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**OFFICE EQUIPMENT RIDER
INSURING AGREEMENTS**

1. PROPERTY INSURED

- (a) Office contents, including all materials and supplies usual to the business of the Insured, including furniture, furnishings, fittings, fixtures, machinery, tools, utensils, appliances, books of accounts, drawings, card index systems and other records and generally all office contents of every description, kept or used by the Insured; and
- (b) If the Insured is not the owner of the building(s), Tenants Improvements and Betterments made at the expense of the Insured to building(s); all while ordinarily situated at the premises described on the Declaration Page.

2. PERILS INSURANCE

This policy insures, except as hereinafter excluded, against all risks of direct physical loss, destruction or damage to the property described from any external cause.

3. DEDUCTIBLE CLAUSE

Each claim for loss or damage shall be adjusted separately and from the amount of each such adjusted claim the deductible, as specified on the Declaration Page shall be deducted.

4. EXTENSION OF COVERAGE

The following extensions of coverage shall not increase the amount(s) of insurance stated on the Declaration Page.

- (a) **THEFT DAMAGE TO BUILDING(S)**
10% of the amount of insurance specified for each location may apply to damage (except damage caused by fire) to that part of the building occupied by the Insured, including equipment contained therein, resulting directly from theft or attempt thereat, vandalism or malicious acts, providing the Insured is the owner of the building or is legally liable for the damage. This extension shall not apply to glass or to lettering or ornamentation thereon.
- (b) **CURRENCY, MONEY, CHEQUES AND STAMPS**
\$250.00 may apply to loss by burglary or robbery of currency, money, cheques and stamps while in the premises or while being conveyed outside the premises by the Insured or an employee of the Insured.
- (c) **PERSONAL EFFECTS**
5% of the amount of insurance specified for each location may apply to loss, destruction or damage to personal effects of the Insured or others, not otherwise insured. Losses, if any, under this extension may be adjusted with and payable to the owner or owners.
- (d) **EXTRA EXPENSE**
10% of the amount of insurance specified for each location, but not exceeding \$1,000.00 at any one location, may apply in any one occurrence to cover extra expense necessarily incurred by the Insured to continue normal office operations which are interrupted as a result of loss by a peril insured against to the property insured, while in the premises, but only for the period of time required with the exercise of due diligence and dispatch to restore normal operations.
- (e) **PROPERTY AWAY FROM PREMISES**
10% of the amount of insurance specified for each location may apply to equipment and instruments usually carried by the Insured away from the premises.
- (f) **VALUABLE PAPERS AND RECORDS**
\$500.00 on any one occurrence may apply to additional expense necessarily incurred in the reproduction of the Insured's valuable papers, original plans or drawings, specifications or other records, due to loss, destruction or damage by a peril insured against The Insurer shall not be liable under this extension for any sums due the Insured which the Insured is unable to collect because of loss of records.

EXCLUSIONS

1. PROPERTY EXCLUDED

This policy does not insure loss, destruction or damage to:

- (a) property illegally acquired, kept, stored or transported; property seized or confiscated for breach of any law or by order of any public authority;
- (b) property carried or held as samples or for sale or delivery after sale, raw stock, stock in process or finished stock or customers goods;
- (c) radium or other radio-active material, growing plants (except those which are used for decorative purposes within buildings), animals, fish, birds, notes, money, stamps, securities, accounts, bills, evidences of title, evidences of debt, letters of credit, passports, transportation tickets and other documents having a negotiable or market value, except as provided under Insuring Agreement 4B;
- (d) street clocks, exterior electrical and mechanical signs, exterior glass and lettering or ornamentation thereon, television and other outside antennae, but this exclusion does not apply to loss caused by fire, lightning, smoke, leakage from fire protection equipment, explosion, strike, riot, impact by vehicles or aircraft;
- (e) furs, fur garments, jewels, jewellery, costume jewellery, watches, pearls, precious and semi-precious stones, gold, silver, platinum and other precious metals and alloys.

2. PERILS EXCLUDED

This policy does not insure against loss, destruction or damage caused by:

- (a) earthquake, except for ensuing damage which results from fire, explosion, smoke or leakage from fire protection equipment;
- (b) flood, and the word flood includes waves, tides, and the rising of, the breaking out or the overflow of, any body of water, whether natural or man made, however caused, but this exclusion does not apply to loss or damage caused by escape of water from an elevated water tank on the premises maintained for fire fighting purposes or from a water main;

Exclusions (a) and (b) do not apply to property in transit.

- (c)
 - (i) seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings therein, foundations, basement floors, sidewalks or sidewalk lights, or the backing up of sewers, sumps, septic tanks or drains, but this exclusion does not apply to loss or damage from fire, explosion, riot, vandalism or malicious acts;
 - (ii) the entrance of rain, sleet or snow through doors, windows, skylights or other similar wall or roof openings unless through an aperture concurrently caused by a peril not otherwise excluded;

- (d) dampness of atmosphere, dryness of atmosphere, extremes or changes of temperature, heating, shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in flavour or colour or texture or finish, rust or corrosion, breakage of glass or similar fragile materials, marring, scratching or crushing, but this exclusion does not apply to loss or damage caused directly by fire, lightning, windstorm, hail, explosion, strike, riot, vehicles other than transporting conveyances, impact by aircraft, leakage from fire protection equipment, rupture of pipes or breakage of apparatus, vandalism or malicious acts, theft or attempt thereat or accident to transporting conveyances;
- (e)
 - (i) electrical disturbances to electrical appliances or devices of any kind (including wiring) due to electrical currents artificially generated, unless fire or explosion ensues and then only for the loss or damage by such ensuing fire or explosion;
 - (ii) electric or magnetic injury, disturbance or erasure of electronic recordings except by lightning;
- (f) rodents, insects or vermin;
- (g) delay, loss of market or loss of use;
nor against
- (h) loss or damage sustained while the property insured is actually being worked upon and directly resulting therefrom or caused by any repairing, adjusting or servicing of the property insured, unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion;
- (i) loss or damage resulting from any dishonest act on the part of the Insured, or other party of interest, his or their employees or agents or any person to whom the property may be entrusted (bailees for hire excepted);
- (j) mechanical breakdown or derangement, latent defect, faulty material, faulty workmanship, inherent vice, gradual deterioration or wear and tear;
- (k) any mysterious disappearance or any loss or shortage disclosed on taking inventory;
- (l) loss or damage due to theft (including attempt thereat) of property while unattended in or on any motor vehicle or trailer, unless contained in a fully enclosed and securely locked body or compartment of such vehicle and resulting from forcible entry, evidenced by visible marks into the body or compartment (except property in the custody of bailees for hire).

DEFINITIONS

Where used in this policy:

1. "BURGLARY" means the wrongful abstraction of property insured from within buildings by a person making wrongful entry therein or exit therefrom by actual force and violence as evidenced by visible marks at the place of such entry or exit.
2. "ROBBERY" means:
 - (a) the felonious and forcible taking of property
 - (i) by violence inflicted upon the custodian; or
 - (ii) by putting the custodian in fear of violence; or
 - (iii) by any other overt act committed in the presence of the custodian and of which he was cognizant provided such act is not committed by an officer or employee of the Insured.
 - (b) the felonious taking of property from the custodian who, while having custody of the property insured under this policy, has been killed or physically disabled by injuries inflicted maliciously or sustained accidentally.

SPECIAL CONDITIONS

1. CO-INSURANCE CLAUSE

The Insured shall maintain insurance concurrent in form, range and wording with this policy on the property insured to the extent of at least Eighty Percent (80%) of the actual cash value of the property hereby insured, and that, failing to do so, the Insured shall be a co-insurer to the extent of an amount sufficient to make the aggregate insurance equal to Eight Percent (80%) of the value of the property insured.

In case of loss, this Co-insurance Clause does not apply where the total loss neither exceeds Twenty Five Hundred Dollars (\$2,500.00) nor Two Percent (2%) of the value of the property insured.

If this policy covers two or more locations, this condition applies to each location separately.

2. RECORDS CLAUSE

The liability of the Insurer for loss to:

- (i) books of account, drawings, card index systems and other records, other than as described in (ii) below, shall not exceed the cost of blank books, blank pages, or other materials, plus the cost of labour for actually transcribing or copying said records.
- (ii) media, data storage devices and program devices for electronic and electro-mechanical data processing or for electronically controlled equipment, shall not exceed the cost of reproducing such media, data storage devices and program devices from duplicates or from originals of the previous generation of the media, but no liability is assumed hereunder for the cost of gathering or assembling information or data for such reproduction.

Whichever is applicable of (i) or (ii) above shall be the basis to be adopted for the purpose of applying the Co-insurance Clause.

3. LOSS CLAUSE

Any loss hereunder shall not reduce the amount of this policy.

4. TERRITORIAL LIMITS

This insurance applies only to loss, destruction or damage occurring within Canada or the Continental United States of America (excluding Alaska), unless endorsed to the contrary.

5. OTHER INSURANCE

The Insurer is not liable:

- (a) for more than the portion of any loss, destruction or damage covered by this policy which the applicable limit of this policy bears to the total amount of insurance covering against the perils of fire irrespective of whether or not such other insurance gives insurance in respect of the perils covered by this policy, whether by endorsement thereto or otherwise;
- (b) where such other insurance does not insure against loss, destruction or damage by fire, for more than the excess (if any) of any loss or damage over the applicable limit of any other insurance which would attach if this insurance had not been effected.