

ANT1

**TV / RADIO ANTENNAE FLOATER**

If the Declaration Page indicates ANT1 applies, we insure your permanently mounted television and or radio antenna and attachments listed on the Declaration Page against all risks of direct physical loss or damage subject to the terms and conditions set out below.

The word 'antenna' includes satellite dish receivers.

**Loss or Damage Not Insured**

*We do not insure:*

1. any property illegally acquired, imported, kept, stored or transported;
2. any property lawfully seized or confiscated unless the property is destroyed to prevent the spread of fire;
3. marring or scratching of any property unless caused by fire, explosion, theft or accident to a land vehicle, watercraft or aircraft.

*We do not insure loss or damage caused by or resulting from:*

4. wear, tear, deterioration, defect or mechanical breakdown;
5. any nuclear incident as defined in the Nuclear Liability Act, nuclear explosion or contamination by radioactive material;
6. war, invasion, act of a foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military power;
7. electrical currents, other than lightning unless fire or explosion follows, and then only for the resulting damage;
8. any process or work being performed on the property where the damage results from such process or work;
9. earthquake;
10. flood, surface water, spray, waves, tides, tidal waves, ice or waterborne objects, all whether driven by wind or not, unless the loss or damage resulted from the escape of water from a public water main, swimming pool or equipment attached;
11. any intentional or criminal act or failure to act by:
  - a. any person insured under this form; or
  - b. any other person at the direction of any person insured under this form.

**Special Conditions**

Installation Warranty — The scheduled articles must be installed and erected by a person qualified to do the work in accordance with any by-law or manufacturers instructions.

Any loss or damage shall not reduce the amounts of insurance provided by this floater. If, following settlement of a claim, you acquire any articles to replace those which were lost or damaged, you must tell us within 30 days.