

IKHLAS CONTRACTORS' ALL RISKS TAKAFUL CERTIFICATE

Whereas the Takaful Participant named the Schedule hereto has made to the Takaful Ikhlas Berhad (hereinafter called "The Company") a written proposal by completing a Questionnaire which together with any other statements made in writing by the Takaful Participant for the purpose of this Takaful Certificate is deemed to be incorporated herein.

Now this Takaful Certificate of Takaful witnessed that subject to the Takaful Participant having paid to the Company the Takaful Contribution mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Company will indemnify the Takaful Participant in the manner and to the extent hereinafter provided.

General Exclusions

The Company will not indemnify the Takaful Participant in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority;
- b) nuclear reaction, nuclear radiation or radioactive contamination;
- c) willful act or willful negligence of the Takaful Participant or of his representative;
- d) cessation of work whether total or partial

In any action, suit or other proceeding where the company allege that by reason of the provisions of Exclusion a) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Takaful Participant.

Period of Cover

The liability of the Company shall commence notwithstanding any date to the contrary specified in the Schedule, directly upon commencement of work or after the unloading of the items entered in the Schedule at the site. The Company liability expires for parts of the Takaful Participant contract works taken over or put into service. At the latest the Takaful shall expire on the date specified in the Schedule. Any extensions of the Period of Takaful are subject to the prior written consent of the Company.

General Conditions

1. The due observance and fulfillment of the terms the repairs or replacement of any minor damage; if this Takaful Certificate is so far as they relate to anything to be done or complied with by the Takaful Participant and the truth of the statements and answers in the questionnaire and proposal made by the Takaful Participant shall be a condition precedent to any liability of the Company.
2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this Policy and the expression "this Takaful Certificate" wherever used in this contract shall be read as including the Schedule and the section(s). Any word or expression to which a specific meaning has been attached in any part of this Takaful Certificate or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.

3. The Takaful Participant shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations.
 - a) Representative of the Company shall at any reasonable time have the right to inspect and examine the risk and the Takaful Participant shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.
 - b) The Takaful Participant shall immediately notify the Company by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or Takaful Contribution shall, if necessary, be adjusted accordingly

No material alteration shall be made or admitted by the Takaful Participant whereby the risk is increased, unless the continuance of the insurance be confirmed in writing by the Company.

4. The Takaful Participant shall give immediate written notice to the company of any changes of address, occupation, pursuits or any injury, disease, physical defect or infirmity by which the Takaful Participant has become affected.

All notices required to be given by the Takaful Participant to the Company must be in writing address to the Company and neither alteration in terms of this Takaful Certificate nor endorsement thereon will be held valid unless the same is signed or initialed by an authorized representative of the company.

The Takaful Participant shall give notice to the Company of any other Takaful Operator (excepting coupon or in connection with a Motor Takaful Certificate) effected against the Accident and/or incapacity.

Notwithstanding the above, the Company may at its absolute discretion vary, amend or modify any part of the whole Takaful Certificate not limited to the Schedules or Proposal by giving the Takaful Participant sufficient days' notice on such amendments and changes.

5. In the event of any occurrence which might give rise to a claim under this Takaful Certificate, the Takaful Participant shall
 - a) immediately notify the Company by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;
 - b) take all steps within his power to minimize the extent of the loss or damage;
 - c) preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
 - d) furnish all such information and documentary evidence as the company may require;
 - e) inform the police authorities in case of loss or damage due to theft or burglary.
6. The Company shall in no case be liable for loss, damage or liability of which no notice has been received by the Company within fourteen (14) days of its occurrence, upon notification being given to the Company under this condition, the Takaful Participant may carry out the repairs or replacement of any minor damage; in all other cases a representative of the Company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Company does not carry out the inspection within a period of time which could be considered adequate under the circumstances, the Takaful Participant is entitled to proceed with the repairs or replacement.
7. The liability of the company under this Takaful Certificate in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

The Takaful Participant shall at the expense of the company do and concur in doing and permit to be done all such facts and things as may be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those Takaful Participant under this Takaful Certificate) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Takaful Certificate, whether such acts and things shall be or become necessary or required before or after the Takaful Participant's indemnification by the Company.

8. If any difference shall arise as to the amount to be paid under this Takaful Certificate (liability being otherwise admitted) such difference shall 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 Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the company.
9. If a claim is in respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Takaful Participant or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided herein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Takaful Certificate shall be forfeited.
10. If at the time any claim arises under the Takaful Certificate there be any other insurance covering the same loss, damage or liability the Company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.
11. This Takaful may be terminated at any time at the request of the Takaful Participant, in which case the Company will refund the balance of the General Risk Investment Account (GRIA) for the unexpired period of cover, plus surplus, if any, less related expenses. This Takaful may also be terminated at the option of the Company by sending fourteen (14) days' notice by registered letter to the Takaful Participant at his last known address, in which case the Company shall be liable to repay.

Note: A handling fee of RM10.00 will be charged in the event of cancellation made by the Takaful Participant.

12. Payment of the Takaful Contribution paid by the Takaful Participant as shown in the Schedule shall be placed in the GRIA where the Company will manage according to the Wakalah principle as defined by the Company and in accordance with Shariah principles. The Company will charge up to 30% of the Takaful Contribution as an upfront Wakalah fee and the balance shall be allocated into the Risk Fund at inception for Tabarru' charges and be used to help other Takaful Participants in time of misfortune.
13. At each financial year-end, the Actuary will assess the surplus position of the Risk Fund, to preserve long term sustainability of the fund. The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus arising at the end of the financial year. However, the Company may at its discretion and where appropriate charge the SAC for less than 50% of the gross distributable surplus. Any net distributable surplus arising (after deducting the SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant. If the amount due to Takaful Participant is less than RM30 per Takaful Certificate, the amount shall be retained in the Risk Fund. Any deficit in the Risk Fund would be met through an interest free loan (Qard) from the Shareholders' Fund. Such loan would be a first charge against the future surplus arising from the Risk Fund. If there is a deficit in the Risk Fund due to the Company's negligence, then it is the responsibility of the Company to ensure that the fund is stable through outright transfer method and not deemed as an advance through the Qard.

Section I - Material Damage

The Company hereby agree with the Takaful Participant that if at any time during the period of cover the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Company will indemnify the Takaful Participant in respect of such loss or damage as hereinafter provided by the payment in cash, replacement or repair (at their own option) up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as Takaful Participant hereby.

The Company will also reimburse the Takaful Participant for the cost of clearance of debris following upon any event giving rise to a claim under this Takaful Certificate provided a separate sum therefor has been entered in the Schedule.

Special Exclusion to Section I

The Company shall not, however, be liable for

- a) the deductible stated in the Schedule to be borne by the Takaful Participant in any one occurrence;
- b) consequential loss of any kind or description whatsoever including penalties, losses due to delay, lack of performance, loss of contract;
- c) loss or damage due to faulty design;
- d) the cost of replacement, repair or rectification of defective material and/or workmanship, 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;
- e) wear and tear, corrosion, oxidation, deterioration due to lack of use and normal atmospheric conditions;
- f) loss or damage to construction plant, equipment and construction machinery 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, 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;
- g) loss of or damage to vehicles licensed for general road use or waterborne vessels or aircraft;
- h) loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidences of debt, notes, securities, cheques;
- i) loss or damage discovered only at the time of taking an inventory.

Provision Applying to Section I

Memo 1 - Sum(s) covered:

It is a requirement of this Takaful that the sum(s) covered stated in the Schedule shall not be less than

for item 1 : the full value of the contract works at the completion of the construction, inclusive of all materials, wages, freight, customs duties, dues, and materials or items supplied by the Principal;

for items 2 and 3 : the replacement value of construction plant, equipment and construction machinery; which shall mean the cost of replacement of the Takaful Participant items by new items by new items of the same kind and same capacity;

and the Takaful Participant undertakes to increase or decrease the amounts of coverage in the event of any material fluctuation in wages or prices provided always that such increase or decrease shall take effect only after the same has been recorded on the Takaful Certificate by the Company.

If, in the event of loss or damage, it is found that the sums Takaful Participant are less than the amounts required to be Takaful Participant, then the amount recoverable by the Takaful Participant under this Takaful Certificate shall be reduced in such proportion as the sums Takaful Participant bear to the amounts required to be Takaful Participant. Every object and cost item is subject to this condition separately.

Memo 2 - Basis of Loss Settlement

In the event of any loss or damage the basis of any settlement under this Takaful Certificate shall be

- a) in the case of damage which can be repaired the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage, or
- b) in the case of a total loss - the actual value of the items immediately before the occurrence of the loss less salvage,

however, only to the extent the costs claimed had to be borne by the Takaful Participant and to the extent they are included in the sums Takaful Participant and provided always that the provisions and conditions have been complied with.

The Company will make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be. All damage which can be repaired shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in b) above.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Takaful Certificate.

Memo 3 - Extension of Cover

Extra charges for overtime, night work, work on public holidays, express freight are covered by this insurance only if previously and specially agreed upon in writing.

SECTION II - THIRD PARTY LIABILITY

The Company will indemnify the Takaful Participant up to but not exceeding the amounts specified in the Schedule against such sums which the Takaful Participant shall become 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.

Occurring in direct connection with the erection, construction or testing of the items Takaful Participant under Section 1 and happening on or in the immediate vicinity of the site during the Period of Cover.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will in addition indemnify the Takaful Participant against a) all costs and expenses of litigation recovered by any claimant from the Takaful Participant, and b) all costs and expenses incurred with the written consent of the Company, provided always that the liability of the Company under this section shall not exceed the limits of indemnity stated in the Schedule.

Special Exclusion to Section II

The Company will not indemnify the Takaful Participant in respect of

1. the deductible stated in the Schedule to be borne by the Takaful Participant in any one occurrence;
2. expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Takaful Certificate;
3. damage to any property or land or building caused by vibration or by removal or weakening of support or injury or damage to any person or property occasioned by or resulting from any such damage (unless especially agreed upon by endorsement);

4. liability consequent upon

- a) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is Takaful Participant under Section I, or members of their families;
- b) loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is Takaful Participant under Section I, or an employee or workman of one of the aforesaid;
- c) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
- d) any agreement by the Takaful Participant to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

Special Conditions Applying to Section II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Takaful Participant without the written consent of the Company who shall be entitled, if they so desire, to take over and conduct in the name of the Takaful Participant the defence or settlement of any claim or to prosecute for their own benefit in the name of the Takaful Participant any claim or to prosecute for their own benefit in the name of the Takaful Participant any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Takaful Participant shall give all such information and assistance as the Company may require.
2. The Company may so far as any accident is concerned pay to the Takaful Participant 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 the Company shall thereafter be under no further liability in respect of such accident under this section.

This Takaful Certificate is subject to the following Warranty/Clauses.

1. TAKAFUL CONTRIBUTION WARRANTY (sixty (60) days)

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

If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro rata Takaful Contribution on the period they have been on risk.

Where the Takaful Contribution payable pursuant to this warranty is received by an authorized agent of the Company the payment shall be deemed to be received by the Company for the purpose of this warranty and the onus of proving the Takaful Contribution payable was received such Takaful Contribution shall lie on the Company.

Subject otherwise to the terms and conditions of this Takaful Certificate.

2. PROPERTY DAMAGE CLARIFICATION CLAUSE

Property Damage covered under this Takaful Certificate shall mean physical damage to the substance of property

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Takaful Certificate:-

- a) Loss of or damage to data of software, but not limited to any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss or damage to data or software, which is the direct consequence of covered physical damage to the substance of property, shall be covered.
- b) Loss or damage resulting from 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.

3. TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this Takaful or any endorsement thereto, it is agreed that this Takaful excluded 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 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 organization(s) or government(s), which form its nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposed or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion 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 Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Takaful, the burden of proving the contrary shall be upon the Takaful Participant.

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

Subject otherwise to the terms and conditions of this Takaful Certificate.

4. GOODS AND SERVICES TAX (GST)

“Goods and Services Tax” (GST) shall mean any tax payable on the supply of goods, services or other things in accordance with the provisions of GST Law.

“GST Law” shall mean the Goods and Services Tax Act 2014, subsidiary legislations, statutory orders and regulations governing the application of GST, as amended from time to time.

The Takaful Contribution, fee and/or monies payable under this Takaful Certificate are subject to GST unless otherwise stated as applicable according to the provision of GST Law.

IMPORTANT NOTICE

We care about the service that we provide for our customers, and our staff makes every effort to maintain as high a standard as possible. In the event that we do not meet your expectations and you are dissatisfied in some way, we would like to know and would ask you to write to our:

**Customer Relationship Management,
Takaful Ikhlas Berhad, IKHLAS Point,
Tower 11A, Avenue 5, Bangsar South,
No. 8 Jalan Kerinchi,
59200 Kuala Lumpur**

Tel: 03-27239999

Fax: 03-27239998

E-mail: complaints@takaful-ikhlas.com.my

If you are not satisfied with the rejection or offer of settlement of a claim, you may appeal to the Company. If you are still not satisfied with the decision of the Company, you may then refer the case to the Ombudsman for Financial Services within six (6) months from the final decision of the Company. The address is as follows:

<p>Ombudsman for Financial Services (664393P) <i>(formerly known as Financial Mediation Bureau)</i> Level 14, Main Block, Menara Takaful Malaysia No 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur. Tel : 03-2272 2811 Fax : 03-2272 1577 E-mail: enquiry@ofs.org.my Website: www.ofs.org.my</p>	<p>Contact Centre (BNMTELELINK) <i>Laman Informasi Nasihat dan Khidmat (LINK)</i> Bank Negara Malaysia P.O. Box 10922 50929 Kuala Lumpur Tel : 1-300-88-5465 (1-300-88-LINK) Fax : +603-2174-1515 E-mail: bnmtelelink@bnm.gov.my</p>
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**CLAUSES, ENDORSEMENTS AND WARRANTIES
(NOT APPLICABLE UNLESS SPECIFIED IN THE SCHEDULE)**

CR01 STRIKE, RIOT AND CIVIL COMMOTION

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, and subject to the Takaful Participant having paid the agreed extra Takaful Contribution this Takaful Certificate 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 Takaful Participant 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 done 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, provision and conditions of the Takaful Certificate shall apply in all respects to the Takaful 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 Takaful Certificate shall be deemed to include the perils hereby Takaful Participant against,
2. the following Special Conditions shall apply only to the Takaful granted by this extension, and the wording of the Takaful Certificate shall apply in all respects to the Takaful granted by the Takaful Certificate as if this Endorsement had not been made thereon.

Special Conditions

1. This Takaful 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 Company are not relieved under b or c above of any liability to the Takaful Participant in respect of physical damage to the property Takaful Participant occurring before dispossession or during temporary dispossession.

2. This Takaful shall not cover 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. any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Company allege that by reason of the provisions of this condition any loss or damage is not covered by this Takaful, the burden of proving that such loss or damage is covered shall be upon the Takaful Participant.

- 3. This Takaful may at any time be terminated by the Company on notice to that effect being given by registered post at the Takaful Participant's last known address, in which case the Company shall be liable to repay a rateable proportion of the Takaful Contribution 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 Company during the period of cover of this Takaful Certificate shall be limited by twice the limit of indemnity any one occurrence.

CR02 CROSS LIABILITY

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

- loss of or damage to items Takaful Participant or coverable under Section I of the Takaful Certificate, 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 in under Workmen's Compensation and/or Employers' Liability Takaful.

The Company total liability in respect of the Takaful Participant 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.

CR03 MAINTENANCE VISITS

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

CR04 EXTENDED MAINTENANCE

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, this Takaful shall be extended for the maintenance period specified in the schedule to cover loss of or damage to the contract works

- caused by the Takaful Participant 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 construction period before the Takaful Certificate of completion for the for the lost or damaged section was issued.

CR05 TIME SCHEDULE

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

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

The Company shall not indemnify the Takaful Participant 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 Company had agreed in writing to such a deviation before the loss occurred.

CR06 OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS, EXPRESS FREIGHT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, this Takaful 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 shall be incurred in connection with any loss of or damage to the Takaful Participant's items recoverable under the Takaful Certificate.

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

CR07 AIRFREIGHT

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

Provided always that such extra charges shall be incurred in connection with any loss of or damage to the Takaful Participant's items recoverable under the Takaful Certificate. Provided further that the maximum amount payable under this Endorsement in respect of airfreight shall not exceed the amount stated below during the period of Takaful.

CR08 STRUCTURES IN EARTHQUAKE ZONES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant for loss, damage or liability arising out of earthquake if the Takaful Participant 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 calculation were based adhered to.

CR09 EXCLUSION OF EARTHQUAKE

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

CR10 EXCLUSION OF FLOOD AND INUNDATION

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

CR11 EXCLUSION OF WINDSTORM

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Takaful Certificate or any Endorsement agreed upon, the Company shall not indemnify the Takaful Participant 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 wind speed exceeding 62 km/h) or any water damage occurring in connection with or as a consequence of such windstorm.

CR12 OFF-SITE STORAGE (Limit RM20,000.00)

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Takaful Certificate or any Endorsement agreed upon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, Section I of the Takaful Certificate shall be extended to cover loss of or damage to property covered (except property being manufactured, processed or stored at the manufacturers, distributors or supplier's premises) in off-site storage within the territorial limits as stated in the Schedule.

The Company will not indemnify the Takaful Participant for loss or damage caused by the neglect of generally accepted loss prevention measures for warehouse 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 fifty (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 twenty (20) years;
- limiting the value per storage unit

CR13 TESTING OF MACHINERY AND INSTALLATION

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate 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, exclusion c and d of the Exclusions to Section I of the Takaful Certificate 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 Takaful hereunder shall, however, cease immediately on the commencement of the test.

CR14 TUNNELS AND GALLARIES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall not indemnify the Takaful Participant in respect of

- grouting of soft rock areas and/or other additional safety measures even if their necessity arises only during construction,
- over break excavation in excess of the minimum excavation provided in the plans and the additional expenses resulting therefrom for refilling of cavities,
- expenses incurred for dewatering even if the quantities of water originally expected are succeeded 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 insulations and facilities for the discharge of run-off and/or underground water.

CR15 UNDERGROUND CABLES, PIPES AND OTHER FACILITIES

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

Claims in respect of loss or damage to such underground facilities which are in the same position as shown on the underground maps (drawings indicating the position as shown on the underground maps (drawings indicating the position of the underground stated under a below, whichever is the greater.

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

The indemnity shall in 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.

CR16 CROPS, FORESTS AND CULTURES

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

CR17 DAMS AND WATER RESERVOIRS

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall not indemnify the Takaful Participant 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 succeeded 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 insulations and 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.

CR18 SURROUNDING PROPERTY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, the cover under Section I shall be extended according to the following provisions to cover sudden and unforeseen physical loss of or damage to the structures stated below caused by or arising out of the construction or erection of the items covered under Section I, e.g. due to vibration, weakening or removal of support, lowering of ground water, underpinning, tunneling or other operations involving supporting elements or the subsoil.

Loss of or damage to the structures stated below shall only be covered if prior to the commencement of the works their condition is found to be satisfactory and/or the necessary safety measures have been taken. The Takaful Participant shall produce together with the Company a report stating the condition of the structures before the beginning of the works.

The following shall be excluded:

1. Loss or damage attributable to errors or omissions in the designing of the works;
2. Loss or damage consisting in cracks that impair neither the stability of the structure nor the safety of its users.

Should further safety measure become necessary during construction, the expenses incurred for such measures shall not be indemnifiable under the Takaful Certificate.

CR19 SECTIONS

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant for loss, damage or liability directly or indirectly caused to or by embankments, cuttings and benching, ditches, canals or road work if these embankments, cuttings and benching, ditches, canals or road work are constructed in sections not exceeding in total the length stated in the schedule, irrespective of the state of completion of the Takaful Participant works, and the indemnification for any one loss event shall be limited to the cost of such sections.

CR20 CAMPS AND STORES

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

It is also agreed that Company shall indemnify the Takaful Participant for any one occurrence only up to a limit of indemnity for camps and each individual storage unit.

CR21 CONSTRUCTION PLANT, EQUIPMENT AND MACHINERY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant for loss, damage or liability directly or indirectly caused to construction plant, equipment and machinery by flood and inundation if, after the execution of works or in case of any interruption, such construction plant, equipment and machinery are kept in an area and not endangered by twenty (20) year floods.

CR22 CONSTRUCTION MATERIAL

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant for loss, damage or liability directly or indirectly caused to construction material by flood or inundation if such construction material does not exceed three days' demand and the exceeding quantities are kept in areas not endangered by twenty (20) year floods.

CR23 SAFETY MEASURES TO INUNDATION

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant 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 allowances is made for precipitation, flood and inundation up to a return period of twenty (20) years for the location covered and the entire Takaful Certificate period on the basis of the statistic prepared by the meteorological agencies.

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

CR24 REMOVAL OF DEBRIS FROM LANDSLIDES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall not indemnify the Takaful Participant 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 Takaful Participant has failed to take the measures required or to take them in time.

CR25 FIRE-FIGHTING FACILITIES AND FIRE SAFETY ON CONSTRUCTION SITES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall only indemnify the Takaful Participant 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 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 lifts shafts, service ducts and other voids are provisionally closed as soon as possible but not later than at the commencement of fit-out 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 operations.

"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 of erection shall be subdivided into storage units not exceeding the value stated in the schedule per storage unit. The individual storage units shall be either at least 50m 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 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.

CR26 INLAND TRANSIT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, Section I of this Takaful shall be extended to cover loss of or damage

to the property Takaful Participant whilst in transit to the contract site other than on waterways or by air within the territorial limits as specified in Takaful Certificate schedule provided that the maximum amount payable under this Endorsement does not exceed the amount as specified in the schedule per conveyance.

CR27 SERIAL LOSSES

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

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 Takaful Certificate 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.

CR28 DESIGNER'S RISK

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

"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."

CR29 CONTRACT WORKS TAKEN OVER OR PUT INTO SERVICES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and Takaful Contributions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution the Takaful shall be extended to cover

Loss of or damage to parts of the Takaful Participant contract works taken over or put into service if such loss or damage emanates from the construction of the items Takaful Participant under Section land happens during the period of cover.

CR30 LAYING WATER SUPPLY AND SEWER PIPES

It is agreed and understood that otherwise subject to the terms, exclusion, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall indemnify the Takaful Participant for any loss, damage or liability due to the flooding or sitting of pipes, trenches or shafts only up to the maximum length of open trench stated in the schedule, partially or completely excavated, for any one loss event.

1. The Company shall be liable only if
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.

CR31 DRILLING WORK FOR WATER WELLS

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

- Earthquake, volcanism, tsunami
- Storm, cyclone, flood, inundation, landslides
- Blow-out and/or catering
- 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 Takaful Participant against, the Takaful Participant shall bear a deductible of 10% of the loss amount, minimum as stated below for any one occurrence.

Special exclusions:

The Company shall not be liable for;

- Loss of or damage to drilling equipment (for which the drilling contractor may conclude a special Takaful),
- Cost of fishing operations of all kinds,
- Costs of reconditioning and work over operations to restore well conditions including all stimulation work (acidizing, fracturing, etc).

CR32 EXISTING PROPERTY

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, Section I of this Takaful 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 Takaful Participant caused by or arising out of the construction or erection of the items Takaful Participant under Section I.

The Company will only indemnify the Takaful Participant for loss or damage to the Takaful Participant's 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, the Company will only indemnify the Takaful Participant for loss or damage as a result of a total or partial collapse of the Takaful Participant's property, and not for superficial damage which neither impairs the stability of the Takaful Participant's property nor endangers its users.

The Company will not indemnify the Takaful Participant 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 Takaful.

CR33 PILING FOUNDATION AND RETAINING WALL WORKS

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon, the Company shall not indemnify the Takaful Participant 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 Takaful Participant.

CR34 VIBRATION, REMOVAL OR WEAKENING OF SUPPORT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Takaful Certificate or endorsed thereon and subject to the Takaful Participant having paid the agreed extra Takaful Contribution, Section II of this Takaful 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 Company will indemnify the Takaful Participant 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 Company will indemnify the Takaful Participant 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 Takaful Participant if required shall before commencement of construction and at his own expense prepare a report on the condition of any endangered property of land or building.

The Company will not indemnify the Takaful Participant in respect of liability for;

- loss or damage which is foreseeable having regard to the nature of the construction of 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 Takaful.

CR35 TAKAFUL CONTRIBUTION WARRANTY (sixty (60) Days)

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

If this condition is not complied with then this contract is automatically cancelled and the Company shall be entitled to the pro rata Takaful Contribution on the period they have been on risk.

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

CR36 DATE RECOGNITION CLAUSE

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

- A. The Company will not pay for any loss or damage including loss of use with without physical damage, injury (including bodily injury), costs and expenses incurred 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 (micro chip), integrated circuit or similar device, or any computer software, whether the property of the Takaful 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 as its true calendar; 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 the Company 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 Company will not pay for any loss or damage including loss of use with of I ph. damage, injury (including bodily injury) costs and expenses incurred or any consequential loss directly or indirectly arising from any advice, consultation, design, evaluation, inspection, installation, maintenance, repair or supervision done by the Takaful Participant or for the Takaful Participant or by or for others to determine, rectify or test, any potential or actual failure, malfunction or inadequate described in A above.

- D. It is further understood that the Company 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 calendar date after the lost or damaged probably has been repaired.

Such loss or damage, injury (including bodily injury), costs and expenses incurred or any consequential loss referred to in A, B, C or D above, is excluded regardless of any other cause that contributed concurrent or in any other sequence to the same.

CR39 REMOVAL OF DEBRIS (10% Limit of Loss)

Debris removal following any loss or damage. The indemnify by this Section includes costs and expenses necessarily incurred by the Takaful Participant in;

- a) removal and disposal of debris detritus and material foreign to the property covered.
- b) dismantling and/or demolishing of any part of the property covered whether damaged or not including temporary storage of dismantled or demolished property.
- c) shoring up propping and/or protecting any part of the property covered whether damaged or not.
- d) repairing or clearing drains, sewers, service mains and the like and/or dewatering.

The liability of the Company under this clause shall be in addition to the Sum Covered but shall not exceed 10% of the loss.