provided that such personal representatives shall, as though they were the Participant, observe, fulfill and be subject to the Terms of this Certificate insofar as they can apply.

For the purposes of this Section the expression 'the Participant' shall be deemed to include the husband or wife of the Participant.

CONDITIONS

1. The term 'Private Dwelling House' shall include all domestic offices, stables, garages and out-buildings used solely in connection therewith and on the same premises.
In the case of Certificate issued to cover the buildings of block of flats, the reference in this Certificate to 'Private Dwelling House' shall be deemed to mean the Private Flats.
2. The term 'Private Dwelling' shall include the House, Flats or Apartment and all domestic offices, stables and garages used solely in connection therewith and on the same premises.
3. With respect to Section IIA, the term 'Contents' shall include household goods and personal effects of every description (except as after mentioned) being the property of the Participant or any member of his family normally residing with him and fixtures and fittings of the Participant's own or for which he is legally responsible whilst contained in the Private Dwelling.
Provided that:
 - a) No part of the structure or ceiling, wallpapers or the like are covered under this Certificate.
 - b) No one article (Furniture, Pianos, Organs, Household Appliances, Radios, Television sets, Video Recorder sets, Hi-Fi equipment and the like excepted) shall be deemed of greater value than five per cent (5%) of the Total Sum Covered unless such articles are specially declared as a separate item.
 - c) This Certificate does not cover property more specifically covered, or, unless specially mentioned, deeds, bonds, bills of exchange, promissory notes, cheques, securities for money, stamps, documents of any kind, cash, currency notes, bank notes, manuscripts, medals and coins, motor vehicles and accessories or livestock.
4. The accommodation of paying guests, boarders or lodgers not exceeding three (3) in number is permitted without prejudice herein and for the purposes of Section IIIB of this Certificate such paying guests and boarders shall be deemed to be members of the Participant's household.
5. For the purposes of Section IIIB, this Certificate shall not apply to any part of the Private Dwelling House used in connection with the profession of the Participant whilst that part of the Private Dwelling House is being so used.
6. The Total Sum Covered declared by the Participant represents not less than the full value of the covered premises and/or Contents, and the total liability of IIGT in respect of loss or damage thereto by all or any of the Perils during any one Period of Takaful shall not exceed the amount stated against each item respectively or in the aggregate of the Total Sum Covered specified in the Schedule, or such other sum or sums as may be substituted therefor by memorandum hereon or attached hereto signed by or on behalf of IIGT.

GENERAL EXCLUSION

This Certificate does not cover:

1. Any loss, damage or other contingency occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences namely:
 - (i) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war.
 - (ii) Mutiny, riot, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.

With regards to Section I, Section IIA, Section IIC, Section IIE and Section IIIA hereof:-

Any loss, damage or other contingency happening during the existence of abnormal conditions (whether physical or otherwise), which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences, shall be deemed to be loss, damage or a contingency which is not covered by this Takaful, except to the extent that the Participant shall prove that such loss, damage or other contingency happened independently or during the existence of such abnormal conditions.

In any actions, suit or other proceeding where IIGT alleges that, by reason of the provisions of this General Exceptions, any loss, damage or other contingency is not covered by this Takaful, the burden of proving that such loss, damage or other contingency is covered shall be upon the Participant.

2. (i) (a) Loss or damage occasioned by cessation or work; or by confiscation, commandeering, requisition or destruction of or damage to the property by order of the Government de jure or de facto or any Public Municipal or Local Authority of the country or area in which the property is situated; or occasioned to property by its own fermentation, natural heating or spontaneous combustion or by its undergoing any heating or drying process.
 - (b) Loss, damage or other contingency directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
 - (ii) Loss, damage or other contingency directly or indirectly caused by or arising from or in consequence of or contributed to by ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exception 2 (ii), combustion shall include any self-sustaining process of nuclear fission.
3. Consequential loss or damage of any kind whatsoever except as provided for in Section IIIA hereof.
4. With regards to buildings only:-
 - a) Flood or overflow except as specifically covered against by this Certificate.
 - b) Loss or damage by hurricane, cyclone, typhoon or windstorm to any building in the course of construction, reconstruction or repair unless all outside doors, windows and other openings thereto are complete and protected against Perils or to metal smoke stacks, awnings blinds, signs and other outdoor fixtures of fittings including gates and fences.
 - c) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption.

CONDITIONS

1. This Certificate and the Schedule shall be read together as one contract and any other word or expression to which a specific meaning has been attached in any part of this Certificate or the Schedule shall bear such specific meaning wherever it may appear.
2. Unless otherwise expressly stated, nothing contained herein shall give any rights against IIGT to any person other than the Participant. Furthermore, IIGT shall not be bound by any passing of the interest of the Participant other than by death or operation of law unless and until IIGT shall by endorsement hereon declare the Takaful to be continued.
3. The extension of IIGT's liability in respect of the property to any person other than the Participant shall give no right of claim hereunder to such person, the intention being that the Participant shall in all cases claim for and on behalf of such person and the receipt by the Participant shall in any case absolutely discharge IIGT's liability hereunder.
4. If the property hereby covered shall, at the time of any loss, be collectively of greater value than the Sum Covered thereon, then the Participant shall be considered as being his own insurer/Takaful for the difference, and shall bear a rateable proportion of the loss accordingly. Every item, if more than one, of the Schedule shall be separately subject to this condition.
5. If at any time of any loss, damage or liability covered by this Certificate there shall be any other Takaful/insurance covering such loss, damage or liability or any part thereof, IIGT shall not be liable for more than its rateable proportion thereof.
6. The Participant shall give notice to IIGT of any Takaful/insurance already effected, or which may subsequently be effected, covering any of the property hereby covered and unless such notice be given and the particulars of such Takaful/insurance be stated in or endorsed in this Certificate in respect of the property so covered, shall be forfeited.
7. (a) The Participant shall, on the happening of any loss or damage to the property covered, give immediate notice thereof in writing to IIGT and shall at his own expense within thirty (30) days after the happening of such loss or damage, deliver to IIGT a claim in writing with such detailed particulars and proof as may be reasonably required. In case of loss or damage by theft or any attempt threat, the Participant shall also give immediate notice to the police.

(b) If IIGT shall elect to reinstate any building, the Participant shall furnish to IIGT all such plans, specifications and quantities as IIGT may reasonably require.

(c) The Participant shall, on receiving notice of any accident or claim arising under Section IIIB, give immediate notice thereof in writing to IIGT and as soon as possible supply full particulars thereof in writing and shall send to IIGT any writ, summons or other legal process issued or commenced against the Participant and shall give all necessary information and assistance to enable IIGT to settle or resist any claim or to institute proceedings.

(d) The Participant shall not incur any expense in making good any damage without the written consent of IIGT and shall not negotiate, pay, settle, admit or repudiate any claim without IIGT's consent.

8. IIGT shall be entitled:-

(a) On the happening of any loss of or damage to the property covered, to enter any building where the loss or damage has happened and to take and keep possession of the property covered and to deal with the salvage in a reasonable manner and this Certificate or any copy thereof by IIGT shall be proof of leave and license for such purpose.

No property may be abandoned to IIGT.

(b) To undertake in the same name and on behalf of the Participant the absolute conduct, control and settlement of any proceedings and to take proceedings at its own expense and for its own benefit but in the name of the Participant to recover compensation or secure indemnity from any third party in respect of anything covered by this Certificate.

9. If any claim under this Certificate shall be in any respect fraudulent or if any fraudulent means or devices are used by the Participant or any one acting on his behalf to obtain any benefit, this Certificate and all benefits hereunder shall be forfeited.

10. If any difference arises as to the amount of any loss or damage, such difference shall independently of all other questions be referred to the decision of an arbitrator, to be appointed in writing by the parties in difference, or, if they cannot agree upon a single arbitrator, to the decision of two disinterested persons as arbitrators, of whom one shall be appointed in writing by each of the parties within two (2) calendar months after having been required so to do in writing by the other party. In case either party shall refuse or fail to appoint an arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint an arbitrator; and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings. The death of any party shall not revoke or effect the authority or powers of the arbitrator, arbitrators or umpire respectively; and in the event of the death of an arbitrator or umpire, another shall in each case be appointed in his stead by the party or arbitrators (as the case may be) by whom the arbitrator or umpire so dying was appointed. The cost of the reference and of the award shall be in the discretion of the arbitrator, arbitrators or umpire making the award. And it is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Certificate that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage if disputed shall be first obtained.

11. The Participant shall use all reasonable diligence and care to keep the premises in a proper state of repair and, where the Participant is the owner of the Private Dwelling House, if any defect therein be discovered, shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of injury, loss or damage as the circumstances may require and IIGT shall not be liable for injury, loss or damage caused by a defect which the Participant has failed to remedy after having received notice of such defect either from IIGT or any person or public body.

12. In the event of loss, the Takaful hereunder shall be maintained in force for the Sum Covered and the Participant shall be liable to pay additional Takaful contribution at the rate stated on the Certificate calculated on the amount of loss on a pro-rated basis from the date of such loss to the expiry of the current period of Takaful.

13. TABARRU'

Tabarru' is an agreement by a participant to relinquish as donation, a sum of contribution that he or she agrees to pay into a Takaful fund.

Participants give sixty-five per cent (65%) of their contributions as Tabarru' with the purpose of providing mutual indemnity to Takaful participants, where the Tabarru' acts as mutual help and joint guarantee should any fellow participants suffer from a defined loss.

14. WAKALAH

Wakalah refers to a contract in which a party as principal (Muwakkil) authorizes another party as his agent (Wakil) to perform a particular task, in matters that may be delegated, either voluntary or with imposition of a fee.

The Participant will make contribution to the Takaful fund as Tabarru'. Then all the participants in a group will appoint or authorize IIGT as their agent (Wakil) to manage the Takaful Fund for the purpose of executing Takaful activities such as underwriting, risk management and claim management. In this Wakalah arrangement, IIGT will charge a fee of thirty-five per cent (35%) from the contribution that has been determined and agreed upon in the proposal form. Wakalah fee will not be returned to the Participant upon cancellation or surrender.

15. DISTRIBUTION OF SURPLUS

The surplus will be determined at the end of financial period and the surplus (if any) from the Takaful Fund will be allocated to Participants' Fund and IIGT with the proportion of seventy per cent (70%) to the Participants' Fund and thirty per cent (30%) to IIGT. The surplus in the Participants' Fund will then be declared and distributed to the eligible participants. Based on Ju'alah concept, IIGT is entitled for the surplus distribution from the Takaful fund as fee for the good performance of IIGT in managing the Takaful Fund.

The participants who have incurred claim or received benefit, their portion of surplus will not be distributed back to them and shall be credited back as Tabarru' to the Takaful Fund.

For the participants who have surrendered their Takaful Certificate before financial year end, they are entitled for the surplus. The surplus will be calculated based on their contribution and participation period in the Takaful Fund.

16. TREATMENT OF SMALL PAYMENT AMOUNT

For any amount due and payable to the participants from surplus/refund/cancellation/claim that is BND5.00 and below, IIGT will donate to charity which will be utilized as 'amal jariah' on behalf of the participants.

17. CANCELLATION OF COVERAGE

The Participant or IIGT may cancel this Certificate at any time during the Period of Takaful.

a. Cancellation by Participant;

- The Participant can cancel this Certificate at any time, by returning the Takaful Certificate to IIGT if no claim has occurred or been made during the period of Takaful.
- After returning the Takaful Certificate, the Participant will be entitled to a refund of the balance of the takaful contribution on a pro-rata basis for the period the Takaful Certificate was not in force.
- IIGT will not return the Wakalah fee to the Participant unless the cancellation was made by the Participant due to unforeseen circumstances* and subject to IIGT's discretion and approval, which shall not be unreasonably withheld. In such event, no cancellation fee will be imposed on the Participant who makes the cancellation.

b. Cancellation by IIGT:

- IIGT may also cancel this Certificate by giving the Participant fourteen (14) days' notice by registered letter to the Participant at his last known address.
- Participant will be entitled to a refund of the takaful contribution for the remaining period calculated on a pro-rata basis fourteen (14) days from the date of the notice to the expiry date of the Takaful Certificate.
- IIGT will return the Wakalah fee to the Participant on a pro-rata basis for the period the Takaful was not in force.

18. Note: Unforeseen circumstances means event of death, insanity (as certified by qualified medical practitioner) and bankruptcy declared by the courts of Brunei Darussalam.

WARRANTIES / ENDORSEMENTS

The following endorsements only apply to this Certificate when specifically mentioned in the Schedule and subject otherwise to the Terms of this Certificate.

FN001 BLOCKS OF FLATS

It is hereby declared and agreed that:

1. Reference in this Certificate to the Private Dwelling House shall be deemed to mean the Private Flats.
2. Peril 4 is deleted and replaced by the following:-

IMPACT with any of the buildings by any road vehicle, horses or cattle not belonging to or under the control of:

- (i) the Participant or his agent or servant
- (ii) any person resident in the Private Flats or his agent or servant.

3. Section IIIB – Liability to the Public is deleted and replaced by the following:-

IIGT will indemnify the Participant in respect of his legal liability for claims made on him as owner of the buildings specified in the Schedule but not as a resident occupying any part the buildings in respect of accidents occurring during the Period of Takaful directly caused by any defect in the said buildings or in the landlord's fixtures and fittings or in the walls, gates, fences and trees around and pertaining thereto, resulting in:

- Bodily injury to any person not being a member of the Participant's family or household nor at the time sustaining such injury engaged in and upon the service of the Participant.
- Damage to property not belonging to or in the charge of or under the control of the Participant or of a member of his family or household or of a person in his service.

Provided always that the amount payable hereunder in respect of any one accident or series of accidents constituting one occurrence shall not in any case exceed the sum of B\$50,000 in addition to:

- (i) Legal costs and expenses recoverable from the Participant by any claimant provided such costs and expenses were incurred before the date (if any) on which IIGT shall have paid or offered to pay either the full amount of the claim or the total amount recoverable in respect of any one occurrence as herein before provided.
- (ii) Legal costs and expenses incurred by the Participant with consent of IIGT.

Provided always that IIGT shall not be liable in respect of claims arising out of or incidental to:

- a) the Participant's profession or business, or
- b) the possession or use of any lift, elevator, hoist, crane or vehicle, or
- c) the carrying out of alternatives, additions, repairs or decorations to any part of the said premises, or
- d) damage to property by subsidence fire or explosion (other than explosion of any domestic boiler fitted in an individual flat in the said buildings for the sole purpose of such flat, or
- e) liability arising out of any contract of indemnity which imposes upon the Participant's liability which the Participant would not otherwise have been under.

In the event of death of the Participant, IIGT will, in respect of the liability incurred by the Participant, indemnify the Participant's personal representative as though they were the Participant subject to the Terms of his Certificate so far as they can apply.

FC06A MORTGAGEE (CHARGE) CLAUSE 1

Loss, if any, payable to the Mortgagee (Charge) as interest may appear in this Takaful, as to the interest of the Mortgagee (Charge) only therein, shall not be invalidated by any act or neglect of the Mortgagor (Chargor) or the Owner of the within described property nor any foreclosure or other proceedings or notice of sale relating to the property or by the occupation of the premises for purposes more hazardous than are permitted by this Certificate, or by the non-occupation thereof, or by any other increase of risk taking place in the property covered hereunder. Provided that in case the Mortgagor (Chargor) or Owner shall neglect to pay any contribution due under this Certificate, the Mortgagee (Charge) shall on demand, pay the same. Provided also that the Mortgagee (Charge) shall notify IIGT of any non-occupancy or any change of ownership or occupancy or increase of hazard which shall come to the knowledge of the said Mortgagee (Charge) and unless permitted by this Certificate it shall be noted thereon and the Mortgagee (Charge) shall on demand pay the contribution for such increased hazard for the term thereof otherwise this Certificate shall be null and void.

And it is further agreed that whenever IIGT shall pay the said Mortgagee (Charge) any sum in respect of loss or damage under this Certificate and shall claim that as to the Mortgagor (Chargor) or Owner no liability therefore existed, IIGT shall become legally subrogated to all the rights of the Mortgagee (Charge) to the extent of such payment but not so as to impair the right of the said Mortgagee (Charge) to recover the full amount of any claim it may have on such Mortgagor (Chargor) or Owner or on any other party or parties covered hereunder or from any securities or funds available.

Non-Cancellation Clause

And it is further agreed, cancellation of this Certificate shall not be affected by the Participant, except upon prior notification to the Mortgagee (Charge) in writing giving fourteen (14) days' notice to the last known address of the mortgagee (Charge).

FC06B MORTGAGEE (CHARGE) CLAUSE 2

It is hereby agreed that this Takaful, as to the interest of the Mortgagee (Charge), shall not be invalidated by any change of occupancy or increase of risk taking place in the property covered without the knowledge of the Mortgagee (Charge) provided that the Mortgagee (Charge) shall immediately on the same coming to his knowledge, give notice thereof to IIGT and pay the additional contribution (if any) which may be required by IIGT from the date of such increase of risk.

Non-Cancellation Clause

And it is further agreed cancellation of this Certificate shall not be effected by the Participant, except upon prior notification to the Mortgagee (Charge) in writing giving fourteen (14) days' notice to the last known address of the mortgagee (Charge).

FC016 REINSTATEMENT VALUE CLAUSE

In the event of the property covered under the Certificate being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the Certificate is to be calculated shall be the cost of replacing or reinstating on the same site, property of the same kind or type but not superior to or more extensive than the covered property when new, subject to the following Special Provisions and subject also to the terms and conditions of the Certificate except insofar as the same may be varied hereby.

SPECIAL PROVISIONS

1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Participant subject to the liability of IIGT not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve (12) months after the destruction or damage, or within such further times as IIGT may (during the said twelve (12) months) in writing allow otherwise no payment beyond the amount which would have been payable under the Certificate, if this clause had not been incorporated therein, shall be made.
2. Until expenditure has been incurred by the Participant in replacing or reinstating the property destroyed or damaged, the Company shall not be liable for any payment in excess of the amount which would have been payable under the Certificate if this clause had not been incorporated therein.

3. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed exceeds the Sum Covered thereon at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril covered against by this Certificate, then the Participant shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the Certificate (if more than one) to which this Memorandum applies shall be separately subject to the foregoing provision.
4. This clause shall be without force effective if: -
 - (a) The Participant fails to intimate to IIGT within six (6) months from the date of destruction or damage, or such further time as IIGT may in writing allow, his intention to replace or reinstate the property destroyed or damaged.
 - (b) The Participant is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or upon another site.
5. No payment beyond the amount which would have been payable under the Certificate if this clause had not been incorporated therein, shall be made if at the same time of any destruction or damage to any property covered hereunder, such property shall be covered by any other insurance effected by or on behalf of the Participant which is not upon the identical basis of reinstatement set forth therein.

FC018 REINSTATEMENT IN COMPLIANCE WITH THE REQUIREMENT OF PUBLIC AUTHORITIES

The coverage by this Certificate extends to include such additional cost of reinstatement of the destroyed or damaged property thereby covered 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-Laws 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 damages occurring prior to the granting of this extension,
 - (ii) in respect of destruction or damages not covered by the Certificate,
 - (iii) under which notice has been served upon the Participant prior to the happening of the destruction or damaged,
 - (iv) in respect of undamaged property or undamaged portions of property.
 - b. the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new, had the necessity to comply with any of the aforesaid Regulations or By-Laws not arisen;
 - c. 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 (12) months after the destruction or within such further time as IIGT may (during the said twelve (12) months) in writing allow and may be carried out or partially upon another site (if the aforesaid Regulations or By-Laws so necessitate) to the liability of the Company under this extension not being thereby increased.
3. If the liability of IIGT under (any item of) the Certificate apart from this extension shall be reduced by the application of any of the terms and conditions of the Certificate, then the liability of IIGT under this extension (in respect of any such item) shall be reduced in like proportion.
4. The total amount recoverable under any item of the Certificate shall not exceed the Sum Covered thereby.
5. All the conditions of the Certificate except insofar as they may be hereby expressly varied shall apply as if they had been incorporated herein.

FC034 DATE RECOGNITION CLAUSE

It is noted and agreed this Certificate is hereby amended as follows:-

- A. IIGT will not pay for any loss or damage including loss of use with or without physical damage or any consequential loss directly or indirectly caused by, consisting of, or arising from, the failure or inability of any computer, data processing equipment, media microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device, or any computer software, whether the property of the Participant or not, and whether occurring before, during or after the year 2000 that results from the failure or inability of such device and/or software as listed above to
1. Correctly recognize any date as its true calendar date;
 2. capture, save, or retain, and/or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than its true calendar date; and/or
 3. capture, save, retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.
- B. It is further understood that IIGT will not pay for the repair or modification of any part of any electronic data processing system or any part of any device and/or software as listed above in A.
- C. It is further understood that the IIGT will not pay for any loss or damage including loss of use with or without physical damage, or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Participant or for the Participant or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequacy described in A above.
- D. It is further understood that IIGT will not pay for any consequential loss resulting from any continuing inability of the computer and equipment described in A above to correctly recognize any date as its true calendar date after the lost or damaged property has been replaced or repaired.

Such loss or damage or any consequential loss referred to in A, B, C or D above, is excluded regardless of any other cause that contributed concurrently or in any other sequence to the same.

Subject otherwise to the terms and conditions of the Certificate.

TEX TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto, it is agreed that this Certificate excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any acts of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

"Terrorism" is defined as 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 organization(s) or government(s), committed for political, religious ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Clause also excludes loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If IIGT alleges that by reason of this Clause, any loss, damage, cost or expense is not covered by this Certificate, the burden of proving the contrary shall be upon the Participant. In the event any portion of this Clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

FW000 ATTACHED BUILDING WARRANTY

Warranted that during the currency of this Certificate the building covered by this Certificate is attached on all sides to other buildings (excluding small outhouse).

FW001 RESTRICTION OF MERCHANDISE WARRANTY

Warranted that during the currency of this Certificate no part of the premises described herein be used for the manufacture or deposit or storage of merchandise.

FW002 DETACHED BUILDING WARRANTY

Warranted that during the currency of this Certificate the building covered by this Certificate is detached by at least twenty (20) feet on all sides from any other building (excluding small outhouse).

FW012 VACANT RISK WARRANTY

Warranted that at no time during the currency of this Certificate shall the premises described herein be used for the storage or deposit of goods of any kind or for other purposes whatsoever. It is further warranted that all doors, windows and/or other openings shall be so secured at all times as to prevent entrance by any unauthorized person or persons.

In the event of the premises being left without an inhabitant therein for more than ninety (90) days whether consecutively or not in any one period of Takaful, the coverage shall, unless otherwise agreed by endorsement hereon be entirely suspended in respect of any period or periods during which the premises may be unoccupied in excess of the aforesaid ninety (90) days.

FW024 TAKAFUL CONTRIBUTION WARRANTY

It is a fundamental and absolute special condition of this contract of Takaful that the contribution due must be paid and received by IIGT within sixty (60) days from the inception date of this Certificate/endorsement/renewal certificate.

If this condition is not complied with then this contract is automatically cancelled and IIGT shall be entitled to the pro-rata contribution for the period they have been at risk.

Where the contribution payable pursuant to this warranty is received by an authorized agent of IIGT, the payment shall be deemed to be received by IIGT for the purposes of this warranty and the onus of proving that the contribution payable was received by a person, including an authorized agent, who was not authorized to receive such contribution shall lie on IIGT.

Subject otherwise to the terms and conditions of this Certificate.

LIMIT OF LIABILITY

IIGT shall not be liable:

- 1) a) under Peril 5 for the first B\$50.00.
b) under Peril 7,8 and 9, as provided in the Excess Clause applying thereto, for the first 1 per cent (1%) of the Sum Covered or B\$200.00 whichever shall be the lesser.
- 2) Limit of the amount of IIGT's liability under Section IID: B\$10,000.00 or one half of the Total Sum Covered whichever shall be the lesser.
- 3) Limit of the amount of IIGT's liability under Section IIIB: B\$50,000.00.
- 4) Geographical Area shall be Brunei.