

The Business Edge Multi-Peril Extension Endorsement



Intact Insurance Company

Unless specifically endorsed on the "Declaration Page(s)", the limits stated below apply to the coverage, subject to the deductible shown for the Commercial Building and Contents Broad Form (BF02) on the "Declaration Page(s)".

Summary of Coverages

Item	Coverage	Limit of Insurance
A. Building and/or Contents		
Item 1	Building By-Laws	Included
Item 2	Newly Acquired Buildings	\$500,000
Item 3	Blanket Glass	Included
Item 4	Roadways, Walkways, Parking Lots	\$50,000
Item 5	Inflation Protection	Included
Item 6	Fire Department Service Charges	\$50,000
Item 7	Personal Property of Officers and Employees	\$10,000
Item 8	Contents at Newly Acquired Locations	\$500,000
Item 9	25% Peak Season Increase	Included
Item 10	Money Coverage	\$1,000
Item 11	Stock Spoilage	Included
Item 12	Professional Fees	\$10,000
Item 13	Outdoor Signs	Included
Item 14	Accounts Receivable	\$25,000
Item 15	Valuable Papers and Records	\$25,000
Item 16	Non-Owned Locations	\$25,000
Item 17	Transportation Floater	\$10,000
Item 18	Replacement Cost	Included
Item 19	Damage to Buildings By Theft	Included
Item 20	Sales Samples	\$10,000
Item 21	Exhibition Floater	\$25,000
Item 22	Courier and Parcel Post	\$10,000
Item 23	Growing Plants, Trees, Shrubs or Flowers	\$25,000
Item 24	Arson Reward	\$5,000
Item 25	Automatic Fire Suppression System Recharge Expense	\$10,000
Item 26	Brands and Labels	\$25,000
Item 27	Catch All Clause	\$25,000
Item 28	Deferred Payment Plan Stock	\$25,000
Item 29	Electronic Data Processing Equipment Breakdown	\$25,000
Item 30	Expediting Expenses	\$25,000
Item 31	Home Office Property	\$10,000
Item 32	Installation Floater	\$10,000
Item 33	Land and Water Pollution Clean Up	\$10,000
Item 34	Lock Replacement Costs	\$5,000
Item 35	Proof of Loss Preparation Costs	\$10,000
B. Business Interruption Extensions		
Item 36	Extra Expense	\$25,000
	Interruption by Civil Authority	2 weeks
Item 37	Tenant's Leasehold Interest	\$12,000

A. BUILDINGS AND/OR CONTENTS

The following extensions are subject to all terms, conditions, exclusions, stipulations and provisions applicable to the Commercial Building and Contents Broad Form (BF02) and the Limit of Insurance specified in the Summary of Coverages in this Form.

ITEM 1 – BUILDING BY-LAWS

1. Indemnity Agreement

This insurance is, without increasing the amount of insurance, and only as a result of an insured peril, extended to indemnify the Insured for:

- (a) loss occasioned by the demolition of any undamaged portion of the "building";
- (b) the cost of demolishing and clearing the site of any undamaged portion of the "building";
- (c) any increase in the cost of repairing, replacing, constructing or reconstructing the "building" on the same site or on an adjacent site, of like height, floor area and style, and for like occupancy;

arising from the enforcement of the minimum requirements of any by-law, regulation, ordinance or law which

- (i) regulates zoning or the demolition, repair or construction of damaged "buildings" and
- (ii) is in force at the time of loss or damage.

2. Exclusions

This extension does not insure against:

- (a) the enforcement of any by-law, regulation, ordinance or law which prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;
- (b) direct or indirect loss, damage, cost or expense, arising out of "clean-up" resulting from any actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants";
- (c) direct or indirect loss, damage, cost or expense, for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants"; or
- (d) the enforcement of any by-law, regulation, ordinance or law which would apply in the absence of a loss.

ITEM 2 – NEWLY ACQUIRED BUILDINGS

Newly acquired buildings are covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form. Coverage is automatic on condition that notification of such acquisition shall be filed with the Insurer within 60 days of such acquisition and any additional premium required by the Insurer shall be effected from the date of acquisition. This limit is in addition to the Limit of Insurance applicable to Buildings.

ITEM 3 - BLANKET GLASS

This policy insures all exterior plate or thermopane glass, lettering and ornamentation for all damage caused by the accidental breakage of such glass. Such insurance shall also include the expense of boarding up damaged openings or installing temporary plates.

The insurer shall not be liable under this extension for:

- (a) loss or damage by fire in the Insured's premises or elsewhere;
- (b) cost of removing and replacing any fixtures or other obstructions to the replacement of the glass;
- (c) loss or damage to stained glass or leaded glass.

The Insurer's liability is limited to the true value of such exterior plate or thermopane glass, lettering or ornamentation at the time of breakage.

This coverage shall not increase the Limit of Insurance specified on the "Declaration Page(s)".

ITEM 4 – ROADWAYS, WALKWAYS, PARKING LOTS

Loss or damage to roadways, walkways, parking lots, other exterior paved surfaces, retaining walls or permanently installed landscape structures outside the "building" located on the "premises" specified on the "Declaration Page(s)" are covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form.

This coverage shall not increase the Limit of Insurance specified on the "Declaration Page(s)".

This extension replaces coverage for the same property that is insured elsewhere under this policy.

ITEM 5 – INFLATION PROTECTION

1. It is agreed that the amount of insurance applicable to:

- (a) "Building(s)" shall be increased during the policy period with reference to an amount attributable to non residential building construction price inflation since the last "premium due date";
- (b) "Stock", "Equipment" and "Contents of Every Description", shall be increased during the policy period with reference to an amount attributable to inflation since the last "premium due date";
- (c) "Property of Every Description", if this insures solely "Building(s)", shall be increased during the policy period with reference to an amount attributable to non-residential building construction price inflation since the last "premium due date";
- (d) "Property of Every Description", if this insures solely "Stock" or "Equipment", shall be increased during the policy period with reference to an amount attributable to inflation since the last "premium due date";
- (e) "Property of Every Description", if this insures "Building(s), and/or "Stock", and/or "Equipment", shall be increased during the policy period with reference to an amount attributable to inflation and non-residential building construction price inflation since the last "premium due date".

2. At the "premium due date" the amount of insurance to:

- (a) "Building(s)", "Stock", "Equipment", "Contents of Every Description" and "Property of Every Description" shall be increased automatically with reference to an amount attributable to inflation and the appropriate premium charged.

3. If the amount of insurance applicable to "Building(s)", "Stock", "Equipment", "Contents of Every Description", and "Property of Every Description" is changed at the request of the Insured during the policy period, the effective date of this extension is deemed to coincide with the effective date of such change.

4. Definition

"Premium due date" means the inception, renewal or anniversary date of the Policy.

ITEM 6 – FIRE DEPARTMENT SERVICE CHARGES

Fire Department service charges are covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form in any one occurrence when:

- (a) The Insured had assumed such charges by contract or agreement prior to the loss;
- (b) The Fire Department is called to save or protect the insured property from a peril insured against; and
- (c) The insured property is on the premises described in the "Declaration Page(s)".

The limit provided under this extension is in addition to the limits specified in the "Declaration Page(s)".

ITEM 7 – PERSONAL PROPERTY OF OFFICERS AND EMPLOYEES

Personal property of officers and employees of the Insured is covered for an aggregate amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form in any one occurrence while at the locations specified in the "Declaration Page(s)".

This extension does not apply if such property is insured by the owner unless the insured is obliged to insure it or is liable for its loss or damage.

This extension replaces Extensions of Coverage 7(c) of the Commercial Building and Contents Broad Form (BF02)

ITEM 8 – CONTENTS AT NEWLY ACQUIRED LOCATIONS

Business Contents are covered for an amount not to exceed \$500,000 or the amount shown in the "Declaration Page(s)", whichever is greater, while at premises owned, leased or operated by the Insured other than those described in the "Declaration Page(s)". Coverage is automatic on condition that notification of such Business Contents shall be filed with the insurer within 60 days of such acquisition and any additional premium required by the insurer shall be effected from the date of acquisition.

ITEM 9 – PEAK SEASON INCREASE

The limit of liability shown in the "Declaration Page(s)" for Contents insured under this Policy shall be automatically increased by 25% to provide for seasonal variations. However, this increase shall not apply unless the limit of liability shown in the "Declaration Page(s)" for this coverage is 100% or more of the Insured's average monthly values for the 12 months immediately preceding the latest effective date (inception or renewal), or in the event the Insured has been in business for less than 12 months, such shorter period of time.

ITEM 10 – MONEY COVERAGE

Money and securities used in and incidental to the Insured's business (as evidenced by the Insured's account records) while on the premises of the Insured as specified in the "Declaration Page(s)" or away from such premises while being carried or held strictly incidentally to the Insured's business are covered up to the Limit of Insurance shown in the Summary of Coverages in this Form for any one occurrence.

For the purpose of this coverage, "money" means currency, coins, bank notes and bullion. "Securities" means all negotiable and non-negotiable instruments or contracts representing either money or other property and includes revenue and other stamps in current use, tokens, and tickets, but does not include money.

If there is specific coverage for money and securities in another part of this policy, the specific insurance replaces this extension. The specific insurance is not additional to this extension.

ITEM 11 – STOCK SPOILAGE

Insurance is extended to cover physical loss of or damage to "stock" on the "premises" caused by dampness or dryness of atmosphere or change of temperature.

The dampness or dryness of atmosphere or change of temperature must be the direct result of (a) or (b) below.

- (a) Physical loss of or damage to "building" or "equipment", including supply or transmission lines and pipes and their connections furnishing "services", on the "premises". The physical loss or damage must directly result from an insured peril. The part of the "building" or of the "equipment" that sustains loss or damage must be used for refrigerating, cooling, humidifying, dehumidifying, heating or for generating or converting power.
- (b) Interruption to the supply of "services" to the "premises". The interruption must be caused by physical loss of or damage to apparatus that generates or supplies such "services" to the "premises". The physical loss or damage must directly result from an insured peril. The apparatus that sustains loss or damage must be located on or within 25 kilometres of the "premises".

This extension does not apply unless the interruption to "services" continues for a period greater than 24 hours.

This coverage does not cover loss or damage resulting from partial or total interruption to the supply of "services" arising from:

- (i) loss of or damage to any electrical transmission lines or distribution lines or their supporting structures, except for those located on the "premises";
- (ii) lack of sufficient capacity; or
- (iii) intentional reduction in supply.

As used in this coverage "services" means electricity, water, gas or steam.

This coverage shall not increase the Limit of Insurance specified on the "Declaration Page(s)".

ITEM 12 – PROFESSIONAL FEES

Fees payable to auditors/accountants/engineers/surveyors/architects are covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form, for producing and certifying details of the Insured's business, as may be required by the Insurer, in respect to a loss covered under this Policy.

ITEM 13 – OUTDOOR SIGNS

This Form insures outdoor signs, located on the premises specified on the "Declaration Page(s)", for a peril insured against, which are the property of the Insured or the property of others for which the Insured may be held liable.

Inclusion of this coverage shall not increase the limit of liability specified on the Declaration Page(s).

ITEM 14 – ACCOUNTS RECEIVABLE

The actual loss sustained by the Insured through inability to effect collection of unpaid balances or accounts is covered, when resulting directly from loss of or damage to the Insured's accounts receivable records, for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form. This amount shall also include:

- (i) Interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectable by such loss or damage;
- (ii) Collection expense in excess of normal collection cost and made necessary because of such loss or damage;
- (iii) Other expenses, when reasonably incurred by the Insured in re-establishing records of accounts receivable following such loss or damage.

This insurance applies:

- (a) While the insured records are contained in the Insured's premises specified in the "Declaration Page(s)";
- (b) While the insured records are being removed to and while at a place of safety because of an imminent danger of loss or damage and while being returned from such place, provided the insured notifies the insurer in writing within thirty (30) days of such removal;
- (c) While the insured records are being conveyed outside the Insured's premises or while temporarily within other premises except for storage.

Additional Exclusions

This extension does not apply to loss or damage:

- (i) due to bookkeeping, accounting or billing errors or omissions;
- (ii) the proof of which as to factual existence, is dependent upon an audit of records or an inventory computation; but this shall not preclude the use of such procedures in support of claim for loss which the Insured can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of accounts receivable not otherwise excluded hereunder;
- (iii) due to alteration, falsification, manipulation, concealment, destruction or disposal of records of accounts receivable committed to conceal the wrongful giving, taking, obtaining, or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding.

Basis of Settlement

(a) Determination of Receivables: Deductions

In order to accurately establish the total amount of accounts receivable outstanding as of the date of such loss, such amount shall be computed as follows:

- (i) the monthly average of accounts receivable shall be adjusted in accordance with the percentage increase or decrease in the twelve months average of monthly gross sales of goods and services which may have occurred in the interim;
- (ii) the monthly amount of accounts receivable thus established shall be further adjusted in accordance with any demonstrable variance from that average for the particular month in which the loss occurred, due consideration also being given to the normal fluctuations in the amount of accounts receivables within the fiscal month involved; but in no event shall the Insurer be liable for more than the limit of liability specified in the "Declaration Page(s)".

(b) Inspection and Audit

The Insurer shall be permitted to inspect the premises and the receptacles in which the records of accounts receivable are kept by the Insured, and to examine and audit the Insured's books and records at any time during the policy period and any extension thereof and within three years after the final termination of this policy, as far as they relate to the premium basis or the subject matter of this insurance, and to verify the statements of any outstanding record of accounts receivable submitted by the Insured and the amount of recoveries of accounts receivable on which the Insurer has made any settlement.

(c) Recoveries

After payment of loss all amounts recovered by the Insured on accounts receivable for which the Insured has been indemnified shall belong and be paid to the Insurer by the Insured up to the total amount of loss paid by the Insurer, but all recoveries in excess of such amounts shall belong to the Insured.

ITEM 15 – VALUABLE PAPERS AND RECORDS

The actual loss sustained by the Insured through direct physical loss of or damage to valuable papers and records is covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form .

The term "Valuable Papers and Records" means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts, but does not include money or securities.

This Insurance applies:

- (i) While the insured valuable papers and records are contained in the Insured's premises specified in the "Declaration Page(s)". It is a condition precedent to any right of recovery hereunder, that the valuable papers and records shall be kept in protective container(s), at all times when the premises are not open for business, except while such valuable papers and records are in actual use or as stated in (ii) and (iii) below.
- (ii) While the insured valuable papers and records are being removed to, and while at a place of safety because of an imminent danger of loss or damage and while being returned from such place, provided the Insured notifies the Insurer in writing within thirty (30) days of such removal.
- (iii) While the valuable papers and records are being conveyed outside the Insured's premises or while temporarily within other premises except for storage for an amount not to exceed \$5,000 or the amount specified in the "Declaration Page(s)", whichever is greater.

Additional Exclusions

This extension does not apply to loss or damage:

- (i) directly resulting from errors or omissions in processing or copying unless fire or explosion ensues and then only for direct loss caused by such ensuing fire or explosion;
- (ii) to property held as samples or for sale or for delivery after sale;
- (iii) to property not specifically declared and described, if such property cannot be replaced with other of like kind and quality.

Basis of Settlement

The limit of the Insurer's liability for loss shall not exceed the actual cash value of the property at time of loss, nor what it would then cost to repair or replace the property with other of like kind and quality, nor the Limit of Loss amount stated in the "Declaration Page(s)".

The Insurer may pay for the loss in money, or may repair or replace the property and may settle any claim for loss of the property either with the Insured or the owner thereof. Any property so paid for or replaced shall become the property of the Insurer. The Insured or the Insurer, upon recovery of any such property, shall give notice thereof as soon as practicable to the other and the Insured shall be entitled to the property upon reimbursing the Insurer for the amount so paid or the cost of replacement.

Application of the Insurance to property of more than one person shall not operate to increase the applicable Limit of Insurance.

ITEM 16 – NON-OWNED LOCATIONS

Business contents are covered for an amount not to exceed the Limit of Insurance shown in the Summary of Coverages in this Form while at a location not owned, rented or controlled in whole or in part by the Insured, but this extension of coverage does not apply to the following property:

- (i) Tools and contractor's equipment;
- (ii) Computer equipment, media, and accessories;
- (iii) Property temporarily on exhibition at locations not owned by the Insured.

ITEM 17 – TRANSPORTATION FLOATER

This Form covers direct physical loss of or damage to contents while in transit anywhere in Canada or the Continental United States of America other than by parcel post or courier, for an amount not to the Limit of Insurance specified in the Summary of Coverages in this Form for any one loss covered hereunder.

Additional Exclusion

This extension does not insure:

- (i) valuable papers and records, as defined elsewhere in this Form;
- (ii) fine arts;
- (iii) money and securities;
- (iv) samples or containers while in the care, custody or control of the Insured's sales representative;
- (vi) property insured under Item (21) – Exhibition;

ITEM 18 – REPLACEMENT COST

This Clause applies to Building(s) and Contents, as defined, but only if "Replacement Cost" is specified in the "Declaration Page(s)" and subject to the limitations contained herein.

1. The Insurer agrees to amend the Basis of Valuation from actual cash value to "replacement cost" subject to the following provisions:
 - (a) "replacement" shall be effected by the Insured with due diligence and dispatch;
 - (b) settlement on a "replacement cost" basis shall be made only when "replacement" has been effected by the Insured and in no event shall it exceed the amount actually and necessarily expended for such "replacement";
 - (c) any other insurance effected by or on behalf of the Insured in respect of the insured perils under this Policy on the property to which this extension is applicable shall be on the basis of "replacement cost";
 - (d) failing compliance by the Insured with any of the above provisions, settlement shall be made as if this extension had not been in effect.
2. In the event that new property of like kind and quality is not obtainable, new property which is as similar as possible to that lost or damaged and which is capable of performing the same function shall be deemed to be new property of like kind and quality for the purposes of this extension.
3. **Exclusions**

This extension does not apply to:

 - (a) "stock";
 - (b) business records, including those which exist on electronic or magnetic media (other than pre-packaged software programs);
 - (c) any increase in the cost of "replacement" occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law.
4. **Definitions**
 - (a) "replacement" includes repair, construction or re-construction with new property of like kind and quality; and
 - (b) "replacement cost" means whichever is the least of the cost of replacing, repairing, constructing or re-constructing the property on the same site with new property of like kind and quality and for like occupancy without deduction for depreciation.

ITEM 19 – DAMAGE TO BUILDINGS BY THEFT

Damage to buildings caused by theft is covered, in respect to damage to that part of a building occupied by the Insured, directly resulting from theft or attempted theft and from vandalism or malicious acts committed on the same occasion, provided the Insured is not the owner of the building and is legally liable for such damage and the building is not otherwise insured under this form.

This extension replaces Extensions of Coverage 7(d) of the Commercial Building and Contents Broad form (BF02)

ITEM 20 – SALES SAMPLES

This extension covers property insured, whether in transit or otherwise, in the custody of sales representatives, for up to the Limit of Insurance specified in the Summary of Coverages in this Form for this item. .

ITEM 21 – EXHIBITION FLOATER

This extension covers stock and equipment temporarily on exhibition at locations not owned by the Insured and including while in transit to and from any such exhibition site(s) in Canada or the Continental United States of America, for up to the Limit of Insurance specified in the Summary of Coverages in this Form.

ITEM 22 – COURIER AND PARCEL POST

This extension covers property in any one package in course of transit by parcel post or courier for up to the Limit of Insurance specified in the Summary of Coverages in this Form

ITEM 23 – GROWING PLANTS, TREES, SHRUBS OR FLOWERS

Loss or damage to growing plants, trees, shrubs or flowers outside the "building" are covered from "Named Perils" (with the exception of windstorm or hail as described in clause 18 of the Commercial Building and Contents Broad Form (BF02) or from theft or attempted theft. This extension of coverage shall be limited to a maximum recovery, including debris removal expense, of the Limit of Insurance specified in the Summary of Coverages in this Form for any one occurrence

This extension replaces Extensions of Coverage 7(e) of the Commercial Building and Contents Broad Form (BF02)

ITEM 24 – ARSON REWARD

In the event of loss or damage by fire to the insured property that results from an act of arson for which coverage is afforded under this policy, the Insurer will reimburse the Insured for rewards paid for information directly leading to convictions for the act of arson for up to the Limit of Insurance specified in the Summary of Coverages in this Form.

ITEM 25 – AUTOMATIC FIRE SUPPRESSION SYSTEM RECHARGE EXPENSE

This extension insures, subject to the Limit of Insurance shown in the Summary of Coverages in this Form, in any one occurrence, the automatic fire suppression recharge expense incurred by the Insured due to leakage or discharge of the fire suppressant within any automatic fire suppression system at the premises of the insured where such discharge, or leakage is caused by or results from an insured peril under this policy.

ITEM 26 – BRANDS AND LABELS

In case of loss or damage to property bearing a brand or trademark, or the sale of which in any way carries or implies the guarantee of the responsibility of the manufacturer or Insured, the salvage value of such damaged property shall be determined after removal and re-identifying such brands or trademarks or other identifying characteristics. The cost of such removal shall be borne by the Insurer up to the Limit of Insurance specified in the Summary of Coverages in this Form.

ITEM 27 – CATCH ALL CLAUSE

This extension applies if the limit for any other extension described in this Form is insufficient to fully indemnify the Insured following loss or damage insured against by the Commercial Building and Contents Broad Form (BF02). The insufficiency must be determined after all policy definitions, conditions and limitations have been taken into account in the adjustment of the claim for such loss or damage. In that event, the Insurer will pay to the Insured, in addition to the adjusted amount of the claim, the lesser of:

- i. The difference between the amount payable under the adjusted claim and the amount required to fully indemnify the Insured.
- ii. The Limit of Insurance shown for this extension in the Summary of Coverages.

If the limit for more than one extension is insufficient, this Catch All Clause may be applied to one or more extensions in any one loss occurrence. In the event that claim is made under this Catch All Clause, the Insured shall elect which extensions shall receive the benefit of this Catch All Clause.

The Insurer shall not be liable for more than the limit for this extension shown in the Summary of Coverages in any one occurrence, no matter how many extension limits are insufficient.

ITEM 28 – DEFERRED PAYMENT PLAN STOCK

This extension insures, subject to the Limit of Insurance shown in the Summary of Coverages in this Form, "stock" the Insured has sold conditionally or whose price is payable at a future date or by installments. If direct physical loss of or damage to such "stock" by an insured peril occurs anywhere within Canada or the United States of America after it has left the Insured's custody but before the Insured has received full payment, the Insurer will indemnify the Insured for the unpaid balance.

This extension does not insure against default by the purchaser.

ITEM 29 – ELECTRONIC DATA PROCESSING EQUIPMENT BREAKDOWN

Coverage under this extension applies only to "computer equipment" including component parts thereof owned by the Insured or leased or under the control of the Insured and "computer media" for up to the Limit of Insurance specified in the Summary of Coverages in this Form

Coverage is extended to include loss caused directly or indirectly by:

- (i) mechanical failure, faulty construction or error in design;
- (ii) short circuit, blow-out or other electrical disturbance, other than lightning within electrical apparatus; or
- (iii) "computer media" failure or breakdown or malfunction of "computer equipment" including component parts when said "computer media" is being run through the equipment.

Each claim for loss or damage under this extension shall be adjusted separately and the deductible amount specified on the "Declarations Page(s)" shall be deducted from the amount of each such adjusted claim.

Additional Exclusion:

This extension does not insure against loss or damage caused directly or indirectly by any change or interruption to electric power supply, if the change originates more than 30.5 metres (100 feet) away from the premises insured containing the property insured, except by lightning.

Temporary Locations & Transit

Coverage is extended to include "computer equipment" and "computer media" while in transit or in temporary locations anywhere in Canada or the Continental United States of America.

Additional Definitions

Wherever used in this form:

"computer media" means materials on which "data" is recorded.

"computer equipment" means electronic equipment used for data storage and word processing

ITEM 30 – EXPEDITING EXPENSES

Following physical loss or damage insured against by this policy, the Insurer will indemnify the Insured, for an amount not exceeding the Limit of Insurance specified in the Summary of Coverages in this Form, for such costs incurred to:

- (i) Make reasonable temporary repairs.
- (ii) Expedite reasonable permanent repairs.
- (iii) Expedite permanent "replacement" of the insured property that has been lost or damaged by an insured peril.

ITEM 31 – HOME OFFICE PROPERTY

This extension covers "contents of every description", for an amount not exceeding the Limit of Insurance specified in the Summary of Coverages in this Form, at the permanent residence of the Insured or any "employee" anywhere in Canada or the United States of America, except:

- (i) personal property of officers and "employees".
- (ii) "contents of every description" in the custody of a sales representative of the Insured.

ITEM 32 – INSTALLATION FLOATER

This extension covers any and all materials, machinery and equipment incidental hereto, in which the Insured has an interest or for which the Insured may be liable or has contracted to install, all incidental to the installation, erection, fabrication or completion of any jobs usual to the business of the Insured, at any job site or in transit anywhere in Canada, for up to the Limit of Insurance specified in the Summary of Coverages in this Form.

Installation Coverage

Coverage is provided from the time of leaving the premises of the Insured, for shipment to the site of installation, while in transit by Railroad, Railway Express, Public Truckman or the Insured's Vehicles, while awaiting installation on site and during installation until:

- (i) acceptance by the owner or purchaser; or
- (ii) thirty (30) days after completion of the project; or
- (iii) the expiry of this insurance, whichever first occurs.

Notwithstanding anything herein to the contrary, this insurance ceases to cover the project or any part thereof from the commencement of use for purposes for which it was intended.

Additional Exclusions

This Form does not cover:

- (i) buildings; but building materials and supplies are covered until such time as they become part of any realty;
- (ii) plans, blueprints, designs, specifications or any similar property;
- (iii) conveyances designed for highway use; watercraft or aircraft;
- (iv) tools, contractors equipment and any property not part of or destined to become a part of the installation;
- (v) property while located on any premises owned, leased or occupied by the insured.
- (vi) any loss, damage or expense caused by or resulting from testing.

ITEM 33 – LAND AND WATER POLLUTION CLEAN UP

1. Indemnity Agreement

The Insurer will indemnify the Insured for expenses incurred to "clean up" "pollutants" from land or water at the "premises" provided the spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants";

- (a) is occasioned by loss or damage to property insured at the "premises" for which insurance is afforded under the form to which this extension is attached;
- (b) is sudden, unexpected and unintended from the standpoint of the Insured and;
- (c) first occurs during the policy period.

2. Limit of Insurance

The maximum amount of insurance under this extension during any one policy period shall not exceed in the aggregate, the amount of insurance specified in the Summary of Coverages in this form.

3. No Automatic Reinstatement

Notwithstanding the Reinstatement Clause in the form to which this extension is attached, following a loss under this extension the amount of insurance specified in the Summary of Coverages for this extension will be reduced by the amount payable.

4. Additional Exclusions

The Insurer shall not be liable for:

- (a) expenses for "clean up" away from or beyond the premises" resulting from any spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", even if the "pollutants" emanated from the "premises";

- (b) expenses for "clean up" of any spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants" that began before the effective date of this form;
- (c) fines, penalties, punitive or exemplary damages;
- (d) expenses incurred for the "clean up" of "pollutants" at or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste.

5. Additional Policy Conditions

A) Reporting Period

It is a condition precedent to recovery under this extension that all expenses insured by this extension must be incurred and reported to the Insurer within 180 days of the spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants" for which "clean up" expenses are being claimed.

B) Other Insurance

The insurance afforded by this extension shall apply as excess over any other valid and collectible insurance available to the Insured or any other interested party.

6. Definitions

Wherever used in this extension;

- (a) "Declarations Page" means the Declarations Page applicable to the form to which this extension is attached.
- (b) "Clean Up" means the removal, containment, treatment, detoxification, stabilization, neutralization or remediation of "pollutants", including testing which is integral to the aforementioned processes.
- (c) "Premises" means the entire area within the property lines and areas under adjoining sidewalks and driveways at the locations described on the "Declarations Page".
- (d) "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including odour, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

ITEM 34 – LOCK REPLACEMENT COSTS

This extension applies if physical loss of one or more keys requires, for proper security, the "replacement" of any locks. In that event, the Insurer will indemnify the Insured for the cost of replacing such locks, up to the Limit of Insurance specified in the Summary of Coverages in this Form, even though the locks have sustained no physical loss or damage.

ITEM 35 – PROOF OF LOSS PREPARATION COSTS

The Insurer will reimburse the Insured's reasonable costs, up to the Limit of Insurance specified in the Summary of Coverages in this Form, incurred in the preparation of a proof of loss form required by the Insurer in connection with any claim made against any part of this policy. This extension does not apply to professional fees.

B. BUSINESS INTERRUPTION

ITEM 36 – EXTRA EXPENSE

This Item insures the necessary extra expense incurred by the Insured in order to continue as nearly as practicable the normal conduct of the Insured's business following direct physical loss or direct physical damage by the perils insured against to the "building(s)" or "contents of every description" thereof, commencing with the date of the loss and not limited by the date of expiration of this policy, as shall be required with the exercise of due diligence and dispatch to repair, rebuild or replace such part of the described "building(s)" or "contents of every description" thereof as may be destroyed or damaged.

The Insurer shall not be liable for more than the Limit of Insurance specified in the Summary of Coverages for Extra Expense.

INTERRUPTION BY CIVIL AUTHORITY

This extension covers the necessary extra expense incurred by the Insured during the period of time, not exceeding two (2) weeks, while access to the "premises" described in the Declaration Page(s) is prohibited by order of civil authority, but only when such order is given as a direct result of direct physical loss or direct physical damage to neighbouring premises by a peril insured against under this policy.

ITEM 37 – TENANTS LEASEHOLD INTEREST

This extension applies if, as the result of loss or damage insured against by this rider, the Insured's lease is terminated and the Insured is forced to move to another location. In that event, the Insurer will indemnify the Insured for any difference between the monthly rent payable for the location at which the loss or damage occurred and the new location, up to the Limit of Insurance specified in the Summary of Coverages in this Form.

Except as otherwise provided under this endorsement all terms and conditions of this policy shall remain unchanged.