

AIRCRAFT, VEHICLES AND SMOKE

ADDITIONAL COVERAGE

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 caused directly by: **Aircraft, Vehicles and Smoke.**

1. PERILS COVERED

The covered property by this Policy is also insured against the direct physical damage caused by:

- 1.1. Aircraft or objects fallen therefrom.
- 1.2. Vehicles.
- 1.3. Smoke or soot particles.

2. PERILS EXCLUDED BUT WHICH MAY BE COVERED BY EXPRESS AGREEMENT

Unless express agreement, this Endorsement does not cover loss or damage caused by:

- 2.1. Vehicles or aircraft owned by the Insured or in his service.
- 2.2. Vehicles or aircraft owned by the tenants or in their service.

3. EXCLUSIONS

IN NO EVENT SHALL THE COMPANY BE LIABLE FOR LOSS OR DAMAGE CAUSED BY:

- 3.1. **SMOKE OR SOOT PARTICLES GIVEN OFF FROM INDUSTRIAL CHIMNEYS OR APPARATUS.**
- 3.2. **SMOKE OR SOOT EMERGING FROM INDUSTRIAL CHIMNEYS OR APPARATUS WITHIN THE INSURED PREMISES, WHEN SUCH APPARATUS LACK NECESSARY EMISSION CONTROLS FOR SMOKE OR CHIMNEYS.**
- 3.3. **DAMAGE TO VESSELS, BOATS, LIGHTERS OR OTHER VESSELS, INCLUDING AIRCRAFT AND ACCESSORIES FIXED THERETO.**

4. DEDUCTIBLES

In each claim for physical damage caused by the perils covered in this Clause, the Insured shall always be charged an amount equivalent to the percentage of the Sum Insured 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.