

**EXTENDED COVERAGE ENDORSEMENT**  
**(Applicable to Commercial Properties only)**

Where Extended Coverage is shown as being applicable in the Declarations of the Policy, then in such case and no other the insurance provided in respect of such item(s) is hereby extended to include direct loss or damage caused by the afternoted perils, all as defined or limited hereunder. DEDUCTIBLE CLAUSE: THE INSURER IS LIABLE ONLY FOR THE AMOUNT BY WHICH THE LOSS OR DAMAGE CAUSED BY ANY OF THE PERILS INSURED AGAINST UNDER THIS ENDORSEMENT EXCEEDS THE AMOUNT OF THE DEDUCTIBLE SHOWN ON THE DECLARATION PAGE IN ANY ONE OCCURRENCE.

**1. Explosion:**

There shall in no event be any liability hereunder for loss or damage caused by explosion, rupture or bursting in or of the following property owned, operated or controlled by the Insured:

- (a)
  - (i) the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other equipment connected to said boilers and containing steam or water under steam pressure;
  - (ii) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure;
  - (iii) the combustion chambers or fire boxes of steam generating boilers of the chemical recovery type and the flues or passages which conduct the gases of combustion therefrom;
  - (iv) smelt dissolving tanks;
- (b) other vessels and apparatus, and pipes connected therewith, while under pressure, or while in use or in operation, provided their maximum normal internal working pressure exceeds 15 pounds per square inch above atmospheric pressure, except that liability is specifically assumed for loss or damage resulting from the explosion of manually portable gas cylinders;
- (c) moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
- (d) any vessels and apparatus and pipes connected therewith while undergoing pressure test but this exclusion shall not apply to other property insured hereunder that has been damaged by such explosion;
- (e) gas turbines.
- (f) The following are not explosions within the intent or meaning of this section:
  - (i) electric arcing or any co-incident rupture of electrical equipment due to such arcing;
  - (ii) bursting, rupture or collapse caused by hydrostatic pressure or freezing;
  - (iii) bursting or rupture of any safety disc, rupture of any safety disc, rupture diaphragm or fusible plug.

**1. Impact by Aircraft or Vehicles:** The term "Aircraft" includes articles dropped therefrom. "Vehicles" means any vehicle running on land or tracks. There shall in no event be any liability hereunder for loss or damage

- (a) caused by vehicles belonging to or under the control of the Insured or any of his employees;
- (b) to aircraft or vehicles causing the loss;
- (c) caused by any aircraft when being taxied or moved inside or outside of buildings;
- (d) due to wear and tear.

**2. Lightning:** Lightning loss or damage to electrical appliances or devices.

**3. Riot:** The term "Riot" includes open assemblies of strikers inside or outside the premises who have quitted work and or locked-out

employees. There shall in no event be any liability hereunder for loss or damage

- (a) due to cessation of work or by interruption to process or business operations or by change in temperature;
- (b) due to flood or release of water impounded by a dam, or due to any explosion other than an explosion in respect of which there is liability under Section 1 of this Endorsement;
- (c) due to theft or attempt thereat.

**4. Smoke:** The term "Smoke" means smoke due to a sudden, unusual and faulty operation of any stationary furnace. There shall in no event by any liability hereunder for any cumulative damage or depreciation.

**5. The following Section "Leakage from Fire Protective Equipment"** shall only apply to such items (if any) of this policy as are subject to an Automatic Fire Protection Maintenance Clause contained in the Policy.

**Leakage from Fire Protective Equipment:** Meaning thereby the leakage or discharge of water or other substance from within the equipment used solely or chiefly for fire protection purposes for the premises herein described or for adjoining premises and loss or damage caused by the fall or breakage or freezing of such equipment.

The term "fire protective equipment" includes tanks, water mains, hydrants, or valves and other equipment whether used solely for fire protection or jointly for fire protection and for other purposes but does not include:

- (a) branch piping from a joint system where such branches are used entirely for purposes other than fire protection;
- (b) any water mains or appurtenances located outside of the described premises and forming a part of the public water distribution system;
- (c) any pond or reservoir in which the water is impounded by a dam.

**6. Windstorm or Hail:** There shall in no event be any liability hereunder for loss or damage

- (a) to awnings and roof signs, outside radio and television antennae and appurtenances;
- (b) to all other property outside of buildings except:
  - (i) realty fixtures attached and belonging to the individual buildings insured;
  - (ii) property in railway cars;
- (c) to the interior of the buildings insured or their contents unless damage occurs concurrently with and results from an aperture caused by windstorm or hail; provided that such aperture is a result of the shingles being blown out of the roof or broken off by windstorm or hail;
- (d) directly or indirectly caused by any of the following whether driven by wind or due to windstorm or not; snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence, landslip;
- (e) to roof surfaces unless the shingles are blown out of the roof or broken off by windstorm or hail.

**GENERAL PROVISIONS**

1. If there is other insurance against the peril of fire covering the subject matter of any item of this policy, the Insurer, in the event of any loss covered by this endorsement, shall not be liable for more than the proportion of such loss which the amount of insurance afforded by the applicable item of this policy bears to the total amount of insurance against the peril of fire covering the subject matter of such item, irrespective of whether any other policy affording insurance against the peril of fire also affords insurance against the perils covered by this endorsement.
2. In the event of loss, if there is other insurance in force covering any designated portion of the property against any or all of the perils
3. insured against by this endorsement under a class of insurance policy specially applicable to such property, or if there is any insurance covering more specifically any peril which occasioned such loss, or which would cover the same in the case of any of the foregoing but for the existence of this endorsement, the insurance hereunder shall be further limited to the excess (if any) beyond the amount which is or would have been payable under such other policies had this endorsement not been effected, but in no event exceeding the amount insured under this policy on the property involved.