

## **GENERAL EXCEPTIONS**

1. This policy does not cover loss, damage or accidents which may have occurred to the vehicle by reason of any of the factors stated hereunder:
  - a. Floods, torrents, storms and whirl winds, hurricanes, eruption of volcanoes, earthquake, fall of hailstones, or any nature disturbances
  - b. Nuclear and atomic explosions & radiation's
  - c. War, invasion, act of foreign enemy, military or semi-military operations(Whether the war is declared or not)
  - d. Demonstrations, riots and organized terrorism acts
  - e. Confiscation or Nationalization

## **EXCEPTIONS**

The Company shall not be liable to pay any indemnity in the following circumstance:

1. Consequential loss to the contributor vehicle subsequent to the occurrence of the accident.
2. Loss resulting the contributor from using his vehicle or from the decrease of its value.
3. Loss due to vehicle depreciation
4. Loss resulting from automatic, electrical or mechanical breakdown, breakage or Failure occurring to the vehicle as a result of the use
5. Loss, theft or damage to the tyres, spare instrument, wheel caps & antenna, unless such damage has been arising out of collision, overturning or fire.
6. Loss or damage to the vehicle's load or to the additional instruments of the vehicle, such as telephone, television or of the like nature or to any other properties found in the vehicle, unless they are clearly stated in the Policy or its endorsements, with their insurance value and the additional premium due thereon duly paid.