新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

AIG Taiwan Commercial General Liability Insurance
(Occurrence Form)

97.01.15(97)邦保精字第 0006 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正
106.01.20 美國國際保商字第 1060000004 號函備查

Policy No.: 0330003248/000001

Lih Kuang Plastic Industry Co., Ltd.

(hereinafter referred to as the "Named Insured") of the one part

NOTICE

本公司財務及業務等公開資訊，歡迎至本公司網站http://www.aig.com.tw查閱，或親蒞本公司（台北市松山區敦化北路260號4樓）。

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消費者應詳閱各種銷售文件內容，如要詳細了解其他相關資訊，請洽本公司業務員、服務據點（免付費電話：0809-090-570）或網站（網址：http://www.aig.com.tw），以保障您的權益。

AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch

4F, 260, DunHua North Road, Song Shan District, Taipei, Taiwan, R.O.C.

免費申訴電話
0809-090-570

新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
Commercial General Liability Insurance
Policy No: 0330003248/000001

DECLARATION

Named Insured & Address:
Lih Kuang Plastic Industry Co., Ltd.
No.42, Aly. 17, Ln. 2, Sec. 2, Zhongshan Rd., Hunei Dist., Kaohsiung City 829, Taiwan, R.O.C.

Policy Period: From: **August 15, 2017** To: **August 15, 2018** (from 12:00 p.m. standard time at your mailing address shown above)

In return for the payment of the premium, and subject to all the terms of this Policy, we agree with you to provide the insurance as stated in this Policy.

Limits of Insurance: (Supplementary Payment included within Limits of Insurance)

General Aggregate Limit (other than Products – Completed Operations)	Not Covered
Products - Completed Operations Aggregate Limit	See Endorsement No. 0002
Personal & Advertising Injury Limit	Not Covered
Each Occurrence Limit	See Endorsement No. 0002
Fire Damage Limit (any one fire)	Not Covered
Medical Expense Limit (any one person)	Not Covered

Form of Business: _____Individual _____Partnership _____Joint Venture __X__Corporation

Business Description: Manufacturer

Location of All Premises you own, rent or occupy: Nil

Territory and Jurisdiction: Worldwide

Classification	Premium/Rate	Advanced Premium
See E-3 of Endorsement No. 0001	Sales: **US$500,000** to USA/Canada for Southwire Company LLC **US$200,000** to R.O.W. for Other Vendors Rate: **6.0** Per Mille for USA/Canada **5.0** Per Mille for R.O.W.	**US$4,400** AS MINIMUM EARNED & DEPOSIT PREMIUM

Premium shown is payable: **US$4,400** at inception as a minimum earned & deposit premium.

Endorsement attached to this Policy: 0001, 0002, 0003, 0004, 0005, 0006

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

NO. 002468

Attaching to and forming part of Commercial General Liability Insurance
Policy Number: 0330003248/000001
Endorsement No.: 0001

查詢本公司資訊公開說明文件，請上本公司網站，網址：www.aig.com.tw，或至本公司索取。
免費申訴電話：0809-090570

E-1: AIG Taiwan Commercial General Liability Insurance– Common Policy Conditions Endorsement

97.10.01(97)邦保商企字第 0438 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
100.06.30(100)美亞保精字第 0128 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

All Coverage Parts included in this policy are subject to the following conditions.

A. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

B. Examination of your books and records

We may examine and audit your books and records as they related to this policy at any time during the policy period and up to three years afterward.

C. Inspections and Surveys

We have the right but are not obligated to:
1. Make inspections and surveys at any time;
2. Give you reports on the conditions we find; and
3. Recommend change.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
1. Are safe or healthful; or
2. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

D. Premiums

The first Named Insured shown in the Declarations:
1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

Further, if the premium has not been received by us within **60** days after policy inception date, this policy will be automatically canceled.

E. Cancellation

a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
   (1) **10** days before the effective date of cancellation if we cancel for nonpayment of premium; or
   (2) **30** days before the effective date of cancellation if we cancel for any other reason.
c. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
d. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
e. If this policy is canceled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
f. If notice is mailed, proof of mailing will be sufficient proof of notice.

E-2: AIG Taiwan Commercial General Liability Insurance–
Nuclear Energy Liability Exclusion Endorsement

97.10.01(97)邦保商企字第 0436 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Nuclear Energy Liability Exclusion

1)The insurance does not apply:

A.Under any Liability Coverage, to Bodily Injury or Property Damage:

(1)With respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2)Resulting from the Hazardous Properties of Nuclear Material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is; or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B.Under any Medical Payments coverage, to expenses incurred with respect to Bodily Injury resulting from the Hazardous Properties of Nuclear Material and arising out of the operation of a Nuclear Facility by any person or organization.

C.Under any Liability Coverage, to Bodily Injury or Property Damage resulting from the Hazardous Properties of Nuclear Material, if:

(1)The Nuclear Material (a) is at any Nuclear Facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;

(2)The Nuclear Material is contained in Spend Fuel or Waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or

(3)The Bodily Injury or Property Damage arises out of the furnishing by an insured of services materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any Nuclear Facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to Property Damage to such Nuclear Facility and any property thereat.

2)As used in this endorsement:

Hazardous Properties include radioactive, toxic or explosive properties.

Nuclear Material means Source Material, Special Nuclear Material or By-Product Material.

Source Material, Special Nuclear Material and By-Product Material have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof; Spent Fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation a Nuclear Reactor.

Waste means any waste material (a) containing By-Product Material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any one processed primarily for its Source Material content, and (b) resulting from the operation by any person or organization of any Nuclear Facility included under the first two paragraphs of the definition of Nuclear Facility.

Nuclear Facility means:

(a)Any Nuclear Reactor

(b)Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing Spent Fuel, or (3) handling, processing or packaging Waste,

(c)Any equipment or device used for the processing, fabricating or alloying of Special Nuclear Material if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d)Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of Waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations；
Nuclear Reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

Property Damage includes all forms of radioactive contamination of property.

E-3: AIG Taiwan Commercial General Liability Insurance–
Limitation to Specific Products Endorsement

97.10.01(97)邦保商企字第 0439 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Limitation to Specific Products

It is hereby understood and agreed that such insurance as is afforded under the products hazard shall apply solely to bodily injury or property damage arising out of the design, manufacture, sale, handling or distribution of the named Insured's products and component parts thereof described, below:
Description of Products: **Fish Tape, Wire Puller and Cable Puller which are manufactured in Republic of China.**

E-4: AIG Taiwan Commercial General Liability Insurance–
Silica Exclusion Endorsement

97.10.01(97)邦保商企字第 0437 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Silica Exclusion

All liability is excluded for:
directly or indirectly caused by or alleged to be caused by or contributed to, in whole or in part, by or arising out of the presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibers, silica dust or silica in any form, or to any obligation of the insured to indemnify any party because of Bodily Injury or Property Damage arising out of the presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibers, silica dust or silica in any form.

E-5: AIG Taiwan Commercial General Liability Insurance–
Asbestos Exclusion Endorsement

97.10.01(97)邦保商企字第 0435 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

This insurance does not apply to any liability for property damage, bodily injury, sickness, disease, occupational disease, disability, shock, death, mental anguish and mental injury at any time arising out of the manufacture of, mining of, use of, sales of, installation of, distribution of, or exposure to asbestos products, asbestos fibers or asbestos dust, or to any obligation of the insured to indemnify any party because of damages arising out of such property damage, bodily injury, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury at any time as a result of the manufacture of, mining of, use of, sales of, installation of, distribution of, or exposure to asbestos products, asbestos fibers or asbestos dust.

It is further understood and agreed that AIG ASIA PACIFIC INSURANCE PTE. LTD., TAIWAN BRANCH shall not be obligated to defend any suit or claim against the insured alleging bodily injury or property damage and seeking damages, if such suit or claim arises from bodily injury or property damage resulting from or contributed to, by any and all manufacture of, mining of, use of, sales of, installation of, distribution of, or exposure to asbestos products, asbestos fibers or asbestos dust.

E-6: AIG Taiwan Commercial General Liability Insurance–
Absolute Pollution Exclusion Endorsement

97.10.14(97)邦保商企字第 0444 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Absolute Pollution Exclusion

It is agreed that this policy shall not apply:
1. To any personal injury or property damage arising out of the actual or threatened discharge, dispersal, release or escape of pollutants, anywhere in the world;
2. to any loss, cost or expense arising out of any governmental direction or request that the Insured, the company or any other person or organization test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize pollutants;
3. to any loss, cost or expense, including but not limited to costs of investigation or attorneys' fees, incurred by a governmental unit or any other person or organization to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize pollutants.

It is further understood and agreed that AIG ASIA PACIFIC INSURANCE PTE. LTD., TAIWAN BRANCH shall not be obligated to defend any suit or claim seeking to impose such costs, expenses, liability for such damages, or any other relief.

E-7: AIG Taiwan Commercial General Liability Insurance–
Absolute Lead Exclusion Endorsement

97.10.14(97)邦保商企字第 0445 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Absolute Lead Exclusion

This insurance does not apply to any bodily injury, property damage, personal and advertising injury, or any other loss, cost or expense arising out of the presence, ingestion, inhalation, or absorption of or exposure to lead in any form or products containing lead.

E-8: AIG Taiwan Commercial General Liability Insurance–
Premium Calculation Endorsement

97.10.14(97)邦保商企字第 0446 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
100.06.30(100)美亞保精字第 0134 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Premium Calculation

It is hereby declared and agreed that the premium **US$4,400** charged under this policy is a deposit and minimum premium subject to adjustment at expiry based on the Insured's actual sales during the policy period at rate of **6.0** per mille for USA/Canada & **5.0** per mille for R.O.W., and the Insured shall supply the company such record at the expiry of the policy. This premium was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

**E-9: AIG Taiwan Commercial General Liability Insurance–
Minimum Earned Premium Endorsement**

97.10.14(97)邦保商企字第 0447 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

Minimum Earned Premium

If this policy is canceled by the Insured or is canceled by the company for non-payment of premium, the minimum earned premium appearing in the declarations is fully earned and is due and payable to the company. No return premiums shall be due the Insured, unless the company has canceled for reasons other than non-payment of premium. In the event of the company is canceling for reasons other than non-payment of premium, the return premium shall be calculated on a customary pro-rata method.

**E-10: AIG Taiwan Commercial General Liability Insurance–
Batch Clause**

97.10.14(97)邦保商企字第 0449 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
100.06.30(100)美亞保精字第 0127 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

If merchandise or products from one prepared or acquired lot or processing method shall, after sale, cause injury to more than one person or damage to the property of more than one person, all such injury or damage resulting from the common cause shall be considered as resulting from one occurrence and therefore falling in the policy year in which the first intimation comes to the knowledge of the insured or the Insured's representative.

E-11: AIG Taiwan Sanction Clause

103.06.30(103)美亞保字第 0208 號函備查
104.08.31(104)美亞保字第 0271 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

It is hereby understood and agreed that the Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

All other terms, conditions and exceptions remain unchanged.

**E-12: AIG Taiwan Commercial General Liability Insurance–
Amendment of Supplementary Payments**

100.09.02(100)美亞保精字第 0329 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

It is agreed that supplementary payments of SECTION I in this policy will reduce the policy limit.
Subject otherwise to the terms exceptions and conditions of this policy.

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

Endorsement No. : 0002
Policy Type : AIG Taiwan Commercial General Liability Insurance
Policy No. : 0330003248/000001
In the Name of : Lih Kuang Plastic Industry Co., Ltd.
Return Premium : ------ Additional Premium : ------

Limits of Insurance Endorsement

Policy limit : US$5,000,000 in annual aggregate.

Sublimit : US$5,000,000 per occurrence and in aggregate for Southwire Company LLC

US$2,000,000 per occurrence and in aggregate for other vendors other than Southwire Company LLC

Subject otherwise to the terms, exceptions and conditions of this policy.

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

Endorsement No. :	0003		
Policy Type :	AIG Taiwan Commercial General Liability Insurance		
Policy No. :	0330003248/000001		
In the Name of :	Lih Kuang Plastic Industry Co., Ltd.		
Return Premium :	------	Additional Premium :	------

查詢本公司資訊公開說明文件，請上本公司網站，網址：www.aig.com.tw，或至本公司索取。
免費申訴電話：0809-090570

AIG Taiwan Commercial General Liability Insurance– Deductible Endorsement

99.05.19(99)美亞保精字第 0138 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

This Endorsement applies solely between you and us. It does not affect the rights of others under this policy.

I. Payment and Deductible Conditions

A. **We will pay** all sums that we become obligated to pay up to our Limit of Insurance under the policy to which this endorsement applies. Our Limit of Insurance includes, and shall not apply in addition to, any sum that you must reimburse us for damages, benefits or Medical Payments we have paid

B. **You must reimburse us** up to the Deductible Limit(s) shown in the Schedule below for any amounts we have so paid as damages, benefits or Medical Payments. The Deductible will apply to each "claim", "occurrence", "accident", offense or other basis as shown in the Schedule below, regardless of the number of persons or organizations who sustain damages because of an "occurrence" or "accident" or offense or other basis shown in the Schedule below.

C. **In addition, you must reimburse us** for all "Allocated Loss Adjustment Expense" we pay as Supplementary Payments, according to this definition:

All "Allocated Loss Adjustment Expense" up to the deductible limit. However, the most you must reimburse us for damages, benefits, Medical Payments and "Allocated Loss Adjustment Expense" combined shall not exceed the deductible amount.

Your obligation to reimburse us for "Allocated Loss Adjustment Expense" applies separately to "each claim" for bodily injury or property damage, each "occurrence" for bodily injury or property damage, or to each other basis shown in the Schedule below.

II. Additional Conditions

A. Duty to Reimburse

1. You must reimburse us in accordance with this endorsement for any payment we make in good faith on behalf of any person or organization insured under any policy to which this endorsement applies.
2. Reimbursement is due and payable within fifteen (15) days of your receipt of an invoice for such reimbursement from us.
3. Each Named Insured is jointly and severally liable for all reimbursable amounts under this policy.

B. Defaults and Remedies

If you fail to perform any of your duties under this endorsement, we may take any reasonable steps necessary to protect our interest, including the following.

We may cancel this endorsement or the policies to which this endorsement applies by mailing or delivering written notice to you not less than ten (10) days prior to the effective date of such cancellation, stating the day and hour the cancellation is to take effect. Proof of the mailing of such notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

C. Recovery From Others

If you have a right to claim indemnification against a third party due to losses covered under this insurance, we may, after making payment, be subrogated to your right of claim against the third party to the extent of payment made. The amount of the subrogated claim, however, shall not exceed the amount of the indemnification. All relevant cost, expenses and charges will be borne by us.

You may neither waive nor release the right of claim against the third party nor act in contradict to our exercise of subrogation to such right. Any violation hereof will entitle us to claim against you for the amount not reimbursed due to your interference.

III. Additional Definition

"Allocated Loss Adjustment Expenses" means all fees for service of process and court costs and court expenses; pre- and post-judgment interest; attorneys' fees; cost of undercover operative and detective services; costs of employing experts; costs for legal transcripts, copies of any public records, and costs of depositions and court-reported or recorded statements; and any similar fee, cost or expense reasonably chargeable to the investigation, negotiation, settlement or defense of a loss or a claim or suit against you, or to the protection and perfection of your or our subrogation rights.

Allocated Loss Adjustment Expenses shall not include our general overhead, the salary and employee benefits of any of our employees, nor the fees of any attorney who is our employee or under our permanent retainer; nor the fees of any attorney we retain to provide counsel to us about our obligations, if any, under any policy issued by us or our affiliated company (ies), with respect to a claim or suit against you.

COVERAGES TO WHICH DEDUCTIBLE APPLIES

The Deductible Amount as indicated applies to each coverage selected by "X" in the Schedule below.

Selected	Coverage	Deductible Amount (BI and PD Combined)	Per Occurrence/ Claim
	Bodily Injury or Property Damage – Other than Products or Completed Operations		
X	Bodily Injury or Property Damage – Products or Completed Operations	US$3,000	Per Claim
	Personal Injury or Advertising Injury		
	Tenant Liability		
	Medical Expense		Per Person

As respects this deductible schedule, "Claim" means each person, claim or suit.

Subject otherwise to the terms, exceptions and conditions of this policy.

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

Endorsement No. :	0004
Policy Type :	AIG Taiwan Commercial General Liability Insurance
Policy No. :	0330003248/000001
In the Name of :	Lih Kuang Plastic Industry Co., Ltd.
Return Premium :	------ Additional Premium : ------

查詢本公司資訊公開說明文件，請上本公司網站，網址：www.aig.com.tw，或至本公司索取。
免費申訴電話：0809-090570

AIG Taiwan Commercial General Liability Insurance– Additional Insured-Vendors Endorsement

97.09.01(97)邦保商企字第 0415 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

ADDITIONAL INSURED- VENDORS

This endorsement modifies insurance provided under the following:

PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name of Person or Organization (vendor): **To All Various Vendors including Southwire Company LLC**
Your Products: **See E-3 of Endorsement No. 0001**
(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

WHO IS AN INSURED
WHO IS AN INSURED (Section II) is amended to include as an insured any person or organization (referred to below as "vendor") shown in the Schedule, but only with respect to "bodily injury" or "property damage" arising out of "your products" shown in the Schedule which are distributed or sold in the regular course of the vendor's business, subject to the following additional provisions:

1. The insurance afforded the vendor does not apply to:
   a. "Bodily Injury" or "Property Damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement;
   b. Any express warranty unauthorized by you;
   c. Any physical or chemical change in the product made intentionally by the vendor;
   d. Repackaging, unless unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
   e. Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
   f. Demonstration, installation, servicing or repair operations;
   g. Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
2. This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

Nothing herein contained shall be held to vary, alter waiver or change any of the Insuring Agreements, Exclusions, Conditions or Declarations of the policy, except as hereinabove set forth.

Date: August 21, 2017 By: AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
Authorized Signature

新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

Endorsement No. :	0005
Policy Type :	AIG Taiwan Commercial General Liability Insurance
Policy No. :	0330003248/000001
In the Name of :	Lih Kuang Plastic Industry Co., Ltd.
Return Premium :	------ Additional Premium : ------

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免費申訴電話：0809-090570

AIG Taiwan Commercial General Liability Insurance– Territory Endorsement (Occurrence Form)

98.10.12(98)邦保商企字第 0485 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
99.13.00(99)美亞保精字第 0381 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

It is understood and agreed that Item 4 in Section V - DEFINITIONS is deleted in its entirety and substituted by the following：

4.The definition of "Coverage Territory" of this policy is amended to read as follows：

a. "Coverage territory" means any country in the world except for any country against which the United States of America has declared or imposed a trade embargo currently including but not limited to Angola, Cuba, Iran, Iraq, and North Korea；

b. International water or airspace, provided the injury or damage does not occur in the course of travel or transportation to and from any country not designated above.

c. Where possible the company will provide defense indemnifying the insured for sums which the Insured shall become legally obligated to pay subject otherwise to all of the terms and conditions of this policy. Where not possible for the company to provide defense, the company agrees to reimburse the Insured for any amount including indemnity, costs, defense expenses incurred with the prior approval of the company.

Subject otherwise to the terms, exceptions and conditions of this policy.

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

新加坡商美國國際產物保險股份有限公司 台灣分公司
AIG Asia Pacific Insurance Pte. Ltd., Taiwan Branch
www.aig.com.tw

Endorsement No. :	0006		
Policy Type :	AIG Taiwan Commercial General Liability Insurance		
Policy No. :	0330003248/000001		
In the Name of :	Lih Kuang Plastic Industry Co., Ltd.		
Return Premium :	------	Additional Premium :	------

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免費申訴電話：0809-090570

AIG Taiwan Commercial General Liability Insurance – Terrorism and War Exclusion Endorsement

98.02.16(98)邦保商企字第 0033 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正

It is understood and agreed effective from August 15, 2017, that Section I – Exclusions i, War is deleted in its entirety and replaced with the following:

War
"Bodily injury", "property damage" "personal injury" or "advertising injury" due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, invasion, act of foreign enemy, civil commotion, factional civil commotion, military or usurped power, rebellion or revolution.

Section I – Exclusions, is amended with the addition of the following exclusion:

"Bodily injury" or "property damage" arising directly or indirectly as a result of or in connection with "terrorism" including, but not limited to, any contemporaneous or ensuing "bodily injury" or "property damage" caused by fire, looting or theft.

"Terrorism" means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.
Terrorism shall also include any act which is verified or recognized by the United States Government as an act of terrorism.

All other terms and conditions of the policy remain the same.

AIG Asia Pacific Insurance Pte. Ltd.,
Taiwan Branch

Date: August 21, 2017 By: _____
Authorized Signature

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免費申訴電話：0809-090570

AIG Taiwan Commercial General Liability Insurance (Occurrence Form)

97.01.15(97)邦保精字第 0007 號函備查
98.11.23(98)美亞保精字第 0001 號函備查
102.03.04(102)美亞保精字第 0030 號函備查
105.09.01 依金融監督管理委員會 105.07.18 金管保產字第 10502524121 號函修正
106.01.20 美國國際保商字第 1060000004 號函備查

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.
Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we," "us" and "our" refer to the Company providing this insurance.
The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED (Section II).
Other words and phrases that appear in quotation marks have special meaning. Refer to DEFINITIONS (Section V),

SECTION I—COVERAGES
COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may at our discretion investigate any "occurrence" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (Section III); and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS—COVERAGES A AND B.

b. This insurance applies to "bodily injury" and "property damage" only if:

(1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and

(2) The "bodily injury" or "property damage" occurs during the policy period.

c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury."

2. Exclusions.

This insurance does not apply to:

a. Expected or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

(1) That the insured would have in the absence of the contract or agreement; or

(2) Assumed in a contract or agreement that is an "insured contract," provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract," reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage," provided:

(a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and

(b) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

(1) Causing or contributing to the intoxication of any person;

(2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or

(3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation and Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

(1) An "employee" of the insured arising out of and in the course of:

(a) Employment by the insured; or

(b) Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of paragraph **(1)** above.

This exclusion applies:

(1) Whether the insured may be liable as an employer or in any other capacity; and

(2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract."

f. Pollution

(1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:

(a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured;

(b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or

(d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:

(i) If the pollutants are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor; or

(ii) If the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraph **(d)(i)** does not apply to "bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent to be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor.

Subparagraphs **(a)** and **(d)(i)** do not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a hostile fire.

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or

(b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

g. Aircraft, Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading."

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

(4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment."

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

(1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or

(2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition or stunting activity.

i. War

"Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement.

j. Damage to Property

"Property damage" to:

(1) Property you own, rent or occupy;

(2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;

(3) Property loaned to you;

(4) Personal property in the care, custody or control of the insured;

(5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or

(6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph **(2)** of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs **(3)**, **(4)**, **(5)** and **(6)** of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph **(6)** of this exclusion does not apply to "property damage" included in the "products-completed operations hazard."

k. Damage to Your Product

"Property damage" to "your product" arising out of it or any part of it.

l. Damage to Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard."

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

(1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or

(2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall of Products, Work or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

(1) "Your product";
(2) "Your work"; or
(3) "Impaired property";

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (Section III).

COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement.

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may at our discretion investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS—COVERAGES A AND B.

b. This insurance applies to:

(1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you;
(2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions.

This insurance does not apply to:

a. "Personal injury" or "advertising injury":

(1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity;
(2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
(3) Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the insured;
(4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement; or
(5) Arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time.

b. "Advertising injury" arising out of:

(1) Breach of contract, other than misappropriation of advertising ideas under an implied contract;
(2) The failure of goods, products or services to conform with advertised quality or performance;
(3) The wrong description of the price of goods, products or services; or
(4) An offense committed by an insured whose business is advertising, broadcasting, publishing or telecasting.

c. Any loss, cost or expense arising our of any:

(1) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or

(2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement.

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
(1) On premises you own or rent;
(2) On ways next to premises you own or rent; or
(3) Because of your operations;
provided that:
(1) The accident takes place in the "coverage territory" and during the policy period;
(2) The expenses are incurred and reported to us within one year of the date of the accident; and
(3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
(1) First aid administered at the time of an accident;
(2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
(3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions.

We will not pay expenses for "bodily injury":
a. To any insured.
b. To a person hired to do work for or on behalf of any insured or a tenant of any insured.
c. To a person injured on that part of premises you own or rent that the person normally occupies.
d. To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers compensation or disability benefits law or a similar law.
e. To a person injured while taking part in athletics.
f. Included within the "products-completed operations hazard."
g. Excluded under Coverage A.
h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.

SUPPLEMENTARY PAYMENTS—COVERAGES A AND B

We will pay, with respect to any claim we investigate or settle or any "suit" against an insured we defend:
1. All expenses we incur.
2. Up to $250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
3. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
4. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit," including actual loss of earnings up to $250 a day because of time off from work.
5. All costs taxed against the insured in the "suit."
6. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit," we will defend that indemnitee if all the following conditions are met:
a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
b. This insurance applies to such liability assumed by the insured;
c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;

e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and

f. The indemnitee:

(1) Agrees in writing to:

(a) Cooperate with us in the investigation, settlement or defense of the "suit";

(b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";

(c) Notify any other insurer whose coverage is available to the indemnitee; and

(d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

(2) provides us with written authorization to:

(a) Obtain records and other information related to the "suit"; and

(b) Conduct and control the defense of the indemnitee in such "suit."

So long as the above conditions are met, attorneys fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of paragraph **2.b.(2)** of COVERAGE A — BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I — Coverages), such payments will not be deemed to be damages for "bodily injury" and "property damages" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys fees and necessary litigation expenses as Supplementary Payments ends when:

a. We have used up the applicable limit of insurance in the payment of judgements or settlements; or

b. The conditions set forth above, or the terms of the agreement described in paragraph **f.** above, are no longer met.

SECTION II—WHO IS AN INSURED

1. If you are designated in the Declarations as:

a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.

b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.

c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.

d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

2. Each of the following is also an insured:

a. Your "employees," other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" is an insured for:

(1) "Bodily injury" or "personal injury":

(a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;

(b) To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of paragraph **(1)(a)** above;

(c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in paragraphs **(1)(a)** or **(b)** above; or

(d) Arising out of his or her providing or failing to provide professional health care services.

(2) "Property damage" to property:

(a) Owned, occupied or used by,

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by

you, any of your "employees," any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

b. Any person (other than your "employee"), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:

a. "Bodily injury" to a co-"employee" of the person driving the equipment; or

b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

4. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;

b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and

c. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III—LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. Insureds;

b. Claims made or "suits" brought; or

c. Persons or organizations making claims or bringing "suits."

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage C;

b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

c. Damages under Coverage B.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard."

4. Subject to **2.** above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.

5. Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

a. Damages under Coverage A; and

b. Medical expenses under Coverage C

because of all "bodily injury" and "property damage" arising out of any one "occurrence."

6. Subject to **5.** above, the Fire Damage Limit is the most we will pay under Coverage A for damages because of "property damage" to premises, while rented to you or temporarily occupied by you with permission of the owner, arising out of any one fire.

7. Subject to **5.** above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit.

a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

(1) How, when and where the "occurrence" or offense took place;

(2) The names and addresses of any injured persons and witnesses; and
(3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

b. If a claim is made or "suit" is brought against any insured, you must:
(1) Immediately record the specifics of the claim or "suit" and the date received; and
(2) Notify us as soon as practicable.
You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. You and any other involved insured must:
(1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
(2) Authorize us to obtain records and other information;
(3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
(4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us.
No person or organization has a right under this Coverage Part:
a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
b. To sue us on this Coverage Part unless all of its terms have been fully complied with.
A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.
If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance
This insurance is primary except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance
This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:
(1) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
(2) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner; or
(3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Coverage A (Section I).
When this insurance is excess, we will have no duty under Coverages A or B to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit." If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.
When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:
(1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
(2) The total of all deductible and self-insured amounts under all that other insurance.
We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method of Sharing
If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.
If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.
a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.

b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.

c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

a. The statements in the Declarations are accurate and complete;

b. Those statements are based upon representations you made to us; and

c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

a. As if each Named Insured were the only Named Insured; and

b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew.

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V—DEFINITIONS

1. "Advertising injury" means injury arising out of one or more of the following offenses:

a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;

b. Oral or written publication of material that violates a person's right of privacy;

c. Misappropriation of advertising ideas or style of doing business; or

d. Infringement of copyright, title or slogan.

2. "Auto" means a land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment."

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. "Coverage territory" means:

a. Taiwan;

b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in **a.** above; or

c. All parts of the world if:

(1) The injury or damage arises out of:

(a) Goods or products made or sold by you in the territory described in **a.** above; or

(b) The activities of a person whose home is in the territory described in **a.** above, but is away for a short time on your business; and

(2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in **a.** above or in a settlement we agree to.

5. "Employee" includes a "leased worker." "Employee" does not include a "temporary worker."

6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

7. "Impaired property" means tangible property, other than "your product" or "your work," that cannot be used or is less useful because:

a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or

b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

a. The repair, replacement, adjustment or removal of "your product" or "your work"; or

b. Your fulfilling the terms of the contract or agreement.

8. "Insured contract" means:

a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
b. A sidetrack agreement;
c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
e. An elevator maintenance agreement;
f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
Paragraph **f.** does not include that part of any contract or agreement:
(1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing;
(2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
(a) Preparing, approving or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
(b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
(3) Under which the insured, if an architect, engineer or surveyor, assumes liability for injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in **(2)** above and supervisory, inspection, architectural or engineering activities.

9. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker."

10. "Loading or unloading" means the handling of property:
a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
b. While it is in or on an aircraft, watercraft or "auto"; or
c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;
but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto."

11. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
b. Vehicles maintained for use solely on or next to premises you own or rent;
c. Vehicles that travel on crawler treads;
d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
(1) Power cranes, shovels, loaders, diggers or drills; or
(2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
e. Vehicles not described in **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
(1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
(2) Cherry pickers and similar devices used to raise or lower workers;
f. Vehicles not described in **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.
However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
(1) Equipment designed primarily for:
(a) Snow removal;
(b) Road maintenance, but not construction or resurfacing; or
(c) Street cleaning;
(2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

(3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

12. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

13. "Personal injury" means injury, other than "bodily injury," arising out of one or more of the following offenses:

a. False arrest, detention or imprisonment;
b. Malicious prosecution;
c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;
d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
e. Oral or written publication of material that violates a person's right of privacy.

14. "Products-completed operations hazard":

a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
(1) Products that are still in your physical possession; or
(2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
(a) When all of the work called for in your contract has been completed.
(b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
(c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

b. Does not include "bodily injury" or "property damage" arising out of:
(1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you and that condition was created by the "loading or unloading" of that vehicle by any insured;
(2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
(3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that products-completed operations are subject to the General Aggregate Limit.

15. "Property damage" means:

a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

16. "Suit" means a civil proceeding in which damages because of "bodily injury," "property damage," "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:

a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

17. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

18. "Your product" means:

a. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
(1) You;
(2) Others trading under your name; or
(3) A person or organization whose business or assets you have acquired; and
b. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
b. The providing of or failure to provide warnings or instructions.

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

19. "Your work" means:

a. Work or operations performed by you or on your behalf; and
b. Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
b. The providing of or failure to provide warnings or instructions.