This is a sample Policy document that provides full wording for all the covers we offer.

Once you have bought your Policy you will be provided with the documentation specific to what you have requested.
Welcome to Sun General Insurance Inc.

We are delighted You have chosen Us for Your insurance needs and are confident that You will be satisfied with the level of service and insurance protection You receive.

In the following pages and the attached Schedule, You will learn everything You need to know about Your insurance Policy and how to contact Us in case You have a claim. Please make sure to keep this Policy in a safe place. If there is anything incorrect, please return it to Our offices immediately.

If during the course of the Insurance Your circumstances change, You must notify Us immediately so that We can ensure that the cover We are providing is adequate.

Remember to ask Us or Your representative about the other services We offer including:
• Vehicle Insurance
• Home Insurance
• Travel Insurance
Having multiple policies with Us will save You money!

We hope You will be Our customer for many years to come.

Davis Browne
President
The following words and expressions will have the meaning stated below wherever they appear in bold and capitalised throughout Your Policy:

Business
The business of the Insured as stated on the Schedule.

Data
Representations of information or concepts in any form.

Endorsement
Any written amendment to Your Policy which We have made either by way of Your request or by a change in Your circumstances.

Excess
The amount You will have to pay toward each separate claim.

Geographical Area
The country as listed on the Schedule.

Period of Insurance
The dates shown on Your Schedule for which the Policy is in operation or any further period which is endorsed.

Policy
This document which contains details of the coverages as itemised on Your Schedule and any applicable Endorsement.

Premises
The place(s) as described on the Schedule but excluding:

Any garden, yard or open place or, unless specified in the Schedule, any outbuilding or other building not communicating with the main building.

Property
Assets, machinery, equipment, furniture, fixtures and fittings, electrical installations, stock and stock-in-trade in the Insured’s Premises described in the Schedule of this Policy including items contained therein for which the Insured is accountable.

Schedule
The document attached to this policy booklet which gives details of the Sum Insured, the Excesses and which sections of the Policy apply.

Sum Insured
The amount shown on Your Schedule as the most We will pay for claims resulting from one incident unless otherwise changed by way of Endorsement.

Terms
All terms, exclusions, conditions and limitations which apply to this Policy.

Theft
Theft involving entry into or exit from the Insured’s Premises by forcible and violent means or following assault or violence or threat thereof to the Insured or any of the Insured’s employees or any any person lawfully in the Insured’s Premises.

We, Us, Our, Company, Insurer
Sun General Insurance Inc.

You, Your, Insured
The person(s) or business named under Insured on the Schedule and registered in the Geographical Area shown in the Schedule.

In consideration of the Insured named in the Schedule attached hereto having applied to the Company for this Insurance by a Proposal and Declaration which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the premium.

The Company shall in the event of the loss or damage arising during the Period of Insurance stated in the Schedule or any subsequent period in respect of which the Insured shall pay to the Company and it shall accept the premium required for the renewal of this insurance by payment or at its option by repair reinstatement or replacement provide indemnity or compensation as described in the following pages.

SECTION 2 - INDEMNITY PROVIDED

We will indemnify the Insured by payment or at Our option by repair reinstatement or replacement against:

1. Loss of or damage to any of the Property insured by Theft following upon or followed by forcible and violent entry to or exit from the Premises or any attempt thereat.

2. Any damage to the Premises excluding damage to external plate or ornamental glass falling to be borne by the Insured by such Theft or attempt thereat.
2.1 **Conditions for Section 2**

Subject Always to:

1. the **Terms of the Policy**.

2. such evidence being afforded by the **Insured** shall satisfy the **Company** that the **Property** insured in respect of which a claim is made has been actually lost or damaged by such **Theft** or attempt thereat.

3. the loss or damage occurring during the **Period of Insurance** within the **Geographical Area** and while the **Insured** is carrying on the **Business**.

4. the indemnity being limited to a **Sum Insured** set against each item or in the whole the Total **Sum Insured**.

5. the indemnity in respect of damage to the **Premises** being limited to such sum as shall be sufficient to make good such damage as may fall to be borne by the **Insured**.

If the **Property** hereby insured shall at the time of happening of any loss or damage covered by this **Policy** 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 **Property** shall be separately subject to this condition.

### SECTION 3 – GENERAL EXCLUSIONS

3.1 **Connivance**

**We** will not indemnify **You** in respect of loss or damage where any member of the **Insured's** household or his **Business** staff or any person lawfully on the **Premises** is concerned as principal or accessory.

3.2 **Data Exclusion Clause**

This **Policy** does not cover any liability, loss, damage cost or expense caused by, arising out of or related in any way, directly or indirectly to:

1. a. erasure, destruction, corruption, misappropriation of **Data**.

   b. erroneously creating, amending, entering, deleting or using **Data** including any loss of use arising therefrom.

2. the distribution or display of **Data** by means of an Internet Website, the Internet, an intranet, extranet, or similar device or system designed or intended for electronic communication of **Data**.

This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

3.3 **Electronic Date Recognition**

This **Policy** does not cover any loss, damage, cost, claim, legal liability or expense of whatever nature whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

1. the calculation comparison, differentiation, sequencing or processing of **Data** involving date changes to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the **Insured** or not, and whether occurring before, during or after the year 2000.

2. any change, alteration or modification involving the date change to the year 2000 or any other date change, including leap year calculations, to any such computer system, hardware, programme or software or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the **Insured** or not, and whether occurring before, during or after the year 2000.

The indemnity provided shall also not apply under any circumstances whatsoever to any legal liability of whatever nature arising out of the

2.4 **Electromagnetic Fields**

This **Policy** does not cover:

Any liability, loss, cost or expense directly or indirectly arising out of, resulting from, caused or contributed to by exposure to magnetic electric or electromagnetic fields or radiation however caused or generated. This exclusion applies regardless of any other contributing or aggravating cause or event that contributes concurrently or in any sequence to the loss, damage, cost or expense.

3.5 **Fire & Explosion**

**We** will not indemnify **You** in respect of loss or damage:

1. by fire or explosion or which can be insured by a Glass Policy

2. to articles more specifically insured under any other policy of insurance

3. to deeds bonds bills of exchange bank treasury or promissory notes cheques money securities for money stamps coins computer systems records or media livestock and motor vehicles or accessories

3.6 **War Related Activities**

**We** will not indemnify **You** in respect of loss or damage directly or indirectly occasioned by or happening through or in consequence of:

1. war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection military or usurped power

2. riot civil commotion or loot or pillage in connection therewith

3. any act of any person or persons acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence

In any claim and in any action suit or other proceedings where the **Company** alleges that by reason of this exclusion any loss or damage is not covered by this **Policy** the burden of proving that such loss or damage is covered shall be upon the **Insured**.

3.7 **Radioactivity**

**We** will not indemnify **You** in respect of loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by:

1. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion combustion shall include any self-sustaining process of nuclear fission.

2. nuclear weapons material

3.8 **Vacancy/ Un-occupancy**

**We** will not indemnify **You** in respect of loss or damage happening whilst the **Premises** are left without an inhabitant actually in them, if the **Premises** have been so left for a continuous period exceeding seven (7) consecutive days and nights.
SECTION 4 – GENERAL CONDITIONS

4.1 Jurisdiction Clause
The indemnity provided under this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within the Geographical Area defined in the Schedule of this Policy.

4.2 Interpretation
This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it may appear.

4.3 Observance
The liability of the Company shall be conditional on the observance by the Insured of the Terms of this Policy.

4.4 Precautions
The Insured shall take all reasonable precautions for the safety of the Property Insured and shall use and maintain all the protections provided.

4.5 Records
If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy or if books showing all purchases of goods or stock, particulars or articles or good manufactured and of goods or stock sold or otherwise disposed of shall not have been duly and correctly kept during the time the Insured has carried on the Business then this Policy shall be void and all benefit thereunder shall be forfeited.

4.6 Claims Procedure
On the happening of any loss or damage which may give rise to a claim under this Policy the Insured shall:

1. give immediate notice in writing to the Company stating the circumstances of the loss or damage and shall take all practicable steps to recover the Property which is lost and discover the guilty person or persons
2. forthwith inform the police or equivalent authority
3. deliver to the Company as soon as is reasonably practicable a claim in writing containing a detailed statement of the loss or damage with an estimate of the value of the Property insured which is lost and the amount of the damage sustained with all such particulars information and proofs as may be reasonably required
4. not be entitled to abandon any property to the Company

4.7 Reinstatement
Immediately upon the happening of any loss or damage the Sum Insured set against any item of Property insured which has been lost or damaged shall be reduced by the amount of loss or damage and such reduced Sum Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current Period of Insurance unless the Company shall agree upon payment of an additional premium to reinstate the full Sum Insured.

4.8 Other Insurances
If any loss or damage is covered by any other insurance the Company shall not be liable to pay more than its rateable proportion.

4.9 Average
If the Property covered hereby is at the time of the happening of any loss or damage deemed to be of greater value than the amount declared by the Insured 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.

4.10 Cancellation
A. CANCELLATION BY YOU
You have the right to cancel this Policy by giving seven (7) days notice in writing to any of Our offices within the Geographical Area. If no claim has been made, or no incident that may give rise to a claim has been reported, We will calculate the number of days Your Policy has been in force and provide You with a refund, if applicable, as per the cancellation table below subject to any Minimum Premium which may apply.

<table>
<thead>
<tr>
<th>Time Policy in Force</th>
<th>Amount of Premium refunded</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 30 days</td>
<td>80% of the Premium</td>
</tr>
<tr>
<td>31 - 60 days</td>
<td>70% of the Premium</td>
</tr>
<tr>
<td>61 - 90 days</td>
<td>60% of the Premium</td>
</tr>
<tr>
<td>91 - 120 days</td>
<td>50% of the Premium</td>
</tr>
<tr>
<td>121 - 150 days</td>
<td>40% of the Premium</td>
</tr>
<tr>
<td>151 - 180 days</td>
<td>30% of the Premium</td>
</tr>
<tr>
<td>181 - 240 days</td>
<td>20% of the Premium</td>
</tr>
<tr>
<td>241 days or more</td>
<td>No refund given</td>
</tr>
</tbody>
</table>

B. CANCELLATION BY US
We have the right to cancel this Policy by giving You seven (7) days notice by registered mail in writing to Your last known address.

If a claim has been made, or an incident that may give rise to a claim has been reported, then no refund of premium will be due.

If no claim has been made then We will refund You a pro rata premium in proportion to the amount of time that Your Policy has been in force subject to any Minimum Premium which may apply.

4.11 Alteration of Risk
No claim shall be recoverable hereunder:

1. if any change shall be made in the Premises or in the conditions of the risk as existing at the time of acceptance causing a deterioration of the risk; or
2. if the intrinsic value of the contents of the Premises be at any time materially increased; or
3. if the benefit of the contract herein contained shall become vested in any person other than the Insured unless in any such case the written consent of the Company thereto be first obtained.

4.12 Arbitration
All differences arising out of this Policy shall be referred to the arbitration of some person to be appointed by both parties or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each party and in case of disagreement between the Arbitrators to the decision of an Umpire who shall have been appointed in writing by the Arbitrators before entering on the reference and an award shall be a condition precedent to any liability of the Company or any right of action against the Company.

4.13 Terrorism
Notwithstanding any provision to the contrary within this insurance or any Endorsement thereto it is agreed that this Policy excludes 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 organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
This 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 We allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon You.

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

4.14 Acquired Immune Deficiency Syndrome
It is hereby understood and agreed that the within Policy does not cover injury or sickness of an insured person arising wholly or in part directly or indirectly from Human Immunodeficiency Virus (HIV) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and from mutant derivative or variations thereof however caused.

4.15 Excess Clause
It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy, the Insured in respect of each and every loss shall be responsible for the Excess as stated on the Schedule.

For the purpose of this Clause, the expression “event” shall mean an event or series of events arising out of one cause in connection with which indemnity is granted under this Policy.

4.16 Protections warranty
The Company shall not be liable under this Policy for any loss or damage arising whilst the Premises are closed against customers or callers or are left without a responsible adult therein (if the Policy provides for them to be so left) unless at such time all the fastenings and protections existing on the Premises are in full and effective operation.

It is further agreed that it is a condition precedent to liability that there is adequate security at the Premises.