

**EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS
AND EXPRESS FREIGHT**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed additional premium, this insurance is extended to cover extra charges for overtime, night work, work on public holidays and express freight (**EXCLUDING AIRFREIGHT CHARGES**). Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

It is understood and agreed that the Company's liability shall not exceed the percentage of the loss amount, of the direct damage, as stipulated in the Policy Specification.

If the sums insured of the damaged items are less than the amounts required to be insured, then the stipulations of Clause 4. "Proportional Rule" of the General Conditions of the Policy shall be applied hereunder.