

## PERSONAL ACCIDENT ADDITIONAL CONDITIONS & CLAUSES

### **CL3032 Hospital Daily Indemnity Coverage (Hospitalization due to Accident) GC-HDI-F0001 Ed.1 V.1**

It is hereby declared and understood that, in addition to the Weekly Indemnity Benefit as described in the policy schedule; the company will be liable to pay a Hospital Daily Indemnity to the insured, for the same amount as mentioned under Weekly Indemnity Benefit coverage but excluding the first day of hospitalization and limited to 10 hospitalization days.

### **LMA5414 CL3052 Cyber Risks Endorsement Personal Accident & Illness GC-CBR-F0005 Ed.1V.1**

Any benefits for **bodily injury** or **illness** due to:

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
  - ii. any computer virus;
  - iii. any computer related hoax relating to i and/or ii above
- are payable, subject to the terms, conditions, limitations and exclusions of this policy.

### **LMA5415 Cyber Risks Endorsement Personal Accident & Illness GC-CBR-F0006 Ed.1V.1**

Any benefits for **Bodily Injury** or **Illness** caused by or arising out of a **Cyber Act** or a **Cyber Incident** are payable, subject to the terms, conditions, limitations and exclusions of this policy.

1. **Cyber Act** means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
2. **Cyber Incident** means:
  - a. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
  - b. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
3. **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party

### **NMA2919 War & Terrorism Exclusion Endorsement (Reinsurance) GC-TRR-0001 Ed.1 V.1**

Notwithstanding any provision to the contrary within this reinsurance or any endorsement thereto it is agreed that this reinsurance 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. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
2. 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) and/or (2) above.

If the Reinsurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this reinsurance the burden of proving the contrary shall be upon the Reassured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect

## **02/02 LSW 1176 Nuclear Chemical Biological Terrorism Exclusion      GC-TRR-0002- Ed.1 V.1**

It is agreed that, regardless of any contributory cause(s), this Insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion 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 ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the insurers allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the assured.