

**THE FOLLOWING EXTENSIONS, SUBJECT TO THE POLICY CONDITIONS, ARE COVERED UP TO THE LIMIT SHOWN ON THE "DECLARATION PAGE" AS EXTENSIONS OF PROPERTY COVERAGES #1-15**

1. **POLLUTION DAMAGE - INSURED PREMISES:** If a sudden and unintentional event occurs during the policy term resulting in pollution or contamination of the property of the insured premises, which is required to be reported to any provincial authority, we will pay, subject to the deductible, for costs to remove and restore property of the insured premises.
2. **DATA:** Coverage is provided for the depreciated cost of Data being software and data accumulated thereon used in data processing operations.
3. **MEDIA:** Coverage is provided for the depreciated cost of Media being materials on which data are recorded including blank magnetic tapes, disc packs, paper tapes and cards.
4. **BUILDING DAMAGE BY THEFT:** Coverage is extended to insure damage (except by fire) to that part of a "building" occupied by the Insured directly resulting from theft or any attempted theft and from vandalism or malicious acts committed on the same occasion, provided the Insured is the owner of such "building" or is liable for such damage and the "building" is not otherwise insured on this policy. Glass and lettering or ornamentation on the glass is excluded from this extension.
5. **CONSEQUENTIAL DAMAGE:** The Insurer will indemnify the Insured for any indirect or consequential loss or damage to insured property caused by change of temperature. The change of temperature must result from, be occasioned or caused by an insured peril;
  - (a) totally or partially destroying the refrigerating, cooling or heating apparatus, connecting or supply pipes; or
  - (b) interrupting the refrigerating, cooling or heating process.
6. **GLASS AND SIGNS:** The Insurer will indemnify the Insured for all accidental loss or damage to insured interior and exterior glass and signs subject to the exclusions applicable to all insured property on this policy
7. **OFF PREMISES STOCK AND EQUIPMENT:** Coverage is provided for insured property
  - (a) while temporarily removed from the insured "premises" if loss results from a peril insured against;
  - (b) during transportation by motor vehicle, including loss when caused by collision, upset or overturn of the vehicle meaning thereby the violent and accidental contact of the vehicle conveying the property described herein with any other vehicle or object excluding any loss or damage done by coming in contact with any portion of the road bed or by means other than as expressly indicated.In no event does this extension apply to salesmen's samples, contractor's stock, equipment and tools, property at or in fairs or exhibitions, or display items unless specifically stated on the policy "Declaration Page".
8. **PERSONAL PROPERTY OF VISITORS AND EMPLOYEES:** Coverage is provided for personal property of employees and visitors to the insured "premises" for damage caused by the perils which apply to insured contents to a limit of \$500 per item. The insurance on such personal property shall not attach if the property is insured by the owner, unless the Insured is under obligation to keep the property insured or is legally liable for its loss or damage.
9. **GROWING PLANTS, TREES, SHRUBS OR FLOWERS IN THE OPEN:** Coverage is provided for loss or damage to growing plants, trees, shrubs or flowers, not grown for commercial purposes, in the open caused directly by Insured Perils or "Named Perils"(with the exception of "windstorm or hail" or from "theft or attempted theft" as described). This extension of coverage shall be limited to a maximum recovery of five hundred dollars (\$500) for each growing plant, tree, shrub or flower in the open including debris removal expense.
10. **VALUABLE PAPERS AND RECORDS:** Coverage is provided for the extra expense necessarily incurred in the cost of compiling books of account, drawing, card index systems or other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing, all the property of the Insured, when such records are damaged by a peril insured against.
11. **ACCOUNTS RECEIVABLE:** The Insurer will indemnify the Insured for all sums due the Insured from customers, provided that the Insured is unable to effect collection thereof as a direct result of loss of or damage to records of accounts receivable contained on the insured "premises".
12. **EXTRA EXPENSE:** Coverage is provided for the extra expense necessarily incurred by the Insured to continue normal business services and operations which are interrupted as a result of loss by a peril insured against to insured property and only for the period of time required with the exercise of due diligence and dispatch to restore normal business service and operations.
13. **PROFESSIONAL FEES:** Coverage is provided for reasonable fees payable to professionals whom an Insured may hire to produce and certify particulars or details of the Insured's business required by the Insurer to arrive at the loss payable to the Insured.
14. **FIRE DEPARTMENT EXPENSES:** We will reimburse you for fire department charges incurred for attending premises insured under this policy to save or protect insured property from loss or damage, or further loss or damage insured against by this policy.
15. **LEASEHOLD INTEREST:** The Insurer will indemnify the Insured for any leasehold interest which accumulates because the insured "premises" becomes uninhabitable due to a peril insured against on this policy.

**THE FOLLOWING EXTENSION SUBJECT TO THE POLICY CONDITIONS IS IN ADDITION TO THE LIMIT OF LIABILITY APPLYING UNDER THIS POLICY**

16. **AUTOMATIC COVERAGE:** Coverage is provided for building(s) or additions to existing buildings up to a limit of \$100,000 or to contents up to a limit of \$25,000. This shall cover new building(s) or additions to an existing building or additional contents all to be used in conjunction with the expansion of the Insured's existing business. This additional coverage shall cease 60 days from the date construction begins or contents are shipped, or these additional amounts are reported to the company. Additional premium for such new coverage shall be due and payable for values so reported, computed from the date construction begins or additional contents arrive at the premises.
17. **PEAK SEASON STOCK INCREASE:** Up to 25% of the total amount(s) specified for stock may be applied to increase the stock limit for 4 months (120 consecutive days) to cover loss by a peril insured against. This increase shall not apply unless the Limit of Insurance show on the "Declaration Page" is 100% or more of the Insured's average monthly values for the 12 month immediately preceding the date of loss, or if the Insured has been in business less than 12 months, such shorter period of time.

**THE FOLLOWING EXTENSIONS, SUBJECT TO THE POLICY CONDITIONS, ARE COVERED ONLY IF INDIVIDUALLY STATED ON THE DECLARATION PAGE**

18. **SEWER, SEPTIC TANK, FLOOR DRAIN OR SUMP BACKUP COVERAGE**  
If the Declaration Page shows that Sewer, Septic Tank, Floor Drain or Sump Backup Coverage applies it is agreed that the policy is extended to cover direct loss or damage to the building and /or contents insured by this policy caused by:

SEWER, SEPTIC TANK, FLOOR DRAIN OR SUMP BACKUP, meaning sudden and accidental leakage or escape of water from a sewer, septic tank, floor drain or sump pit within the premises subject to the terms and conditions below.

**LOSS OR DAMAGE NOT INSURED**

We do not insure loss or damage:

- (a) resulting from escape of water from a sump pit not equipped with a sump pump; or
- (b) occurring while the building insured is vacant or in the course of construction, irrespective of any permission for vacancy or construction elsewhere in the policy.

19. **POWER FLUCTUATION COVERAGE**

If the Declaration Page shows that Power Fluctuation Coverage applies it is agreed that the Insurer will indemnify the Insured for any direct loss or damage to insured contents caused by a power fluctuation, meaning a sudden rise or fall of electrical power, that is not caused by lightning. This extension will not apply:

- (i) to property under going any process or while being worked on where the damage results from such process or work
- (ii) to the property item which generated the power fluctuation.

20. INCREASED COST TO COMPLY WITH BY-LAWS ON BUILDINGS COVERAGE:

If the Declaration Page shows that the Increased Cost to Comply with By-laws on Buildings Coverage applies, the coverage applicable to insured Building(s) as stated on the "Declaration Page" in the event of loss, destruction or damage by a peril insured against on such building(s) and subject to the Property General Provisions herein, is extended to include loss occasioned by the enforcement of any by-law, regulation ordinance or law which:

- (a) is in force at the time of such loss, destruction or damage;
- (b) regulates zoning or the demolition, repair or construction of damaged buildings; and
- (c) necessitates the demolition of any portion of the building(s) which has not been damaged by a peril insured against.

COVERAGE PROVISIONS

A. VALUE OF UNDAMAGED PORTION OF BUILDING(S)

The Insurer is liable under this provision only for the value of any portion of the insured building(s) which has not been damaged by a peril insured against.

B. DEMOLITION AND DEBRIS REMOVAL COST - UNDAMAGED PORTION OF BUILDINGS(S)

The Insurer is liable under this provision only for the actual cost of demolishing, and clearing the site of, any portion of the insured building(s) which has not been damaged by a peril insured against. This coverage provision is not subject to the application of a co-insurance clause.

C. INCREASE IN COST OF CONSTRUCTION

The Insurer is liable under this provision only for any increase in the cost of repairing, replacing, constructing or reconstructing the building(s) on the same site or on an adjacent site of like height, floor area and style, and for like occupancy. The Insurer shall not be liable under this provision for:

- (a) any loss unless and until there is actual repair, replacement construction or reconstruction by the Insured of the damaged or destroyed building(s) with due diligence and dispatch;
- (b) more than the amount actually and necessarily expended in excess of the loss which would have existed without this endorsement; and
- (c) more than the amount in excess of the cost of repairing, replacing, constructing or reconstructing, whichever is the least, the building(s), with material of like kind and quality without deduction for depreciation.

LIMIT OF LIABILITY

The Insurer shall not be liable under this Additional Agreement for:

- (a) any loss occasioned by the enforcement of any by-law, regulation ordinance or law that is not a result of a peril insured against on the insured building(s).
- (b) more than the Limit of Liability as stated on the "Declaration Page".

21. DEBRIS REMOVAL COVERAGE:

If the Declaration Page shows that Debris Removal Coverage applies it is agreed that the Insurer will indemnify the Insured for expenses incurred in the removal from the Insured's "premises" of debris of the property insured, occasioned by loss or damage to such property, for which loss or damage insurance is afforded under this policy. The Insurer will indemnify the Insured for expenses incurred in the removal of debris or other property which is not insured by this policy but which has been blown by windstorm upon the location specified on the "Declaration Page". This extension does not apply to costs or expenses:

- (i) to "clean up" "pollutants" from land or water; or
- (ii) for testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

Debris Removal expenses shall not be considered in the determination of actual cash value for the purpose of applying the co-insurance clause.

22. EARTHQUAKE COVERAGE

If the Declaration Page shows that Earthquake Coverage applies it is agreed that the policy is extended to cover direct loss or damage caused by Earthquake as defined and limited:

DEFINITION: For the purpose of this coverage, earthquake includes snow slide, ice slide or other earth movements occurring concurrently with and directly resulting from an earthquake shock.

More than one earthquake shock occurring within any consecutive one hundred and sixty-eight hours during the term of the policy will be deemed a single earthquake within the meaning of the coverage. Each loss caused by earthquake will be considered a single claim under the coverage. However we will not pay for any loss or damage caused by an earthquake shock occurring before this endorsement becomes effective nor for any loss or damage caused by any earthquake shock occurring after the expiry of this policy.

DEDUCTIBLE: We will pay for the amount by which the loss or damage caused by earthquake in any one occurrence exceeds the amount specified on the Declaration Page. If a percentage is specified, the amount of the deductible shall be that percentage of the actual cash value (or for those items subject to a replacement cost endorsement, the replacement cost) of the insured property or interest.

LOSS OR DAMAGE NOT INSURED: We do not insure loss or damage caused directly or indirectly by fire, explosion, smoke, leakage from fire protective equipment, theft, vandalism and malicious acts, flood or any nature, waves, high water, waterborne objects or ice, whether or not caused by or attributed to earthquake.

EXTENSION OF COVERAGE: We will pay for loss or damage to the property insured, caused by wind, hail, rain or snow entering a building through an opening in the roof or walls resulting directly from earthquake.

PRO RATA CLAUSE: We will only pay for the proportion of a loss payable under this coverage which the amount insured under this coverage bears to the total amount of insurance covering the peril of fire on the same property. If the policy covers two or more items this provision will apply to each item separately.

All other terms and conditions of the policy to which this coverage applies remain unchanged.

**ALL THE STATUTORY AND ADDITIONAL CONDITIONS OF THE POLICY APPLY TO ANY AND ALL EXTENSIONS ON THIS COVERAGE.**