



Grand Guardian Tokio Marine General Insurance Co., Ltd.
No.(19/20) A, B, C, D Junction Square Compound,
Pyaw Road, Kamayut Township, Yangon, Myanmar.

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Hot Line (+951) 219 9777
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Name: GGI DIRECT

Date: 17/06/2020

Junction Square

To: . ITALIAN AGENCY FOR DEVELOPMENT COOPERATION (YANGON OFFICE) (AICS YANGON)
NO.(41-27) , INYA MYANIG , SHWE TAUNG GONE, BAHAN, YANGON

Ref: Fire Insurance Quotation

We appreciate and thank for your choice Grand Guardian Tokio Marine General Insurance Co., Ltd in insurance protection. We warmly inform you that to enact insurance protection and insurance coverage, we kindly request your perusal of premium payment according to below information.

Quotation No : 2020-00040177-FR1
Name : . ITALIAN AGENCY FOR DEVELOPMENT COOPERATION (YANGON OFFICE)
(AICS YANGON)
Address : NO.(41-27) , INYA MYANIG , SHWE TAUNG GONE, BAHAN, YANGON
Insured : See Attached
Period : 17/06/2020 to 17/06/2021
(Subject to Premium Payment, Period may change)
Coverage : See Attached
Total Sum Insured : MMK 107,362,705.00
Total Premium : MMK 1,722,602.69
Rating : See Attached

Please take note that your insurance coverage will affect immediately after the premium payment and if you need any further details to meet your requirement, you should feel free to contact us.

Note: This quotation is valid for up to 30 days after being presented however subject to Grand Guardian Tokio Marine General Insurance Co., Ltd has the right to amendment of this quotation validity.

Thank You,

You're sincerely,

Thei Myar Nwe Aung
Assistant Manager
Grand Guardian Tokio Marine General Insurance Co., Ltd

Authorized Signatory

မီးအာမခံအဆိုလွှာ
Fire Insurance Proposal

အဆိုလွှာအမှတ် _____
 Proposal No.

ပေါ်လစီအမှတ် _____
 Policy No.

သတိပြုရန်

၁။ ဤအဆိုလွှာတွင် ဖြည့်စွက်ဖြေကြားဖော်ပြရမည့်အကြောင်း အရာအချက်အလက်များကို မမှန်မကန် ဖော်ပြခြင်းနှင့် သို့မဟုတ် ထိန်ချန်ခြင်းပြုလုပ်ပါက အစွမ်းကုန်ရိုးသားမှုမရှိ သည်ဖြစ်၍ အာမခံပင်္ဂါဘူဉ် ပျက်စီးပြီး လျော်ကြေး ရရှိနိုင် မည်မဟုတ်ပါ။

၂။ လက်ရှိ သက်တမ်းအတွင်း လျော်ကြေး မတောင်းခံပါက နောင်နှစ် သက်တမ်းတွင် လျော်ကြေးမဲ့ဆု အဖြစ် ပရီမီယံကို ၂၅% လျော့ပေးပါမည်။

၃။ မီးအာမခံထားငွေကို ကာလပေါက်ဈေးအောက် လျော့နည်း ထားရှိပါက အာမခံထားငွေလျော့ထားခြင်း (Underinsured) ပင် ဖြစ်သဖြင့် တစ်စိတ်တစ်ဒေသ ဆုံးရှုံးမှု ပေါ်ပေါက်ခဲ့လျှင် လျော့ထားသည့် အချိုးအတိုင်းသာ လျော်ကြေးရရှိနိုင်ပါသည်။

၄။ အာမခံသက်တမ်းအတွင်း ဆုံးရှုံးမှုဖြစ်ပေါ်မှသာ ပေါ်လစီ စည်းကမ်းများနှင့် အညီ လျော်ကြေးရရှိနိုင်ပါသည်။

၅။ အာမခံသက်တမ်း တစ်ဆက်တည်းဖြစ်စေရန် လက်ရှိ သက်တမ်း မကုန်ဆုံးမီ နောက်သက်တမ်းအတွက် ပရီမီယံ ပေးသွင်းပါရန်။

၆။ မီးလောင်လျှင် Grand Guardian Tokio Marine General Insurance Co., Ltd သို့ ချက်ခြင်း မဖြစ် မနေ အကြောင်းကြားရန် လိုအပ်ပါသည်။ ထိုကဲ့သို့ မဆောင်ရွက်ပါက လျော်ကြေးရရှိနိုင်မှုကို ထိခိုက်နိုင်ပါ သည်။

Attention

- Misrepresentation and / or Non- Disclosure In this Proposal of the material facts, a clear infringement of the principle of Utmost Good Faith, shall render the insurance contract void with the result the no claim is payable.
- If there is no claim in the current term, on renewal the insured will be awarded a no-claim bonus equal to 25% of the premium paid.
- If the sum insured is less than the current market pice of a subject-matter insured, it is underinsured so that in the event of a partial loss, the claim paya- ble shall be correspondingly reduced.
- Only if the loss or damage occurs within the period of insurance, the claim there for is payable subject to the terms and conditions therfore.
- In order that there shall be no gap between the current and next terms pay the renewal premium (for next term) before the expiry of the current term.
- In the case of any loss or damage the insured shall forthwith notify the Grand Guardian Tokio Marine General Insurance Co.,Ltd. Failure to do so may prejudice the claim therefor.

ဆက်သွယ်ရန်
 Grand Guardian Tokio Marine General Insurance Co.,Ltd
 အမှတ်-(၁၉၂၀) Junction Square Compound
 ပြည်လမ်း၊ တမာရွတ်မြို့နယ်၊ ရန်ကုန်တိုင်း။
 ဖုန်း + ၉၅-၁- ၂၃၀၅၇၀၀၊ ၂၃၀၅၇၀၁
 ဖက် + ၉၅-၁- ၂၃၀၄၃၆၈

Contact
 Grand Guardian Tokio Marine General Insurance Co., Ltd
 No.(19,20), Junction Square Compound, Pyay Road,
 Kamayut T/S, Yangon Division.
 Ph: 95-1-2305700, 2305701, Fax: 95-1-2304368

အာမခံထားသူမှ ဖြည့်စွက်ရန်
 ထားရှိမည့် အာမခံနှင့် အပိုအကာအကွယ်များ

၁။ သာမန်မီးအာမခံ နှင့်

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Grand Guardian Tokio Marine General Insurance Co.,Ltd မှ ဖြည့်စွက်ရန်

နှုန်း	ပရီမီယံ
.....
.....
.....
.....

ကိုယ်စားလှယ်အမှတ် _____
Agency No.

ပေါ်လစီအမှတ် _____
Policy No.

၁။ အာမခံထားသူအမည် (အပြည့်အစုံ) _____
Name of Proposer (in full) Italian Agency for Development Cooperation - Yangon office
(AICS - Yangon)

၂။ အာမခံထားသူ၏နေရပ်လိပ်စာ _____
Address of Proposer 41-27, Inya Myaung, Shwe Taung Gone, Bahan Township,
Yangon.

၃။ အလုပ်အကိုင် (Business of Profession) Development Cooperation - Humanitarian Aid

၄။ အာမခံထားသည့်ပစ္စည်းနှင့် အာမခံထားသူသက်ဆိုင်မှု _____
Please state how the proposer is interested in the insured property. AICS Yangon is the lessee of the building and
uses the premises for office purpose. AICS Yangon is solely interested in insuring the
goods of its own property, placed inside the compound area. No insurance is requested on the
building itself.

အာမခံထားရာတွင် လိုအပ်သည့်အချက်အလက်များ

Particulars of Insurance Required

၅။ အဆောက်အအုံတည်နေရာ (အပြည့်အစုံ) _____ N/A _____
Situation (in full)

၆။ အဆောက်အအုံအမျိုးအစား	အမိုး	အကာ	အခင်း	အထပ်
	Roof	Wall	Floor	Storey

Construction of Building(s) _____ N/A _____

၇။ အဆောက်အအုံအကျယ်အဝန်း	အလျား(ပေ)	အနံ(ပေ)	အမြင့်(ပေ)
Length, width and height of building	Length(feet)	Width(feet)	Height(feet)

၈။ အဆောက်အအုံအသုံးချခြင်း _____
Occupation of building The building is rented and occupied by AICS Yangon only.

၉။ အာမခံငွေစုစုပေါင်း	အဆောက်အအုံ	ပရိဘောဂ	စက်ပစ္စည်း	ကုန်ပစ္စည်း
Total Sum Insured	Buliding(s)	Furniture	Machinery	Stock of goods
	<u>Uninsured</u>	<u>mmk 21,424,220/-</u>	<u>mmk 85,938,485/-</u>	
	<u>550</u>	<u>(Euro 13,436.32)</u>	<u>(Euro 53,896.82)</u>	

ပရိဘောဂ၊ စက်ပစ္စည်း၊ ကုန်ပစ္စည်းများအတွက် အသေးစိတ်စာရင်းဖြင့် သီးခြားဖော်ပြပေးရန်
For Furniture, Machinery and Stock of goods, detail list is to be attached.

၁၀။ ကာလအပိုင်းအခြား (ရက်/လ/နှစ်) _____ မှ _____ အထိ
Term of Insurance (day/month/year) Form _____ To _____

၁၁။ အဆောက်အအုံသည် သီးခြားတည်ရှိပါသလား။ အနီးဆုံးအဆောက်အအုံနှင့် အကွာအဝေးဖော်ပြပေးရန်။
Is the building detached? If So, Give distance from nearest building -----

၁၂။ ပေ ၂၅၊ ပေ ၅၀ အတွင်းရှိ အဆောက်အအုံအမျိုးအစား / အသုံးချပုံဖော်ပြရန်။
Give the construction and occupation of all building within 25-50 ft. -----

၁၃။ ပေ ၅၀၊ ပေ ၁၀၀ အတွင်း ခနဲ၊ သက်ကယ်၊ ဝါးကပ်၊ အင်ဖက်၊ အထပ်သားမိုး အဆောက်အအုံ ရှိ / မရှိ ဖော်ပြရန်။
Is there any building roofed with Dani of thatch or wagat of ply wood within 50-100 ft.

No-----

၁၄။ ဖော်ပြရန်အချက်များ (Questionaries)
(က) လျှပ်စစ်မီးဖို သုံး / မသုံး Yes (ခ) ရေနံဆီမီးဖို သုံး / မသုံး -----
Type of lighting and heating employed in the premises -----
(ဂ) အာမခံသည့် အောက်ပါများကို အာမခံထားလျှင် If the insurance is to cover
ကုန်ကြမ်း / ကုန်ချောအမျိုးအစား ဖော်ပြရန် -----
Goods or Merchandise state the nature there of
ပရိဘောဂ၊ ကိုယ်ပိုင်အသုံးအဆောင်၊ ရုပ်ပုံကားချပ်များ၊ ရှေးဟောင်းနှင့် အနုပညာပစ္စည်းများ အာမခံထားလိုလျှင်
တန်ဖိုး ကျပ် ၅၀,၀၀၀ ထက်ကျော်လွန်သည်များအတွက် အထူးသီးသန့်ရှင်းလင်းဖော်ပြရန်။
Household furniture and personal effects : Special Mention must be made of any curio,
picture or work or art, the value of which exceeds Ks.50,000

၁၅။ မီးလောင်ခဲ့ဘူးခြင်း ရှိ / မရှိ၊ ဖောက်ထွင်းခိုးယူခံရခြင်း ရှိ / မရှိ -----
Have you ever sustained loss by fire and/ or burglary? If so, give particulars.

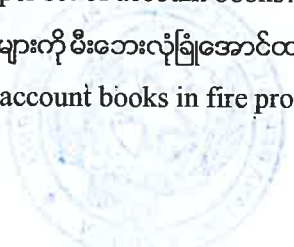
၁၆။ လျော်ကြေးတောင်းခံခဲ့ခြင်း ရှိ / မရှိ၊ တောင်းခံခဲ့ပါက တောင်းခံခဲ့သည့်ကာလ၊ အကြိမ်နှင့် ငွေဖော်ပြရန်။
Have you ever claimed for loss of fire and / or burglary? If so, give particulars.

No-----

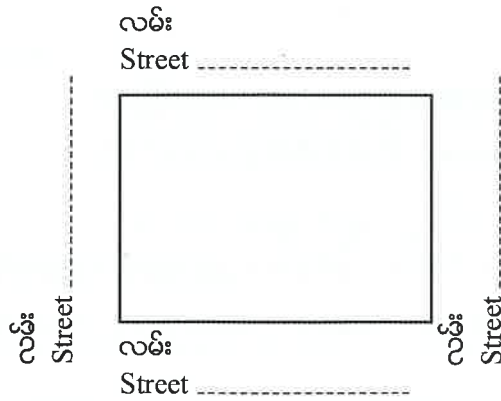
၁၇။ ယခု အာမခံထားရှိသည့်ပစ္စည်းကို ယခင်အာမခံထားခဲ့ခြင်း ရှိ / မရှိ၊ အာမခံထားရှိခဲ့ပြီး သက်တမ်းတည်မြဲနေဆဲဖြစ်ပါက
အာမခံအဖွဲ့အစည်း အမည်၊ အာမခံထားငွေ ဖော်ပြရန်။
Did you take any Insurance cover for this interest? If so, give particulars (Insured and Sum Insured and
validity if insurance cover)

Yes | 58,842,092 / 632,089

၁၈။ (က) အနည်းဆုံး တစ်နှစ်တစ်ခါ စာရင်းဟောင်းပြုပါသလား Yes
Take stock at least once a year?
(ခ) စာရင်းစာအုပ်များအစုံအလင်ကို စနစ်တကျ ထားပါသလား Yes
Keep a proper set of account books?
(ဂ) ယင်းစာအုပ်များကို မီးဘေးလုံခြုံအောင်ထားပါသလား No
Keep such account books in fire proof safe?



အဆောက်အအုံတည်နေရာပြပုံကြမ်း
 Sketch Showing Situation of building(s)



please find the attached.

အပိုအာမခံကြေးပေးဆောင်ပါက အောက်တွင် ဖော်ပြသည့် အန္တရာယ်တစ်ခု သို့မဟုတ် အများကိုပါ အကာအကွယ်ပေးရန် သာမန်မီးအာမခံစာချုပ်ကို တိုးချဲ့ထားရှိနိုင်ပါသည်။ သာမန်မီးအာမခံစာချုပ်မှ တိုးချဲ့အကာအကွယ်ပေးစေလိုသည့် အန္တရာယ်ကို အောက်တွင် ဖော်ပြသတ်မှတ်ပေးရန်။

The Standard Fire Policy can be extended to cover one or more of the following perils on payment of additional premiums. Please indicate below the perils to be covered as extension to be standard Fire Policy.

- ၁။ အဓိကရုဏ်း၊ မီးအပါအဝင် အဓိကရုဏ်းဖျက်ဆီးမှု၊ မသမာဖျက်စီးမှု
Riot Fire, Riot Strike damage including Fire, and Malicious Damage
- ၂။ လေယာဉ်ဖြင့် ထိခိုက်ပျက်စီးခြင်း
Aircraft Damage
- ၃။ ကုန်းလမ်းသွားယာဉ်များဖြင့်ထိခိုက်ပျက်စီးခြင်း
Impact Damage
- ၄။ မြေကျွဲ၊ မြေပြိုခြင်း
Subsidence and landslide
- ၅။ မြေငလျင်မီး၊ မီးအပါအဝင် ငလျင်ကြောင့် ပြိုအက်ပျက်စီးမှု
Earth-quake Fire, Fire and Shock damage caused by Earth-quake
- ၆။ ပေါက်ကွဲပျက်စီးမှု (Explosion)
- ၇။ အလိုအလျောက်မီးစွဲလောင်မှု (Spontaneous Combustion)
- ၈။ လေပြင်းမုန်တိုင်းအမျိုးမျိုး (Storm, Typhoon, Hurricane, Tempest)
- ၉။ ရေကြီးခြင်း၊ ရေလျှံခြင်း (Flood and Inundation)
- ၁၀။ ဖောက်ထွင်းခိုးယူမှု (Burglary)
- ၁၁။ စစ်ဘေးအန္တရာယ် (War Risk)

ဤအဆိုလွှာတွင် ကျွန်ုပ်ဖော်ပြခဲ့သည့် အချက်အလက်များသည် ကျွန်ုပ်သိရှိထားသ၍ အမှန်ကန်ဆုံးဖြစ်ကြောင်းနှင့် အဆိုလွှာကို လက်ခံပါက ဤဖော်ပြချက်များသည် ကျွန်ုပ်နှင့် Grand Guardian Tokio Marine General Insurance Co.,Ltd တို့အကြားတွင် ပဋိညာဉ်ပြုလုပ်သည့် အခြေခံဖြစ်စေရန် သဘောတူပါကြောင်း ကြေညာအပ်ပါသည်။

I hereby declare that the statements made by me in this Proposal are true to the best of my knowledge and belief and I hereby agree that this declaration shall form the basis of the contract between me and Grand Guardian Tokio Marine General Insurance Co.,Ltd in the event of the Proposal being accepted.

ရက်စွဲ... 15 ရက် 06 လ 2020 ခုနှစ်
 Date- day/ month/ year

Handwritten signature
 အာမခံထားသူ၏လက်မှတ်
 Proposer's Signature

PAG.4

Sketch Showing Situation of buildings



:Yellow area covering the building area only. The rented area to be covered by the insurance should be comprehensive of all the compound area (lawn, external area, perimeter walls)

The Standard Fire Policy can be extended to cover one or more of the following perils on payment of additional premiums. Please indicate below the perils to be covered as extension to be standard Fire Policy:

: We ask for a quotation inclusive of all the perils and events listed



FIRE INSURANCE POLICY

THIS POLICY WITNESSETH THAT in consideration of the sum of premium stated in the Schedule attached, paid to Grand Guardian Tokio Marine General Insurance Co.,Ltd. hereinafter called, "the Company" by the Insured named in the, Schedule TO INSURE AGAINST LOSS OF OR DAMAGE BY FIRE OR LIGHTNING to the PROPERTY described in the sum or several sums as per the Schedule, the Company hereby agrees with the Insured subject to the conditions printed on the back hereof and endorsed thereon which are to be taken together as part of the Policy, that if the Property herein described shall be destroyed or damaged by FIRE OR LIGHTNING, the Company shall be liable TO PAY OR MAKE GOOD to the Insured the Value at the time of happening of such loss of the Property so damaged or the Amount of such damage which shall or may happen during the PERIOD OF INSURANCE stated in the Schedule or during any SUBSEQUENT PERIOD for which renewal premium has been received by the Company, not exceeding in respect of the matter or matters above specified the sum or sums set opposite thereto respectively and not exceeding in the whole the sum insured stated in the Schedule.

N.B Any Warranties to which the Property insured or any item thereof is or at any time be made subject shall attach and continue to be in force during the whole of the currency of the Policy and non-compliance at any time with any of the Warranties shall be a bar to any claim in respect of such Property or item.



Thei Myat Hwe Aung
Assistant Manager

Grand Guardian Tokio Marine General Insurance Co., Ltd.

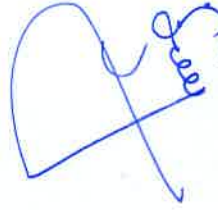
(Authorized Signature)

Grand Guardian Tokio Marine General Insurance Co.,Ltd

Date 22 JUN 2020

Grand Guardian Tokio Marine General Insurance Co.,Ltd

Name	Situation Of Premises (Insured Property Address)	Construction of Building	Occupation of Building	Building	Furniture	Machinery	Stock Of Goods	Total Sum Insured	Rate											Total Additional Premium	Total Basic Premium	NCB	Total Premium		
									FIRE	RSM	War	Burg	EXP	S & I Storm	F & I	E-Q	AIR	SP	Impact						
FURNITURE & MACHINERY	NO.(41-27) , INYA MYAING , SHWE TAUNG GONE, BAHAN T/S, YANGON.	1st Building Class	Office	0.00	21,424,220.00	71,387,078.00	0.00	92,811,298.00	0.34%	0.06%	0.00%	0.225%	0.1%	0.1%	0.25%	0.1%	0.1%	0.1%	0.1%	0.08%	0.1%	1,127,657.27	315,558.41	0.00	1,443,215.68
MACHINERY	NO.(41-27) , INYA MYAING , SHWE TAUNG GONE, BAHAN T/S, YANGON.	2nd Building Class	Generators (Detached)	0.00	0.00	14,551,407.00	0.00	14,551,407.00	0.48%	0.06%	0.00%	0.45%	0.1%	0.1%	0.25%	0.1%	0.1%	0.1%	0.08%	0.1%	209,540.26	69,846.75	0.00	279,387.01	
Grand Total																						1,337,197.53	385,405.16	0.00	1,722,602.69



The Myat Noe Aung
Assistant Manager

Grand Guardian Tokio Marine General Insurance Co., Ltd.





GGI TOKIO MARINE
GENERAL INSURANCE

Grand Guardian Tokio Marine General Insurance Co., Ltd.
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Pyay Road, Kamayut Township,
Yangon, Myanmar.

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F (+951) 230 4368
Hot Line (+951) 239 9777
E Info@ggitokiomarine.com
www.ggitokiomarine.com

ENDORSEMENT

AGREED VALUE

It is hereby declared and agreed that in the event of the item(s) of property insured being totally lost, destroyed or damage by any peril insured against, the liability of the insurers shall not exceed the corresponding agreed value in the schedule.

THE CONDITIONS UPON WHICH THIS INSURANCE IS GRANTED:-

1. If there be any material misdescription of any of the property hereby insured, or of any building or place in which such property is contained, or any misrepresentation as to any fact material to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable upon this Policy so far as it relates to the property affected by any such misdescription, misrepresentation or omission.
2. No Payment in respect of any premium shall be deemed to be payment to the Company unless a printed form of receipt for the same signed by an official or duly appointed Agent of the Company shall have been given to the Insured.
3. The Insured shall give notice to the Company of any Insurance or Insurances already effected, or which may subsequently be effected, covering any of the property hereby insured, and unless such notice be given and the particulars of such insurance or Insurances be stated in or endorsed on this Policy by or on behalf of the Company before the occurrence of any loss or damage, all benefit under this Policy shall be forfeited.
4. All Insurances under this Policy
 - (1) on any building or part of any building,
 - (2) on any property contained in any building,
 - (3) on rent or other subject matter of insurance in respect of or in connection with any building or any property contained in any building, shall cease immediately upon any fall or displacement.
 - (a) of such building or of any part thereof,
 - (b) of the whole or any part of any range of buildings or of any structure of which such building forms part.

PROVIDED that such fall or displacement is of the whole or a substantial or important part of such building or impairs the usefulness of such building or any part thereof or leaves such building or any part thereof or any property contained therein subject to increased risk of fire or is otherwise material.

AND PROVIDED that such fall or displacement is not caused by fire, loss or damage which is covered by this Policy or would be covered if such building, range of buildings structure were insured under this Policy.

In any action, suit or other proceeding, the burden of proving that any fall or displacement is caused by fire as aforesaid shall be upon the Insured.

5. (1) This insurance does not cover:
 - (a) Loss by theft during or after the occurrence of a fire.
 - (b) Loss of or damage to the property occasioned by its own fermentation, natural heating or spontaneous combustion {except as may be provided in accordance with Condition 8(f)} or by its undergoing any heating or drying process.
 - (c) Loss or damage occasioned by or through or in consequence of
 - (1) The burning of property by order of any public authority
 - (2) Sybterranean Fire
 - (d) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
5. (2) This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Condition 5(2) only combustion shall include any self-sustaining process of nuclear fission.
6. This insurance does not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:-

- (a) Earthquake, volcanic eruption or other convulsion of nature.
- (b) Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.
- (c) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.
- (d) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (e) Any act of terrorism.

For this purpose an act of terrorism means an act including but not limited to the use of force or violence and/ or threat thereof any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious ideological or similar purpose including the intention to influence any government and/ or to put the public or any section of the public in fear.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence, directly or indirectly, of any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

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

- 7. This insurance does not cover any liability for:
 - Loss or destruction or damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by
 - (i) pollution or contamination which itself results from contingency hereby insured against;
 - (ii) any contingency hereby insured against which itself results from pollution or contamination.
- 8. Unless otherwise expressly stated in the Policy this insurance does not cover:
 - (a) Goods held in trust or on commission.
 - (b) Bullion or unset precious stones.
 - (c) Any curiosity or work of art for an amount exceeding Ks-(50,000)
 - (d) Manuscripts, plans, drawings, or designs, patterns, models or moulds.
 - (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books, or computer systems records.
 - (f) Coal, against loss or damage occasioned by its own spontaneous combustion.
 - (g) Explosives.
 - (h) Any loss or damage occasioned by or through or in consequence of explosion; by loss or damage by explosion of gas used for illuminating or domestic purpose in a building in which gas is not generated and which does not form part of any gas works, will be deemed to be loss by fire within the meaning of this Policy.
 - (i) Any loss or damage occasioned by or through or in consequence of the burning, whether accidental or otherwise, of forests, bush, prairie, pampas or jungle, and the clearing or lands by fire.
- 9. Under any of the following circumstances the insurance ceased to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the

sanction of the Company signified by endorsement upon the Policy, by or on behalf of the Company.

- (a) If the trade or manufacture carried on be altered, or if the nature of the occupation of or other circumstances affecting the building insured or contained the insured property be changed in such a way as to increase the risk of loss or damage by fire.
 - (b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than thirty (30) days.
 - (c) If the Property insured be removed to any building or place other than that in which it is herein stated to be insured.
 - (d) If the interest in the property insured passes from the Insured otherwise than by will or operation of law.
 - (e) If a notice to quit by any order by the local Authorities for the requisition or acquisition of the land on which the insured's property is situated has been issued.
10. This insurance does not cover any loss or damage to the property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy, be insured by any Marine Policy or Policies except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.
11. This insurance may be terminated at any time at the request of the Insured in which case the Company will retain a proportion of the premium calculated at the customary short period rate for the time the policy has been in force. This insurance may also be terminated at the option of the Company by sending fourteen **(14) days' notice** by registered letter to the Insured at his last known address, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of termination.
12. On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within (15) days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company.
- (a) A Claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items of the property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage, not including profit to any kind.
 - (b) Particulars of all other Insurances, if any.
- The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No Claim under this Policy shall be payable unless the terms of this Condition have been complied with.

13. The insurance under this policy extends to include:-
- (a) wages of the Insured's employees other than full-time members of a Works Fire Brigade.
 - (b) the cost of replacement of fire fighting appliances and destruction of or damage to materials (Including employee's clothing and personal effects) unless otherwise specifically insured.
 - (c) Fire Brigade charges.

Provided always that the Liability of the Company in respect of such wages, costs and charges shall be limited to those necessarily and reasonably incurred in extinguishing fires at or adjoining the situation of the property insured by this Policy or immediately threatening to involve such property.

14. On the happening of any loss or damage to any of the property insured by this Policy, the Company may;

- (a) Enter and take and keep possession of the building or premises where the loss or damage has happened.
- (b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage.
- (c) Keep possession of any such property and examine, sort, arrange, remove, or otherwise deal with the same.
- (d) Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this Condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy or, if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its right to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in the exercise of its power hereunder; all benefit under this policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

15. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Policy; or, if the loss or damage be occasioned by the willful act, or with the connivance of the insured; or, if the claim be made and rejected and an action or suit be not commenced within three (3) months after such rejection, or (In the case of an Arbitration taking place in pursuance of the 21th Condition of this Policy) within three (3) months after the Arbitrator or Arbitrators or Umpire shall have made their award, all benefit under this Policy shall be forfeited.

16. The Company may at its option reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or may join with any other Company or Insurers in so doing; but the Company shall not be bound to reinstate exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend, more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, nor more than the sum insured by the Company thereon.

If The Company so elects to reinstate or replace any property, the Insured shall, at his own expense, furnish the Company with such plans, specifications, measurements, quantities, and such other particulars as the Company may require, and no acts done, or caused to be done by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to Reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets, or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

17. The Insured shall, at the expense of the Company, do, and concur in doing, permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or marking good and loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

18. If at the time of any loss or damage happening to any property hereby insured, there be any other subsisting Insurance or Insurances, whether effected by the Insured or by any other person or persons, covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
19. If the property hereby insured shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own Insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this Condition.
20. In The event of a loss or damage, the insurance hereunder shall be maintained in force for the full sum insured and the Insured shall be liable to pay an additional premium at the rate stated in the Policy calculated on the amount of loss or damage on a pro rata basis from the date of such loss or damage to the expiry of the current period of insurance.
21. If any difference arises as to the amount of any loss or damage, such difference shall Independently of all other questions be referred to the decision of an Arbitrator, to be appointed in writing by the parties in defference , or if they cannot agree upon a single Arbitrator, to the decision of two disinterested persons as Arbitrators, of whom one shall be appointed in writing by each of the parties within two (2) calendar months after having been required so the do in writing by the other party. In case either party shall refuse or fail to appoint an Arbitrator within two (2) calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole Arbitrator; and in case of disagreement between the Arbitrators, the difference shall be referred to the decision of Umpire who shall have been appointed by them in writing before entering on the reference, and who shall sit with the Arbitrators and preside at their meetings. The death of any party shall not revoke or affect the authority or powers of the Arbitrator, Arbitrators or Umpire respectively; and in the event of the death of an Arbitrator or Umpire, another shall in each case be appointed in his stead by the party or Arbitrators (as the case may be) by whom the Arbitrator or Umpire so dying was appointed. The costs of the reference and of the award shall be in the discretion of the Arbitrator, Arbitrators ou Umpire making the award. And it is hereby expressly stipulated and declared that it shall be a conditin precedint to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of the loss or damage if disuputed shall be first obtained.
22. In no case whatever shalll the Company be liable for any loss or damage after the expiration of twelve (12) months from the happening of the loss or damage unless the claim is the subjects of pending action or arbitraton.
23. Every notice and other communication to the Company required by these Conditions must be written or printed.
24. In the event of a loss or damage unless all the necessary documents in support ot the claim are received by the Company within (3) years from the date of the loss or damage all benefit under this Policy shall be forfeited.

ENDORSEMENT

RIOT STRIKE AND MALICIOUS DAMAGE ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby declared that notwithstanding anything in the within written Policy contained to the contrary, the insurance under this Policy shall extend to cover Riot and Strike Damage which for the purpose of this Endorsement shall mean (subject to the Special Conditions hereinafter contained):-

Loss of or damage to property insured 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 the Condition 6 of the Policy.
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 consequence of any such act.

It is hereby declared further that notwithstanding anything in the within written Policy contained to the contrary, the insurance under this Policy shall extend to cover Malicious Damage which for the purpose of this extension shall mean:-

Loss of or damage to the property insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in the Condition 6 of the Policy but the Company shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereat or caused by any person taking part there.

ENDORSEMENT

BURGLARY

In consideration of the payment by the insured to the Company of an additional premium is hereby agreed and declared that the insurance under this policy shall extend to include loss or damage to the property directly resulting from THEFT but only if accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat.

ENDORSEMENT

EXPLOSION

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed and declared that the insurance under (Item(s) as specified in the Schedule) this Policy shall subject to the Special Conditions herein after contained, extend to include.

Loss of or damage to the property insured by fire or otherwise directly caused by explosion, but excluding loss of or damage to boilers, economizers, or other vessels, machinery or apparatus in which pressure is used or their contents resulting from their explosion.

Provided always that all the conditions of the Policy (except in so far as Condition No.8 (h) is hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage by explosion as aforesaid shall be deemed to be loss or damage by fire within the meaning of this Policy.

SPECIAL CONDITIONS

- (1) The Company shall not be liable, under this extension, for loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this Condition, "terrorism" means the use of violence for political ends and includes my use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such a loss or damage is covered shall be upon the Insured.

- (2) If there shall be any other fire insurance on the property insured under this Policy, the Company shall be liable only pro rata with such other fire insurance for any loss or damage by explosion whether or not such other fire insurance be extended to cover loss or damage by explosion.
- (3) The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing 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 effected.

Subject otherwise to the terms and conditions of the policy.

ENDORSEMENT

SUBSIDENCE AND LANDSLIDE

In consideration of the payment by the Insured to the Company of the sum of additional premium, it is hereby agreed and declared that the insurance under this Policy shall extend to cover loss or damage to the property insured caused by subsidence and/or heave of the site on which the buildings stand or land belonging thereto, or landslip excluding:-

- a) loss or damage to swimming pools, terraces, patios, drives, footpaths, walls, gates or fences unless the dwelling, its domestic outbuildings or garages are damaged by the same cause and at the same time.
- b) loss or damage to or resulting from movement of solid floor slabs unless the foundation beneath the external walls of the buildings are damaged by the same cause and at the same time.
- c) loss or damage occasioned by happening through, or in consequence of :
 - coastal or river erosion.
 - demolition, structural alteration or structural repair.
 - defective design or inadequate construction of foundations.
- d) in respect of each and every loss, 5% of the total sum insured.

Provided that the total liability of the Company shall not exceed the sum insured by each item on buildings.

Provided always that all the conditions of the Policy (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the Policy.



ENDORSEMENT

STORM, TEMPEST

In consideration of the payment by the Insured to the Company of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition No.6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of Hurricane, Cyclone, Typhoon and Windstorm, subjects to the following Special Conditions attached hereto.

Provided always that all the Conditions of this Policy shall apply (except insofar as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

SPECIAL CONDITIONS

1. The Company shall not be liable for any loss or damage caused by water or rain, whether driven by wind or not unless the building insured or containing the property insured shall first sustain actual damage to the roof or walls of same by the direct force of Hurricane, Cyclone, Typhoon and Windstorm and shall then be liable only for such damage to the interior of the building or the insured property therein as may be caused by water or rain entering the building through openings in the roof or walls made by the direct force of the said perils.
2. This endorsement does not extend the insurance under this Policy to cover:
 - (a) Consequential Loss of any kind.
 - (b) Loss or damage caused by hail whether driven by wind or not.
 - (c) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption, provided that these perils are insured against by this Policy.
 - (d) Loss or damage caused by explosion except as provided in Condition 8(h) of the Policy.
 - (e) Loss by reason of any ordinance or law regulating the construction or repair of buildings.
3. The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing Policy of 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 effected.
4. Unless specifically and separately insured this endorsement does not cover:
 - (a) Metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.
 - (b) Premises in course of construction, reconstruction or repair unless all outside doors, windows and other openings are complete and protected against hurricane, cyclone, typhoon and windstorm when such perils are insured against by this Policy.

Subject otherwise to the terms and conditions of the Policy.

ENDORSEMENT

FLOOD

In consideration of the payment by the Insured to the Company of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition No.6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of Flood (including overflow of the sea) subject to the following Special Conditions attached hereto.

SPECIAL CONDITIONS

1. This endorsement does not extend the insurance under this Policy to cover:-
 - (a) Consequential Loss of any kind.
 - (b) Loss or damage caused by hail whether driven by wind or not.
 - (c) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption, provided that these perils are insured against by this Policy.
 - (d) Loss or damage caused by explosion except as provided in Condition 8(h) of this Policy.
 - (e) Loss by reason of any ordinance or law regulating the construction or repair of buildings.
2. The Company shall not be liable under this extension of loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing 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 effected.
3. Unless specifically and separately insured this endorsement does not cover metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.

Subject otherwise to the terms and conditions of the policy.

NOTE: Flood, for the purpose of this extension, shall mean the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building insured or containing to property insured, but excluding loss or damage caused by subsidence or landslip.



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Yangon, Myanmar.

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F (+951) 230 4368
Hot Line (+951) 239 9777
E Info@ggitokiomarine.com
www.ggitokiomarine.com

ENDORSEMENT

EARTHQUAKE AND VOLCANIC ERUPTION

In consideration of the payment by the Insured to the Company of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition No.6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of earthquake and volcanic eruption.

ENDORSEMENT

AIRCRAFT DAMAGE

In consideration of the payment by the Insured to the Company of the sum ofadditional premium, it is hereby agreed and declared that the insurance under the Policy shall, subject to the Special Conditions hereinafter contained, extend to include loss or damage (by fire or otherwise) to the property insured directly caused by aircraft and other aerial devices and/or articles dropped therefrom.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

SPECIAL CONDITIONS

- 1) The liability of the Company shall in no case under this Endorsement and the Policy exceed the sum insured by each item of the Policy.
- 2) This insurance does not cover any loss or damage caused by any aircraft for which permission to land has been extended by the Insured.

Subject otherwise to the terms and conditions of the Policy.



GGI TOKIO MARINE
GENERAL INSURANCE

Grand Guardian Tokio Marine General Insurance Co., Ltd.
No.(19/20) A, B, C, D, Junction Square Compound,
Pyay Road, Kamayut Township,
Yangon, Myanmar.

T (+951) 230 5700, 230 5701
F (+951) 230 4368
Hot Line (+951) 239 9777
E Info@ggitokiomarine.com
www.ggitokiomarine.com

ENDORSEMENT

SPONTANEOUS COMBUSTION

In consideration of the payment by the Insured to the Company of the sum of an additional premium, it is hereby agreed and declared that the insurance under Item(s) specified in the schedule of the Policy shall, subject to the Special Conditions hereinafter contained, extend to include loss or damage to the property insured by fire only caused by its own spontaneous fermentation, heating or combustion.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose herof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Note : The words "by fire only" may be deleted in respect of insurances on coal.

SPECIAL CONDITIONS

- 1) The liability of the Company shall in no case under this endorsement and the Policy exceed the sum insured by each item of the Policy.
- 2) This insurance does not cover loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever except loss of rent when such loss is included in the cover under the Policy.

Subject otherwise to the terms and conditions of the Policy.

ENDORSEMENT

IMPACT DAMAGE

Impact Damage Excluding Insured's Own Vehicles

In consideration of the payment by the insured to the Company of an additional premium it is hereby agreed and declared that the insurance under this Policy shall extend to include loss or damage to the property described in the schedule and/or to walls, gates and fences around and pertaining thereto directly resulting from impact by any road vehicles, forklift, other mechanically or electrically propelled vehicles, (other than vehicles held as stock) railway locomotives and/or rolling stocks animals not belonging to or under the control of the Insured, or any member of his family, or any person in and upon the Insured's service.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Receipt Date - 22/06/2020

Policy No. - 2020-F0024688-FR1
Cash Receipt No - R0194484
Print by - FNRB01U02

Branch - Junction Square
Policy Type - Fire - FR1
Payment Method - TRANSFER
CHEQUE No. -
Bank Code - KBZ Bank MMK
Period - From 22/06/2020 To 22/06/2021
Agent Name - GGI DIRECT
Insured Name - ITALIAN AGENCY FOR DEVELOPMENT COOPERATION (YANGON OFFICE) (AICS YANGON)

Sum Insured	107,362,705.00 MMK
Premium	385,405.16 MMK
NCB	0.00 MMK
Additional Premium	1,337,197.52 MMK
Penalty Premium	0.00 MMK
Net Premium	1,722,602.69 MMK
Service Charges	0.00 MMK
Policy Stamp Fees	0.00 MMK
Total	1,722,602.69 MMK

Customer Address - NO.(41-27) , INYA MYAING , SHWE TAUNG GONE , BAHAN T/S, YANGON.
Insured Property Address - NO.(41-27) , INYA MYAING , SHWE TAUNG GONE , BAHAN T/S, YANGON.



Authorized Signature

Authorized Signature