

**PROPERTY INSURED**

1 Subject to the amount of insurance specified on the "Declarations Page", this form insures signs which are the property of the Insured, or for which the Insured is responsible.

**PERILS INSURED**

2 This form insures against all risks of direct physical loss or damage except as herein provided.

**EXCLUSIONS**

3 A This form does not insure:

- (a) loss or damage caused by wear and tear or mechanical breakdown, gradual deterioration, inherent vice or latent defect;
- (b) loss or damage caused by electrical currents other than lightning, unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion;
- (c) loss or damage sustained while the property insured is actually being worked upon, including installation, repair or maintenance, and where any loss or damage is due thereto, unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion;
- (d) loss or damage caused by marring or denting unless directly caused by fire, explosion, theft, collision, upset or overturn of a transporting conveyance;
- (e) loss or damage caused by strikers, locked out workmen or persons taking part in labour disturbances, or riots, or civil commotions;
- (f) property illegally acquired, kept, stored or transported, or property seized or confiscated for breach of any law or by order of any public authority;
- (g) loss or damage caused by the neglect of the Insured to use all reasonable means to save and preserve the property at and after any disaster insured against or when the property is endangered by fire in neighbouring premises;
- (h) loss or damage caused by dampness of atmosphere or extremes of temperature;
- (i) loss or damage caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military power;
- (j) loss or damage caused directly or indirectly:
  - (i) by any nuclear incident as defined in the Nuclear Liability Act or any other nuclear liability act, law or statute, or any law amendatory thereof or nuclear explosion, except for ensuing loss or damage which results from fire, lightning or explosion of natural, coal or manufactured gas;
  - ii) by contamination by radioactive material.

**POLLUTION EXCLUDED**

3 B This form does not insure against:

- i) loss or damage caused directly or indirectly by any actual or alleged spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", nor the cost or expense of any resulting "clean up", but this exclusion does not apply:
  - 1) if the spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants" is the direct result of a peril not otherwise excluded under this form;
  - 2) to loss or damage caused directly by a peril not otherwise excluded under this form;
- ii) 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".

**DEDUCTIBLE**

4 The Insurer is liable only for the amount by which the loss or damage exceeds the amount of the deductible as specified on the "Declarations Page", in any one occurrence.

**SPECIAL CONDITIONS****CO-INSURANCE CLAUSE**

5 The Insurer shall not be liable for a greater proportion of any loss or damage to the property insured than the amount of insurance bears to the amount produced by multiplying the co-insurance percentage specified on the "Declarations Page" by the actual cash value of said property at the time such loss shall happen. If the insurance under this form applies to two or more items, the foregoing shall apply to each item separately.

**TERRITORIAL LIMITS**

6 This insurance applies only to loss, destruction or damage occurring within the limits of Canada and the continental United States of America.

**REINSTATEMENT**

7 Loss under this form shall not reduce the applicable amount of insurance.

**DEFINITIONS**

8 Wherever used in this form:

- a) "Clean Up" means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", including testing which is integral to the aforementioned processes.
- b) "Declarations Page" means the Declarations Page applicable to this form.
- c) "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.

