Turn on URL rewriting RewriteEngine On

Installation directory
RewriteBase /

Protect hidden files from being viewed
<Files . *>
Order Deny,Allow
Deny From All
</Files>

Protect application and system files from being viewed
RewriteRule ^(application|modules|system)/ - [F,L]

Allow any files or directories that exist to be displayed directly
RewriteCond %(REQUEST_FILENAME) ! -f
RewriteCond %(REQUEST_FILENAME) ! -d

Rewrite all other URLs to index.php/URL
RewriteRule .* index.php [PT]

#AddDefaultCharset Windows-1251