

EXTERIOR GLASS COVERAGE FORM

INSURING AGREEMENTS

The Insurer agrees, in consideration of the payment of the premium and of the statements contained in the Declarations, subject to all the terms and conditions of this policy:

1. Indemnity for Damage:

To indemnify the Insured for all damage to the glass, lettering, ornamentation, tape or foil described in the Schedule attached hereto caused by accidental breakage of such glass which occurs during the policy period.

2. Exclusions:

The Insurer shall not be liable for loss or damage:

- a. caused by fire in the Insured's premises or elsewhere;
- b. caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- c. during construction of, alteration or addition to the premises described in the Declaration other than ordinary repair or maintenance;
- d. while the premises containing such glass is, to the knowledge of the Insured, vacant or unoccupied for more than thirty consecutive days or being a manufacturing premises ceases to be operated and continues out of operation for more than thirty consecutive days
- e. or increased costs of repair due to the operation of any law regulating the zoning, demolition, repair or construction of buildings.

3. Limit of Indemnity

The Insurer's liability is limited to the actual cost of replacement including installation charges, of such glass, lettering, ornamentation, tape and foil at the time of the breakage, not exceeding the Limit of Insurance (if any).

4. Deductible

The Insurer is liable for the amount by which the loss or damage caused by the accidental breakage exceeds the amount of the deductible specified on the "Declaration Page" in any one occurrence. If one occurrence could lead to the application of more than one deductible only the largest deductible will apply.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.