



FOR INFORMATION PURPOSES HERE IS A LIST OF THE 7 PERILS WHICH WOULD BE COVERED UNDER “FIRE AND EXTENDED COVERAGES” TYPE INSURANCE.

(Please note: water damages are not covered under this type of insurance and Vandalism would be excluded for vacant buildings) The Named Perils are:

- A) Fire or lightning
- B) Explosion: Except with respect to explosion of natural, coal or manufactured gas, there shall in no event be any liability hereunder for loss or damage caused by explosion, rupture or bursting in or of the following property owned, operated or controlled by the Insured:
- i) a) the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other “equipment” connected to said boilers and containing steam or water under steam pressure;
 - b) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure;
 - c) the combustion chambers or fire boxes of steam generating boilers of the chemical recovery type and the flues or passages which conduct the gases of combustion there from;
 - d) smelt dissolving tanks;
 - ii) other vessels and apparatus, and pipes connected therewith, while under pressure, or while in use or in operation, provided their maximum normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure except that liability is specifically assumed for loss or damage resulting from the explosion of manually portable gas cylinders;
 - iii) moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
 - iv) any vessels and apparatus and pipes connected therewith while undergoing pressure tests, but this exclusion shall not apply to other property insured hereunder that has been damaged by such explosion;
 - v) gas turbines;
- The following are not explosions within the intent or meaning of this section:
- a) electric arcing or any coincident rupture of electrical “equipment” due to such arcing;
 - b) bursting or rupture caused by hydrostatic pressure or freezing;
 - c) bursting or rupture of any safety disc, rupture diaphragm or fusible plug.
- C) Impact by aircraft, spacecraft or land vehicle: The terms Aircraft and Spacecraft include articles dropped there from.
- There shall in no event be any liability hereunder due to cumulative damage or for loss or damage:
- i) caused by land vehicles belonging to or under the control of the Insured or any of his employees;
 - ii) to aircraft, spacecraft or land vehicle causing the loss;
 - iii) caused by any aircraft or spacecraft when being taxied or moved inside or outside building.
- D) Riot, vandalism or “malicious acts” (except if excluded on the “Declarations Page”): The term Riot includes open assemblies of strikers inside or outside the “premises” who have quitted work and of locked-out employees. There shall in no event be any liability hereunder for loss or damage:
- i) due to cessation of work or by interruption to process or business operations or by change(s) in temperature;
 - ii) due to flood or release of water impounded by a dam, or due to any explosion other than an explosion in respect of which there is insurance under Clause 5. B);
 - iii) due to theft of attempt thereat.
- E) Smoke: The term smoke means smoke due to a sudden, unusual and faulty operation of any stationary furnace. There shall in no event be any liability hereunder for any cumulative damage.
- F) “Leakage from fire protective equipment”.
- G) Windstorm or hail: There shall in no event be any liability hereunder for loss or damage:
- i) to the interior of the “buildings” insured or their “contents” unless damage occurs concurrently with and results from an aperture caused by windstorm or hail;
 - ii) directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not: snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence, landslide.