

EXTENDED COVERAGE

ADDITIONAL COVERAGE

1. PERILS COVERED

The property covered by this Policy, to which this coverage is attached, is also insured up to the same amounts set forth therein, against the physical damage directly caused by:

- 1.1. Explosion.
- 1.2. Hail, cyclone, hurricane or windstorm.
- 1.3. Strikes, riots, civil commotion, vandalism and malicious damage.
- 1.4. Aircraft or objects fallen therefrom.
- 1.5. Vehicles
- 1.6. Loss or damage caused by vehicles or aircraft owned by the Insured or in his service or owned by the tenants or in their service.
- 1.7. Smoke or soot particles.
- 1.8. Accidental fissures or seepage of piping or water or steam supply systems located within the limits of the premises mentioned in the Policy.
- 1.9. Accidental discharge or leakage from water or steam arising from industrial equipment or household appliances, including refrigeration, air conditioning or heating systems.
- 1.10. Damage caused directly by obstruction in the downspout as a consequence of the accumulation of hail.
- 1.11. Falling trees.
- 1.12. Falling parabolic antennas and non-commercial radio antennas.

2. ADDITIONAL COVERAGES

By express agreement, this coverage is extended to cover:

2.1. Hail, cyclone, hurricane or windstorm:

- 2.1.A. Windmills, wind pumps, radio or television transmission antennas, awnings, overhangs, posters, metallic chimneys, including industrial open air facilities.
- 2.1.B. Buildings or structures under construction or reconstruction, whilst are roofless, lacking one or more sides of their walls, doors or exterior windows or in any way representing a lack of protection against the natural elements, and those vacant.
- 2.1.C. Direct damage caused by snow.

3. EXCLUSIONS

3.1. FOR THE EXPLOSION COVERAGE:

3.1.A. LOSS OR DAMAGE SUSTAINED BY THE EXPLOSION OF BOILERS, TANKS, APPARATUS AND ANY OTHER VESSEL NORMALLY WORKING UNDER PRESSURE.

3.2 FOR THE HAIL, HURICANE OR WINDSTORM COVERAGE:

3.2.A. TIDAL WAVE OR FLOOD.

3.2.B. CORROSION OR LACK OF MAINTENANCE TO THE DAMAGED FACILITIES.

3.2.C. STANDING CROPS, FOREST, TREES AND PLANTS.

3.2.D. PERSONAL PROPERTY, OTHER THAN THAT SPECIFIED IN ITEM "2.1.A" OF CLAUSE 2 "ADDITIONAL COVERAGES" OF THIS ENDORSEMENT, CONTAINED COMPLETELY IN THE OPEN OR IN CONSTRUCTIONS LACKING ONE OR MORE OF THEIR DOORS, WALLS OR EXTERIOR WINDOWS, OR TOTALLY OR PARTIALLY ROOFLESS.

3.2.E. BUILDINGS OR CONSTRUCTIONS WHILST ARE ROOFLESS, LACKING ONE OR MORE SIDES OF THEIR WALLS OR ONE OR MORE OF THEIR DOORS OR EXTERIOR WINDOWS OR TOTALLY OR PARTIALLY LACKING SUCH WALLS OR ROOFS.

3.2.F. TO THE INTERIOR PORTION OF BUILDINGS OR CONTENTS THEREIN FROM DAMPNES OR WATER SEEPAGE AS A CONSEQUENCE OF DEFICIENCIES IN CONSTRUCTION OR DESIGN OF ROOFS, INCLUDING LACK OF MAINTENANCE THEREOF CAUSED FROM RAIN, HAIL OR SNOW, UNLESS SUCH BUILDINGS ARE DESTROYED OR DAMAGED IN THEIR ROOFS, WALLS, DOORS OR EXTERIOR WINDOWS BY THE DIRECT ACTION OF THE PERILS COVERED BY THIS COVERAGE, WHEREBY CAUSING OPENINGS OR FISSURES THROUGH WHICH SUCH RAIN WATER HAS PENETRATED.

3.3. FOR THE WATER DAMAGE COVERAGE:

IT IS UNDERSTOOD AND AGREED UPON THAT IN NO EVENT SHALL THIS COMPANY BE LIABLE FOR LOSS OR DAMAGE CAUSED:

3.3.A. BY FLOOD.

3.3.B. TO BUILDINGS UNDER CONSTRUCTION OR CONSTRUCTIONS WHILST ARE ROOFLESS, LACKING ONE OR MORE SIDES OF THEIR WALLS OR ONE OR MORE OF THEIR DOORS OR EXTERIOR WINDOWS, OR TOTALLY OR PARTIALLY LACKING SUCH WALLS OR ROOFS.

3.3.C. TO THE INTERIOR PORTION OF BUILDINGS OR CONTENTS THEREIN FROM DAMPNES OR WATER SEEPAGE AS A CONSEQUENCE OF DEFICIENCIES IN CONSTRUCTION OR DESIGN OF ROOFS, INCLUDING LACK OF MAINTENANCE THEREOF CAUSED FROM RAIN, HAIL OR SNOW, UNLESS THE BUILDINGS ARE DESTROYED OR DAMAGED IN THEIR ROOFS, WALLS, DOORS OR EXTERIOR WINDOWS BY THE DIRECT ACTION OF THE PERILS COVERED BY THIS COVERAGE, WHEREBY CAUSING OPENINGS OR FISSURES THROUGH WHICH SUCH RAIN WATER HAS PENETRATED.

3.3.D. OBSTRUCTIONS, INSUFFICIENCIES, DEFICIENCIES, FISSURES OR WHATEVER SUCH CAUSED BY THE SEWERAGE SYSTEM OR BY LACK OF SUCH SEWERAGES.

3.4 FOR THE AIRCRAFT, VEHICLES AND SMOKE COVERAGE:

3.4.A. SMOKE OR SOOT PARTICLES GIVEN OFF FROM INDUSTRIAL CHIMNEYS OR APPARATUS.

3.4.B. SMOKE OR SOOT EMERGING FROM INDUSTRIAL CHIMNEYS OR APPARATUS WITHIN THE INSURED PREMISES, WHEN SUCH APPARATUS LACK NECESSARY EMISSION CONTROLS FOR SMOKE OR CHIMNEYS.

3.4.C. DAMAGE TO VESSELS, BOATS, LIGHTERS OR OTHER VESSELS, INCLUDING AIRCRAFT AND ACCESSORIES FIXED THERETO.

3.5. FOR THE STRIKES, RIOTS, CIVIL COMMOTION, VANDALISM AND MALICIOUS DAMAGE:

3.5.A. THEFT, LARCENY OR LOOTING COMMITTED BY THE INSURED'S PERSONNEL OR BY THIRD PARTIES, DURING OR AFTER THE OCCURRENCE OF THE AFOREMENTIONED ACTS.

3.5.B. DEPRECIATION, DELAY OR MARKET LOSS.

3.5.C. POWER, SHORTAGE BLACK OUTS OR REDUCTION OF ENERGY, FUEL OR WORK OF ANY KIND OR NATURE.

3.5.D. CHANGES OF TEMPERATURE OR HUMIDITY.

3.5.E. CONSEQUENTIAL DAMAGE RESULTING FROM THE ACTS REFERRED TO IN THIS COVERAGE.

3.5.F. IN CASE OF VANDALISM AND MALICIOUS DAMAGE: EXPLOSION, RUPTURE, OR BURSTING OF STEAM BOILERS, STEAM PIPING, STEAM MACHINERY OR ROTARY PARTS OF MACHINES OR MACHINERY OWNED BY THE INSURED OR OPERATED OR CONTROLLED BY HIM AND WHICH ARE LOCATED IN THE BUILDINGS DESCRIBED IN THE POLICY.

3.5.G. TERRORISM AND/OR

3.5.G.1. MEASURES TAKEN IN PREVENTING, SUPPRESSING, CONTROLLING OR MINIMIZING THE CONSEQUENCES DERIVED FROM ANY ACT OF TERRORISM AND/OR

3.5.G.2. ANY CONSEQUENTIAL DAMAGE DERIVED FROM ANY ACT OF TERRORISM.

3.6. FOR THE FALLING TREES COVERAGE:

3.6.A. DAMAGES CAUSED BY FELLING OR PRUNING OF TREES OR THE CUTTING OF BRANCHES THEREOF CARRIED OUT BY THE INSURED.

4. DEDUCTIBLE

In each claim for physical damage caused by the perils covered in this coverage, except for Explosion, the Insured shall always be charged the amount indicated in the Specification of the Policy.

Such deductible shall be applied separately to each building or structure, including the contents therein, irrespective of whether the property is covered in one or various items or in one or various Policies.

Should the provisions of Clause 4 "Proportional Rule" of the General Conditions of the Policy be applied hereto, the Insured shall be charged only a proportion of the deductible amount to the same extent as to which the Company responds proportionally to the damage claim.