



**FIRST NATIONAL INSURANCE**  
ASSURING PEACE OF MIND, THE ESSENCE OF LIFE

### **Strike, Riot and Civil Commotion**

Provided that the indemnity given by reason of this endorsement shall not apply to any accident, loss, damage or liability (except so far as is necessary to meet the requirements of the legislation) directly or indirectly, proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with-

- (a) War, invasion, the act of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war.
- (b) Mutiny, civil commotion assuming the proportions of or amounting to popular rising, rebellion revolution, insurrection, military or usurped power or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence or by the direct or indirect consequences of any of the said occurrences.

In the event of any claim hereunder the Insured shall prove that the accident, loss, damage or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

Subject otherwise to the terms of this Policy.



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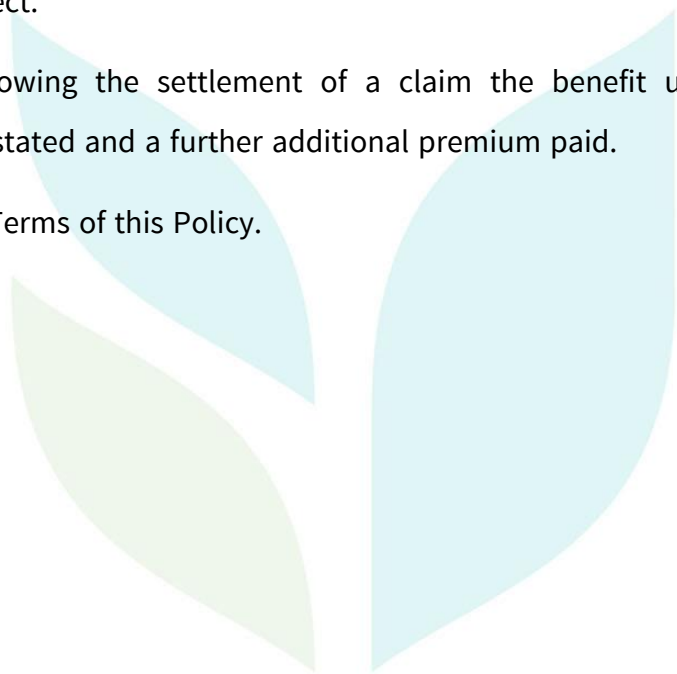
## **Breakage of Glass in Windscreen or Windows**

In consideration of an additional premium the indemnity provided by Section I of this Policy is deemed to extend to any claim by the Insured for the cost of reinstating any glass in the windscreen or in the windows of the Motor Vehicle following breakages of such glass (provided there is no further damage to the Motor Vehicle) up to an amount not exceeding Kyats ..... and that this shall be deemed not to be a claim for the purposes of the No-Claim Discount Clause.

For the purpose of this endorsement any requirement in this Policy or any endorsement thereto that the Insured shall be responsible for a specified first sum of any amount otherwise payable shall be of no effect.

Provided that following the settlement of a claim the benefit under this extension shall terminate unless it is reinstated and a further additional premium paid.

Subject otherwise to the Terms of this Policy.



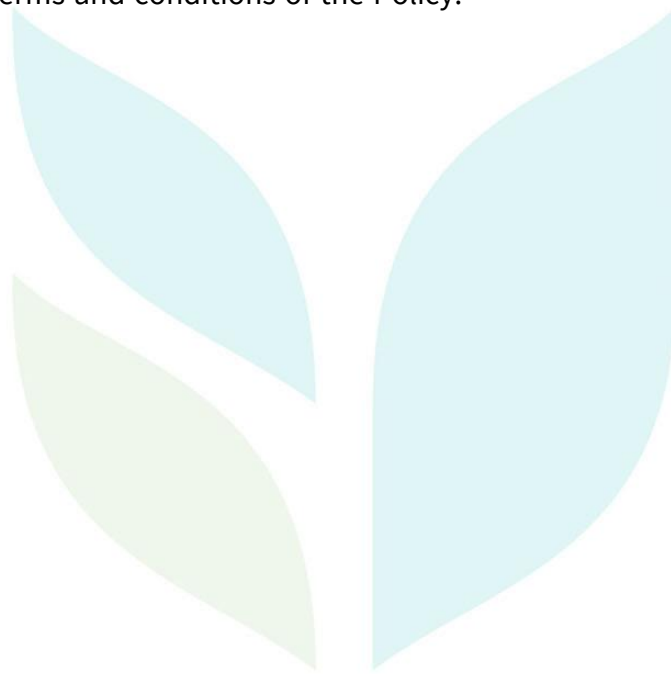


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## **War Risk Endorsement**

It is hereby agreed and declared that in consideration of an additional premium paid to this Company by the Insured, this insurance extends to cover any accident, loss, damage or liability directly or indirectly, proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, rebellion, revolution, insurrection, military or usurped power or by any direct or indirect consequences of any of the said occurrences, notwithstanding anything mentioned in general condition 1.2 of the Policy to the contrary .

Subject otherwise to the terms and conditions of the Policy.



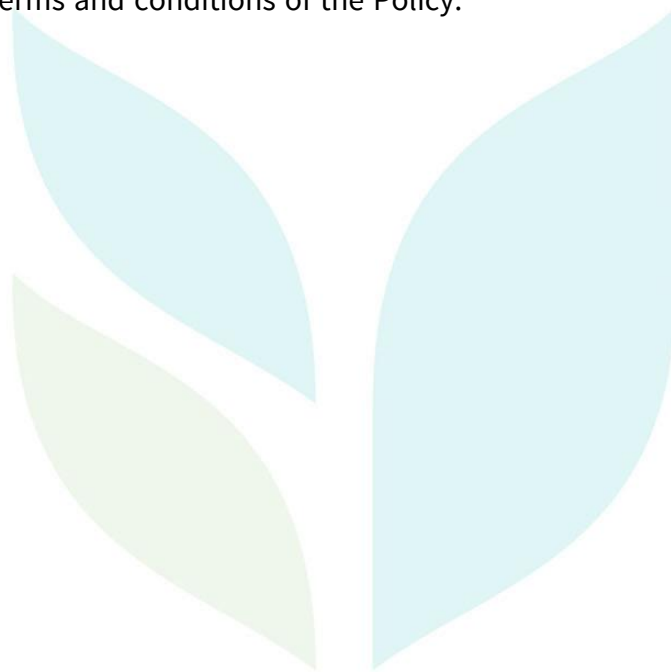


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### **Natural Disasters Endorsement (Acts of God)**

In consideration of an additional premium paid by the Insured to this Company , it is hereby agreed and declared that this insurance extends to cover any accident, loss, damage or liability directly or indirectly, proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connecting with flood, windstorm, rainstorm, typhoon, hurricane, volcanic eruption, earthquake, landslide, landslip or subsidence or by any direct or indirect consequences of any of the said occurrences notwithstanding anything contained in general condition 1.2 of the Policy to the contrary.

Subject otherwise to the terms and conditions of the Policy.





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## Theft Endorsement

In consideration of the Insured's payment to this Company of an additional premium, it is hereby agreed and declared that this insurance extends to cover any loss of or damage to the Motor vehicle insured by this Policy directly or indirectly, proximately or remotely occasioned by or through or in consequence of THEFT thereof committed by anyone. Provided that the THEFT as aforesaid shall conform to the definition of theft as set out in section 378 of the Myanmar Penal Code 1861 partially reproduced below:---

### OF THEFT

“Whoever, intending to take dishonestly any moveable property out of the possession of any person without that person's consent, moves that property in order to such taking is said to commit theft.”

Subject otherwise to the terms and conditions of the Policy.