

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

ALL RISKS

FULL THEFT EXCLUSION

It is understood and agreed that this Policy does not cover any loss or damage due to theft not evidenced by physical damage to the building due to forcible entry or exit.

DEMONSTRATIONS AND EXHIBITIONS

This insurance extends to automatically cover Insured Property while at any exhibition in Singapore. Provided within 30 days of each exhibition the Insured declares to the Company the actual Value of such Insured Property exhibited and pays any additional premium thereby chargeable.

SPRINKLER LEAKAGE

This insurance extends to cover physical loss to Insured Property directly caused by accidental discharge or leakage of water from any automatic fire sprinkler system provided such discharge or leakage is not due to any defect in material construction or condition that the Insured is aware of prior to the loss nor while any work is being done on the system.

RENT

If, in the event that the Location of Risk is rendered unfit for occupancy as a result of direct sudden and unforeseen physical damage to or loss of the insured property not excluded under:

- (a) SECTION 1 – ALL RISKS and/or
- (b) GENERAL EXCLUSIONS and GENERAL CONDITIONS

AXA will indemnify the insured for:

- a) rental cost of the Situation of Risk that continues to be payable by the Insured;
- b) extra costs of rental, which is in excess of the rental costs of alternative premises of similar extent and nature used for the purpose of the business; and/or
- c) cost of temporary storage of furniture, equipment, plant, machinery, office contents, stock and material in trade,

provided that AXA's maximum liability shall not exceed the amount set out in the Schedule.

PORTABLE ELECTRONICS

We will pay for the costs of repairs to or replacement of the portable electronic equipment insured under this Policy (excluding mobile phones), if they are destroyed or damaged (excluding loss due to theft), anywhere in Singapore.

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We do not pay for:

- (a) Loss or damage caused by faults or defects existing at the time of commencement of this insurance
- (b) Loss or damage as a consequence of the continual influence of operation (e.g. wear and tear, cavitation, erosion, corrosion, incrustation) or of gradual deterioration due to atmospheric conditions.
- (c) Loss or damage for which the manufacturer and/or supplier is responsible.
- (d) Loss of or damage to rented or hired equipment for which the lessor, owner or hirer is responsible either by law or under a lease and/or maintenance agreement.
- (e) Consequential loss or liability of any kind.

Our liability under this extension shall not exceed the amount stated in the Schedule.

DAILY CASH FOR BUSINESS INTERRUPTION

If, during the Period of Insurance, the Location of Risk is destroyed or damaged by the contingencies insured under SECTION 1 – ALL RISKS of this Policy, and this loss or damage results in the interruption of or interference with the insured business, AXA will pay the Insured the Daily Cash benefit as set out under the Risk Details of Daily Cash for Business Interruption in the Schedule multiplied by the actual number of days the insured's business is totally suspended from operation, subject to a maximum of 10 days.

TIME EXCESS: No indemnity will be payable if the interruption period is less than the time excess set out in the schedule or 48 hours if no time excess is shown.

The following ADDITIONAL BENEFITS form part of the cover provided by this Policy, and are subject to the terms, conditions, exclusions and limitations and other provisions of the Policy.

ADDITIONAL BENEFITS:

Denial of Access

If physical loss caused directly by an insured peril to property of others nearby the Location of Risk affects access to or use of the Location of Risk then such necessary denial of access to or use of the Location of Risk shall be deemed to be damage for which insurance under this Policy for Daily Cash for Business Interruption will apply. Subject to one (1) kilometer radius of the Location of Risk.

AXA will pay the Insured the Daily Cash benefit as set out under the Risk Details of Daily Cash for Business Interruption in the Schedule multiplied by the actual number of days the insured's business is totally suspended from operation, subject to a maximum of 10 days.

TIME EXCESS: No indemnity will be payable if the interruption period is less than the time excess set out in the schedule or 48 hours if no time excess is shown.

Subject otherwise to the Policy terms, conditions, and exclusions.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

Infectious Disease, Murder, and Closure

Loss as insured by the Policy which results in interruption of or interference with the business directly or indirectly arising from: -

1. closure or evacuation of the whole or part of the Location of Risk by order of a competent public authority consequent upon:
 - human infectious or contagious disease occurring at the Location of Risk
 - vermin or pests or defects in the drains or other sanitary arrangements at the Location of Risk
 - the outbreak of a notifiable human infectious or contagious disease occurring at the Location of Risk
2. Poisoning directly caused by:
 - the consumption of food or drink provided at the Location of Risk
 - the inhalation of dangerous or noxious substance provided at the Location of Risk
 - the bodily contact of dangerous or noxious substance provided at the Location of Risk
3. Murder or suicide occurring in or at the Location of Risk

shall be deemed to be damage for which insurance under this Policy for Daily Cash for Business Interruption will apply. Provided always that the insurance under this memorandum shall be subject to the following Special Conditions and that all the conditions of the Policy (except so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein.

Special Conditions

- 1) AXA will pay the Insured the Daily Cash benefit as set out under the Risk Details of Daily Cash for Business Interruption in the Schedule multiplied by the actual number of days the insured's business is totally suspended from operation, subject to a maximum of 10 days.
TIME EXCESS: No indemnity will be payable if the interruption period is less than the time excess set out in the schedule or 48 hours if no time excess is shown.
- 2) This insurance does not cover loss resulting from destruction or damage directly or indirectly occasioned by or happening through or in consequence of riot, civil commotion, war, invasion, act of foreign enemy, hostility, (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 3) This insurance does not cover loss resulting from damage occasioned by or happening through or occasioning: -
Loss or destruction of or damage to any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

WORK INJURY COMPENSATION

MEDICAL EXPENSE UNDER WORK INJURY COMPENSATION ACT

ANY COMPENSATION PAYABLE BY THE EMPLOYER FOR THE MEDICAL TREATMENT RECEIVED BY AN EMPLOYEE IN RELATION TO HIS INJURY BY ACCIDENT ARISING OUT OF AND IN THE COURSE OF EMPLOYMENT SHALL BE THE LOWER OF THE FOLLOWING AMOUNT:-

(A) THE COST OF MEDICAL TREATMENT RECEIVED BY THE EMPLOYEE WITHIN A PERIOD OF ONE YEAR AFTER THE HAPPENING OF THE ACCIDENT CAUSING THE INJURY; OR

(B) \$50,000.00 PER ACCIDENT PER EMPLOYEE

FOR THE AVOIDANCE OF DOUBT, THE COST OF MEDICAL TREATMENT SHALL INCLUDE, BUT IS NOT LIMITED TO, THE CHARGES IN CONNECTION WITH AN EMERGENCY MEDICAL TRANSPORT FOR THE CONVEYANCE OF AN EMPLOYEE TO RECEIVE MEDICAL TREATMENT, THE FEES FOR MEDICAL REPORTS AS REQUIRED FOR THE PURPOSE OF THE WORK INJURY COMPENSATION ACT, THE CHARGES FOR PHYSIOTHERAPY, OCCUPATIONAL AND SPEECH THERAPY, AND THE COST OF MEDICINES, ARTIFICIAL LIMBS AND SURGICAL APPLIANCES.

GENERAL EXCLUSIONS

CORONAVIRUS ABSOLUTE EXCLUSION

(applicable only to the following sections: All Risks, Business Interruption, and Public Liability)

NOTWITHSTANDING ANY OTHER PROVISION, NO COVER IS PROVIDED UNDER THIS POLICY FOR ANY CLAIM, LOSS, LIABILITY, COST OR EXPENSE OF WHATEVER NATURE DIRECTLY OR INDIRECTLY ARISING OUT OF, CONTRIBUTED TO BY OR

RESULTING FROM CORONAVIRUS DISEASE (COVID-19), SEVERE ACUTE RESPIRATORY SYNDROME CORONAVIRUS 2 (SARS-COV-2), OR ANY MUTATION OR VARIATION THEREOF.

THIS EXCLUSION ALSO APPLIES TO ANY CLAIM, LOSS, COST OR EXPENSE OF WHATEVER NATURE DIRECTLY OR INDIRECTLY ARISING OUT OF, CONTRIBUTED TO BY OR RESULTING FROM:

(I) ANY FEAR OR THREAT (WHETHER ACTUAL OR PERCEIVED) OF; OR

(II) ANY ACTION TAKEN IN CONTROLLING, PREVENTING, SUPPRESSING OR IN ANY WAY RELATING TO ANY OUTBREAK OF;

CORONAVIRUS DISEASE (COVID-19), SEVERE ACUTE RESPIRATORY SYNDROME CORONAVIRUS 2 (SARS-COV-2), OR ANY MUTATION OR VARIATION THEREOF.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

ELECTRONIC DATA ENDORSEMENT B (NMA 2915)

(NOT applicable to Fidelity Guarantee section)

(i) ELECTRONIC DATA EXCLUSION

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NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THE POLICY OR ANY ENDORSEMENT THERETO, IT IS UNDERSTOOD AND AGREED AS FOLLOWS:-

- (a) THIS POLICY DOES NOT INSURE LOSS, DAMAGE, DESTRUCTION, DISTORTION, ERASURE, CORRUPTION OR ALTERATION OF ELECTRONIC DATA FROM ANY CAUSE WHATSOEVER (INCLUDING BUT NOT LIMITED TO COMPUTER VIRUS) OR LOSS OF USE, REDUCTION IN FUNCTIONALITY, COST, EXPENSE OF WHATSOEVER NATURE RESULTING THEREFROM, REGARDLESS OF ANY OTHER SEQUENCE TO THE LOSS.

ELECTRONIC DATA MEANS FACTS, CONCEPTS AND INFORMATION CONVERTED TO A FORM USEABLE FOR COMMUNICATIONS INTERPRETATION OR PROCESSING BY ELECTRONIC AND ELECTROMECHANICAL DATA PROCESSING OR ELECTRONICALLY CONTROLLED EQUIPMENT AND INCLUDES PROGRAMMES, SOFTWARE AND OTHER CODED INSTRUCTIONS FOR THE PROCESSING AND MANIPULATION OF DATA OR THE DIRECTION AND MANIPULATION OF SUCH EQUIPMENT.

COMPUTER VIRUS MEANS A SET OF CORRUPTING, HARMFUL AND OTHERWISE UNAUTHORISED INSTRUCTIONS OR CODE INCLUDING A SET OF MALICIOUSLY INTRODUCED UNAUTHORISED INSTRUCTIONS OR CODE PROGRAMMATIC OR OTHERWISE, THAT PROPAGATES THEMSELVES THROUGH A COMPUTER SYSTEM OR NETWORK OF WHATSOEVER NATURE. COMPUTER VIRUS INCLUDES BUT IS NOT LIMITED TO 'TROJAN HORSES', 'WORMS' AND 'TIME OR LOGIC BOMBS'.

- (b) HOWEVER, IN THE EVENT THAT A PERIL LISTED BELOW RESULTS FROM ANY OF THE MATTERS DESCRIBED IN PARAGRAPH (a) ABOVE, THIS POLICY, SUBJECT TO ALL ITS TERMS, CONDITIONS AND EXCLUSIONS, WILL COVER PHYSICAL DAMAGE OCCURRING DURING THE POLICY PERIOD TO PROPERTY INSURED BY THIS POLICY DIRECTLY CAUSED BY SUCH LISTED PERILS.

LISTED PERILS: FIRE, LIGHTNING, EXPLOSION, AIRCRAFT OR VEHICLE IMPACT, FALLING OBJECTS, WINDSTORM, HAIL, TORNADO, CYCLONE, HURRICANE, EARTHQUAKE, VOLCANO, TSUNAMI, FLOOD, FREEZE OR WEIGHT OF SNOW.

(ii) ELECTRONIC DATA PROCESSING MEDIA VALUATION

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NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THE POLICY OR ANY ENDORSEMENT THERETO, IT IS UNDERSTOOD AND AGREED AS FOLLOWS:-

SHOULD ELECTRONIC DATA PROCESSING MEDIA INSURED BY THIS POLICY SUFFER PHYSICAL LOSS OR DAMAGE INSURED BY THIS POLICY, THEN THE BASIS OF VALUATION SHALL BE COST OF THE BLANK MEDIA PLUS THE COSTS OF COPYING THE ELECTRONIC DATA FROM BACK-UP OR FROM ORIGINALS OF A PREVIOUS GENERATION. THESE COSTS WILL NOT INCLUDE RESEARCH AND ENGINEERING NOR ANY COSTS RECREATING, GATHERING OR ASSEMBLING SUCH ELECTRONIC DATA. IF THE MEDIA IS NOT REPAIRED, REPLACED OR RESTORED, THE BASIS OF VALUATION SHALL BE THE COST OF THE BLANK MEDIA. HOWEVER, THIS POLICY DOES NOT INSURE ANY AMOUNT PERTAINING TO THE VALUE OF SUCH ELECTRONIC DATA TO THE INSURED OR ANY OTHER PARTY, EVEN IF SUCH DATA CANNOT BE RECREATED, GATHERED OR ASSEMBLED.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

ELECTRONIC DATE EXCLUSION

(a) APPLICABLE TO SECTION 1, 4, 8 AND 9

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WE DO NOT COVER ANY LOSS, DAMAGE, CONSEQUENTIAL LOSS OR LEGAL LIABILITY DIRECTLY AND INDIRECTLY CAUSED BY OR CONSISTING OF OR ARISING FROM THE FAILURE OR INABILITY OF ANY COMPUTER, ELECTRONIC EQUIPMENT, DATA PROCESSING OR MEDIA, MICROCHIP, EMBEDDED CHIP, INTEGRATED CIRCUIT OR SIMILAR DEVICE, OR FIRMWARE OR ANY COMPUTER SOFTWARE, WHETHER THE PROPERTY OF THE INSURED OR NOT, OCCURRING AT ANY TIME TO:

- (i) CORRECTLY RECOGNIZE ANY DATE AS ITS TRUE CALENDAR DATE
- (ii) CAPTURE SAVE OR RETAIN, AND/OR CORRECTLY TO MANIPULATE, INTERPRET OR PROCESS ANY DATA OR INFORMATION OR COMMAND OR INSTRUCTION AS A RESULT OF TREATING ANY DATE OTHERWISE THAN AS ITS TRUE CALENDAR DATE.
- (iii) CAPTURE SAVE RETAIN OR CORRECTLY TO PROCESS ANY DATE 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 DATE OR THE INABILITY TO CAPTURE SAVE RETAIN OR CORRECTLY TO PROCESS SUCH DATA ON OR AFTER ANY DATE BUT THIS SHALL NOT EXCLUDE SUBSEQUENT LOSS,

DAMAGE OR CONSEQUENTIAL LOSS NOT OTHERWISE EXCLUDED, WHICH ITSELF RESULTS FROM AN INSURED PERIL.

THE WORDS 'INSURED PERIL' SHALL MEAN THE PERILS MENTIONED UNDER SECTION 1 WHERE SUCH LOSS, DAMAGE OR CONSEQUENTIAL LOSS (AS INSURED UNDER SECTION 4, IF APPLICABLE) IS INSURED BY THE POLICY.

(b) APPLICABLE TO SECTION 2, 3, 5, 6 AND 7

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WE SHALL NOT BE LIABLE FOR ANY CLAIM OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY OR CONTRIBUTED BY OR ARISING FROM THE FAILURE OR INABILITY OF ANY COMPUTER OR OTHER EQUIPMENT OR SYSTEM FOR PROCESSING STORING OR RETRIEVING DATE, WHERE THE PROPERTY OF THE INSURED OR NOT, OCCURRING AT ANY TIME TO:

- (i) CORRECTLY RECOGNIZE ANY DATE AS ITS TRUE CALENDAR DATE
- (ii) CAPTURE SAVE OR RETAIN, AND/OR CORRECTLY TO MANIPULATE, INTERPRET OR PROCESS ANY DATA OR INFORMATION OR COMMAND OR INSTRUCTION AS A RESULT OF TREATING ANY DATE OTHERWISE THAN AS ITS TRUE CALENDAR DATE
- (III) CAPTURE SAVE RETAIN OR CORRECTLY TO PROCESS ANY DATE 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 DATE OR THE INABILITY TO CAPTURE SAVE RETAIN OR CORRECTLY TO PROCESS SUCH DATA ON OR AFTER ANY DATE.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

1.1 SUBJECT ONLY TO CLAUSE 1.2 BELOW, IN NO CASE SHALL THIS INSURANCE COVER LOSS DAMAGE LIABILITY OR EXPENSE DIRECTLY OR INDIRECTLY CAUSED BY OR CONTRIBUTED TO BY OR ARISING FROM THE USE OR OPERATION, AS A MEANS FOR INFLECTING HARM, OF ANY COMPUTER, COMPUTER SYSTEM, COMPUTER SOFTWARE PROGRAMME, MALICIOUS CODE, COMPUTER VIRUS OR PROCESS OR ANY OTHER ELECTRONIC SYSTEM.

1.2 WHERE THIS CLAUSE IS ENDORSED ON POLICIES COVERING RISKS OF WAR, CIVIL WAR, REVOLUTION, REBELLION, INSURRECTION, OR CIVIL STRIFE ARISING THEREFROM, OR ANY HOSTILE ACT BY OR AGAINST A BELLIGERENT POWER, OR TERRORISM OR ANY PERSON ACTING FROM A POLITICAL MOTIVE, CLAUSE 1.1 SHALL NOT OPERATE TO EXCLUDE LOSSES (WHICH WOULD OTHERWISE BE COVERED) ARISING FROM THE USE OF ANY COMPUTER, COMPUTER SYSTEM OR COMPUTER SOFTWARE PROGRAMME OR ANY OTHER ELECTRONIC SYSTEM IN THE LAUNCH AND/OR GUIDANCE SYSTEM AND/OR FIRING MECHANISM OF ANY WEAPON OR MISSILE.

NUCLEAR ENERGY RISK EXCLUSION CLAUSE (WORLDWIDE EXCLUDING USA AND CANADA)

THIS INSURANCE SHALL EXCLUDE NUCLEAR ENERGY RISKS WHETHER SUCH RISKS ARE WRITTEN DIRECTLY OR NOT.

- A) ALL PROPERTY ON THE SITE OF A NUCLEAR POWER STATION.
- B) ALL PROPERTY, ON ANY SITE (INCLUDING BUT NOT LIMITED TO THE SITES REFERRED TO IN A) ABOVE USED OR HAVING BEEN USED FOR:
 - I) THE GENERATION OF NUCLEAR ENERGY; OR
 - II) THE PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL
- C) ANY OTHER PROPERTY ELIGIBLE FOR INSURANCE BY THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION BUT ONLY TO THE EXTENT OF THE REQUIREMENTS OF THAT LOCAL POOL AND/OR ASSOCIATION.
- D) THE SUPPLY OF GOODS AND SERVICES TO ANY OF THE SITES, DESCRIBED IN A) TO C) ABOVE UNLESS SUCH INSURANCES OR REINSURANCES SHALL EXCLUDE THE PERILS OF IRRADIATION AND CONTAMINATION BY NUCLEAR MATERIAL.

EXCEPT AS UNDERNOTED, NUCLEAR ENERGY RISKS SHALL NOT INCLUDE:

- A) ANY INSURANCE OR REINSURANCE IN RESPECT OF THE CONSTRUCTIONS OR ERECTION OR INSTALLATION OR REPLACEMENT OR REPAIR OR MAINTENANCE OR DECOMMISSIONING OF PROPERTY AS DESCRIBED IN A) OR B) ABOVE

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

- (INCLUDING CONTRACTORS' PLANT AND EQUIPMENT);
- B) ANY MACHINERY BREAKDOWN OR OTHER ENGINEERING INSURANCE OR REINSURANCE NOT COMING WITHIN THE SCOPE OF A) ABOVE;

PROVIDED ALWAYS THAT SUCH INSURANCE OR REINSURANCE SHALL EXCLUDE THE PERILS OF IRRADIATION AND CONTAMINATION BY NUCLEAR MATERIAL.

HOWEVER, THE ABOVE EXEMPTION SHALL NOT EXTEND TO:

- (1) THE PROVISION OF ANY INSURANCE OR REINSURANCE WHATSOEVER IN RESPECT OF:
- (A) NUCLEAR MATERIAL;
 - (B) ANY PROPERTY IN THE HIGH RADIOACTIVITY ZONE OR AREA OF ANY NUCLEAR INSTALLATION AS FROM THE INTRODUCTION OF NUCLEAR MATERIAL OR - FOR REACTOR INSTALLATIONS - AS FROM FUEL LOADING OR FIRST CRITICALITY WHERE SO AGREED WITH THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION.
- (2) THE PROVISION OF ANY INSURANCE OR REINSURANCE FOR THE UNDERNOTED PERILS:
- FIRE, LIGHTNING, EXPLOSION;
 - EARTHQUAKE;
 - AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM;
 - IRRADIATION AND RADIOACTIVE CONTAMINATION;
 - ANY OTHER PERIL INSURED BY THE RELEVANT LOCAL NUCLEAR INSURANCE POOL AND/OR ASSOCIATION;

IN RESPECT OF ANY OTHER PROPERTY NOT SPECIFIED IN (1) ABOVE WHICH DIRECTLY INVOLVES THE PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL AS FROM THE INTRODUCTION OF NUCLEAR MATERIAL INTO SUCH PROPERTY.

DEFINITIONS

"NUCLEAR MATERIAL" MEANS:

- (I) NUCLEAR FUEL, OTHER THAN NATURAL URANIUM AND DEPLETED URANIUM, CAPABLE OF PRODUCING ENERGY BY A SELF-SUSTAINING CHAIN PROCESS OF NUCLEAR FISSION OUTSIDE A NUCLEAR REACTOR, EITHER ALONE OR IN COMBINATION WITH SOME OTHER MATERIAL; AND
- (II) RADIOACTIVE PRODUCTS OR WASTE.

"RADIOACTIVE PRODUCTS OR WASTE" MEANS ANY RADIOACTIVE MATERIAL PRODUCED IN, OR ANY MATERIAL MADE RADIOACTIVE BY EXPOSURE TO THE RADIATION INCIDENTAL TO THE PRODUCTION OR UTILIZATION OF NUCLEAR FUEL, BUT DOES NOT INCLUDE RADIOISOTOPES WHICH HAVE REACHED THE FINAL STATE OF FABRICATION SO AS TO BE USABLE FOR ANY SCIENTIFIC, MEDICAL, AGRICULTURAL, COMMERCIAL OR INDUSTRIAL PURPOSE.

"NUCLEAR INSTALLATION" MEANS:

- (I) ANY NUCLEAR REACTOR;
- (II) ANY FACTORY USING NUCLEAR FUEL FOR THE PRODUCTION OF NUCLEAR MATERIAL, OR ANY FACTORY FOR THE PROCESSING OF NUCLEAR

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MATERIAL, INCLUDING ANY FACTORY FOR THE REPROCESSING OF IRRADIATED NUCLEAR FUEL; AND
(III) ANY FACILITY WHERE NUCLEAR MATERIAL IS STORED, OTHER THAN STORAGE INCIDENTAL TO THE CARRIAGE OF SUCH MATERIAL.

"NUCLEAR REACTOR" MEANS ANY STRUCTURE CONTAINING NUCLEAR FUEL IN SUCH AN ARRANGEMENT THAT A SELF-SUSTAINING CHAIN PROCESS OF NUCLEAR FISSION CAN OCCUR THEREIN WITHOUT AN ADDITIONAL SOURCE OF NEUTRONS.

"PRODUCTION, USE OR STORAGE OF NUCLEAR MATERIAL" MEANS THE PRODUCTION, MANUFACTURE, ENRICHMENT, CONDITIONING, PROCESSING, REPROCESSING, USE, STORAGE, HANDLING AND DISPOSAL OF NUCLEAR MATERIAL.

"PROPERTY" SHALL MEAN ALL LAND, BUILDINGS, STRUCTURES, PLANT, EQUIPMENT, VEHICLES, CONTENTS (INCLUDING BUT NOT LIMITED TO LIQUIDS AND GASES) AND ALL MATERIALS OF WHATEVER DESCRIPTION WHETHER FIXED OR NOT.

"HIGH RADIOACTIVITY ZONE OR AREA" MEANS"

- (I) FOR NUCLEAR POWER STATIONS AND NUCLEAR REACTORS, THE VESSEL OR STRUCTURE WHICH IMMEDIATELY CONTAINS THE CORE (INCLUDING ITS SUPPORTS AND SHROUDING) AND ALL THE CONTENTS THEREOF, THE FUEL ELEMENTS, THE CONTROL RODS AND THE IRRADIATED FUEL STORE; AND
- (II) FOR NON-REACTOR NUCLEAR INSTALLATIONS, ANY AREA WHERE THE LEVEL OF RADIOACTIVITY REQUIRES THE PROVISION OF A BIOLOGICAL SHIELD.

PROPERTY DAMAGE CLARIFICATION CLAUSE

(NOT applicable to Work Injury Compensation Act)

PROPERTY DAMAGE COVERED UNDER THIS POLICY SHALL MEAN PHYSICAL DAMAGE TO THE SUBSTANCE OF TANGIBLE PROPERTY.

PHYSICAL DAMAGE TO THE SUBSTANCE OF TANGIBLE PROPERTY SHALL NOT INCLUDE DAMAGE TO DATA OR SOFTWARE, IN PARTICULAR ANY ALTERATION, DELETION OF LOSS OF DATA, SOFTWARE OR COMPUTER PROGRAMS.

IT IS FURTHER NOTED AND AGREED THAT THIS POLICY IS SUBJECT TO THE FOLLOWING EXCLUSIONS :

- A) LOSS OR DAMAGE TO DATA OR SOFTWARE, IN PARTICULAR ANY ALTERATION, DELETION OF LOSS OF DATA, SOFTWARE OR COMPUTER PROGRAMS AND ANY BUSINESS INTERRUPTION LOSSES RESULTING FROM SUCH LOSS OR DAMAGE. NOTWITHSTANDING THIS EXCLUSION, LOSS OF OR DAMAGE TO DATA OR SOFTWARE WHICH IS THE DIRECT CONSEQUENCE OF INSURED PHYSICAL DAMAGE TO THE SUBSTANCE OF 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.

Addendum to Business Advantage policy

Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

SANCTION LIMITATION AND EXCLUSION CLAUSE

UNDER NO CIRCUMSTANCES SHALL THIS INSURANCE CONTRACT BE DEEMED TO PROVIDE COVER AND NO LIABILITY BE INCURRED TO PAY ANY CLAIM OR PROVIDE ANY BENEFIT HEREUNDER TO THE EXTENT THAT THE PROVISION OF SUCH COVER, PAYMENT OF SUCH CLAIM OR PROVISION OF SUCH BENEFIT WOULD EXPOSE INSURERS TO ANY SANCTION, PROHIBITION, OR RESTRICTION UNDER UNITED NATIONS RESOLUTIONS OR THE TRADE OR ECONOMIC SANCTIONS, LAWS OR REGULATIONS OF THE EUROPEAN UNION, UNITED KINGDOM OR UNITED STATES OF AMERICA OR SINGAPORE.

TERORRISM EXCLUSION ENDORSEMENT

NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS INSURANCE OR ANY ENDORSEMENT THERETO IT IS AGREED THAT THIS INSURANCE DOES NOT INDEMNIFY THE INSURED IN RESPECT OF LOSS, DAMAGE, COST OR EXPENSE OF WHATSOEVER NATURE DIRECTLY OR INDIRECTLY CAUSED BY, RESULTING FROM OR IN CONNECTION WITH ANY ACT OF TERRORISM REGARDLESS OF ANY OTHER CAUSE OR EVENT CONTRIBUTING CONCURRENTLY OR IN ANY OTHER SEQUENCE TO THE LOSS.

FOR THE PURPOSE OF THIS ENDORSEMENT AN ACT OF TERRORISM MEANS AN ACT, INCLUDING BUT NOT LIMITED TO THE USE OF FORCE OR VIOLENCE AND/OR 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 ANY ACT OF TERRORISM.

IF THE INSURER ALLEGES THAT BY REASON OF THIS EXCLUSION, ANY LOSS, DAMAGE, COST OR EXPENSE IS NOT COVERED BY THIS INSURANCE

THE BURDEN OF PROVING THE CONTRARY SHALL BE UPON THE INSURED.

IN THE EVENT ANY PORTION OF THIS ENDORSEMENT IS FOUND TO BE INVALID OR UNENFORCEABLE, THE REMAINDER SHALL REMAIN IN FULL FORCE AND EFFECT.

TOTAL ASBESTOS EXCLUSION

THIS POLICY SHALL NOT APPLY TO AND DOES NOT COVER ANY ACTUAL OR ALLEGED LIABILITY WHATSOEVER FOR ANY CLAIM OR CLAIMS IN RESPECT OF LOSS OR LOSSES DIRECTLY OR INDIRECTLY ARISING OUT OF, RESULTING FROM OR IN CONSEQUENCE OF, OR IN ANY WAY INVOLVING ASBESTOS, OR ANY MATERIALS CONTAINING ASBESTOS IN WHATEVER FORM OR QUANTITY.

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Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

TRANSMISSION AND DISTRIBUTION LINES EXCLUSION

(NOT applicable to the following sections: Work Injury Compensation Act and Public Liability)

ALL TRANSMISSION AND DISTRIBUTION LINES, INCLUDING WIRES, CABLES, POLES, PYLONS, STANDARDS, TOWERS AND ANY EQUIPMENT OF ANY TYPE WHICH MAY BE ATTENDANT TO SUCH INSTALLATIONS, INCLUDING SUBSTATIONS OF ANY DESCRIPTION ARE EXCLUDED. THIS EXCLUSION INCLUDES BUT IS NOT LIMITED TO TRANSMISSION OR DISTRIBUTION OF ELECTRICAL POWER, TELEPHONE OR TELEGRAPH SIGNALS, AND ALL COMMUNICATION SIGNALS WHETHER AUDIO OR VISUAL.

THIS EXCLUSION APPLIES TO ABOVE AND BELOW GROUND EQUIPMENT WHICH ARE MORE THAN 1,000 METERS FROM AN INSURED STRUCTURE.

IT IS UNDERSTOOD AND AGREED THAT PUBLIC UTILITIES AND SERVICES EXTENSION AND/OR SUPPLIER'S EXTENSION AND/OR BUSINESS INTERRUPTION COVERAGE ARE NOT SUBJECT TO THIS EXCLUSION PROVIDED THAT THEY ARE NOT PART OF A TRANSMITTERS' OR DISTRIBUTORS' POLICY.

VACANCY AND UNOCCUPANCY (30 DAYS)

(NOT applicable to the following sections: Work Injury Compensation Act and Public Liability)

THE INSURED MAY CEASE BUSINESS OR LEAVE THE INSURED BUILDING VACANT OR UNOCCUPIED FOR MORE THAN THIRTY (30) DAYS CONSECUTIVE DAYS, PROVIDED FIRE PROTECTION ALARM AND SECURITY SERVICES ARE MAINTAINED IN FULL WORKING CONDITIONS, AND PROVIDED THE INSURED GIVES WRITTEN NOTICE TO THE COMPANY BEFORE THE THIRTIETH (30TH) DAY OF SUCH CESSATION VACANCY OR UNOCCUPANCY. THE COMPANY RESERVES ITS RIGHT TO VARY THE COVERAGE AND TERMS OF THIS INSURANCE AS IT MAY DEEM APPROPRIATE UPON SUCH NOTICE.

WAR AND CIVIL WAR EXCLUSION CLAUSE

NOTWITHSTANDING ANY PROVISION TO THE CONTRARY WITHIN THIS INSURANCE OR ANY ENDORSEMENT THERETO IT IS AGREED THAT THIS INSURANCE DOES NOT INDEMNIFY THE INSURED IN RESPECT OF LOSS OR DAMAGE DIRECTLY OR INDIRECTLY OCCASIONED BY, HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION, ACTS OF FOREIGN ENEMIES, HOSTILITIES OR WAR-LIKE OPERATIONS (WHETHER WAR BE DECLARED OR NOT), CIVIL WAR, MUTINY, POPULAR RISING, MILITARY RISING, INSURRECTION, REBELLION, REVOLUTION, MILITARY OR USURPED POWER, MARTIAL LAW, CONFISCATION OR NATIONALISATION OR REQUISITION OR DESTRUCTION OF OR DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY.

ELECTROMAGNETIC FIELD EXCLUSION

(Applicable only to Public Liability Section)

We will not pay for

Any loss or liability which arises out of or is contributed to directly or indirectly by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated.

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Notwithstanding anything contained in the printed conditions of the Policy to the contrary, it is understood and agreed that this Policy is issued based on the following amendments:

NON-CONTRIBUTION

(Applicable only to the following sections: Work Injury Compensation Act and Public Liability)

THIS INSURANCE DOES NOT COVER LOSS, DESTRUCTION, DAMAGE OR LIABILITY WHICH IS INSURED BY OR WOULD, BUT FOR THE EXISTENCE OF THIS, BE INSURED BY ANY OTHER POLICY OR POLICIES, EXCEPT IN RESPECT OF ANY EXCESS BEYOND THE AMOUNT WHICH WOULD HAVE BEEN PAYABLE UNDER SUCH OTHER POLICY OR POLICIES HAD THIS INSURANCE NOT BEEN AFFECTED.