

Waiver and Estoppel Clause

(Registration No.: 09AD2021000210301)

It is mutually understood and agreed that the obligation of the insured and/or the applicant to inform and to declare information to the insurer is limited to the inquiry in writing by the insurer prior to the effect of the policy. When the policy is issued, it represents that the insurer is fully aware of the risk of the subject insured. As consequence and at the time of loss, insurer shall not deny the loss or claim against the insured and/or the applicant for not performing its obligation to inform or to declare to the insurer.