

THEF WITH VIOLENCE AND ASSAULT

CLAUSE 1. PERILS COVERED

The property covered by this Policy, to which this endorsement is attached, is also insured up to the same amounts established in such Policy, subject to the Individual, General Conditions, and Specifications of the Policy, and to the previous payment of extra premium by the Insured, against the physical loss or damage directly caused by:

Theft with violence, attempt thereof and/or assault. Theft with violence shall be understood as that committed by any person or persons, who making use of violence from the exterior to the interior of the premises, where the insured property is located, leaves visible marks of violence at the place of entry.

CLAUSE 2. EXCLUSIONS

IT IS UNDERSTOOD AND AGREED THAT IN NO EVENT SHALL THIS POLICY COVER:

- 2.1. THEFT WITHOUT VIOLENCE**
- 2.2. THEFT OR ASSAULT IN WHICH INTERVENES A PERSON FOR WHOM THE INSURED MAY BE LEGALLY LIABLE.**
- 2.3. THEFT OR ASSAULT CAUSED BY THE INSURED'S LOSS PAYEES OR ASSIGNEES OR BY THE ATTORNEYS OF ANYONE OF THEM.**
- 2.4. LOSS CAUSED DIRECTLY BY STRIKERS OR PERSONS TAKING PART IN LABOR DISTURBANCES, MUTINIES, RIOTS OR VANDALISM, DURING THE OCCURRENCE OF SUCH ACTS.**
- 2.5. LOSS AND/OR DAMAGE CAUSED DIRECTLY BY PILLAGE OR THEFT TAKING PLACE DURING OR AFTER THE OCCURRENCE OF ANY METEOROLOGICAL OR SEISMIC PHENOMENA, CONFLAGRATION, NUCLEAR REACTION, NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION OR ANY CATASTROPHIC EVENT GIVING RISE TO SUCH ACTS COMMITTED IN DETRIMENT OF THE INSURED.**
- 2.6. DESTRUCTION OF PROPERTY BY THE ACTION OF ANY LAWFULLY CONSTITUTED AUTHORITY IN THE COURSE OF THEIR DUTIES.**
- 2.7. LOSS AND/OR DAMAGE CAUSED DIRECTLY BY HOSTILITIES, WARLIKE ACTIVITIES OR OPERATIONS, WHETHER WAR IS DECLARED OR NOT, INVASION OF FOREIGN ENEMIES, CIVIL WAR, REVOLUTION, REBELLION, INSURRECTION, SUSPENSION OF GUARANTEES OR EVENTS ARISING FROM SUCH SITUATIONS, DE JURE OR DE FACTO.**
- 2.8. LOSS AND/OR DAMAGE CAUSED DIRECTLY BY EXPROPRIATION, REQUISITION, SEIZURE OR COMMANDEERING, CONFISCATION OR DETENTION OF THE PROPERTY BY ANY LAWFULLY CONSTITUTED AUTHORITY IN THE COURSE OF THEIR DUTIES.**

2.9. IF AT THE TIME OF THE OCCURRENCE OF A LOSS PAYABLE UNDER THIS POLICY, THE INSURED DOES NOT KEEP ANY TYPE OF ACCOUNTING DATA IN ORDER TO DETERMINE THE AMOUNT OF SUSTAINED LOSSES.

CLAUSE 3. VALUE PAYABLE

In the event of a claim meriting indemnity, this shall be paid at replacement cost.

In case of physical damage to property, in the terms of the General Conditions, the Company may choose to replace or repair such property to the Insured's satisfaction, or otherwise pay in cash the actual cash value thereof, at the time of loss, but not exceeding the Sum Insured in force, once the Insured's deductible or participation (coinsurance) has been deducted, as shown in the Specification of the Policy.

"La documentación contractual y la nota técnica que integran este producto, están registrados ante la Comisión Nacional de Seguros y Fianzas, de conformidad con lo dispuesto por los artículos 36, 36-A, 36-B y 36-D de la Ley General de Instituciones y Sociedades Mutualistas de Seguros, bajo el registro número CNSF-S0080-0505-2004 de fecha 16/08/2004".