

1. In consideration of the stipulations herein named and of the premium specified in the "Declarations Page" the Company does insure the Insured named in the "Declarations Page" from the inception date shown on the Policy, at 12.01 a.m. Standard Time at the address of the Insured.
2. The glass is located at the address shown in the "Declarations Page", unless otherwise stated.
3. Business conducted where the glass is located is that usual to the business of the Insured (unless otherwise stated below).

INSURING AGREEMENT:

When coverage is designated in the Declarations, this policy shall provide cover for loss or damage to Exterior Glass, including encasing frames and all lettering, ornamentation, foil or tape thereon caused by breakage or by chemicals accidentally or maliciously applied. Such insurance shall also include the expense of boarding up damaged openings, installing temporary plates and removing or replacing obstructions when necessary.

DEDUCTIBLE CLAUSE:

Each claim for loss or damage shall be adjusted separately and from the amount of each such claim the sum of as per "Declarations Page" will be deducted.

EXCLUSIONS:

The Insurer shall not be liable for loss or damage

- a) caused by fire in the Insured's premises or elsewhere;
- b) while the premises containing such glass is, to the knowledge of the Insured, vacant or unoccupied for more than thirty (30) consecutive days or being a manufacturing premises ceases to be operated and continues to be out of operation for more than thirty (30) consecutive days,
- c) or increased costs of repair due to the operation of any law regulating the zoning, demolition, repair or construction of buildings.
- d) 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;
- e) 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 directly from fire, lightning or explosion of natural, coal or manufactured gas;
 - ii) by contamination by radioactive material;

POLLUTION EXCLUDED:

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".

LIMITS 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).

This Policy is subject to the terms and conditions set forth herein together with such other terms and conditions as may be endorsed hereon or added hereto. No term or condition of this Policy shall be deemed to be waived in whole or in part by the Insurer unless the waiver is clearly expressed in writing signed by a person authorized for that purpose by the Insurer. All of the Standard Conditions set forth hereunder apply with respect to all of the perils insured under Glass rider and/or endorsements attached to this Policy except as these Standard Conditions may be modified or supplemented by the riders and/or endorsements attached.

STANDARD CONDITIONS/EXTENSIONS**1. Ownership of Property Insured:**

The property covered hereby may be owned by the Insured or held by the Insured in any capacity, whether or not the Insured is liable for such loss or damage as is covered hereby.

2. Payments and Replacements:

The Insurer shall replace, without necessary delay, any broken glass and any lettering or ornamentation, tape or foil thereon insured hereunder, or pay for the same in money within the limits provided herein, as the Insurer may elect. In either case the broken glass shall be the property of the Insurer. Whenever necessary, the Insured, at the Insured's own expense, shall remove and replace any fixtures or other obstructions to the replacement of the glass.

3. Scratching, Defacement and Disfigurement:

This policy is extended to indemnify the Insured for all permanent damage to the exterior glass, lettering, ornamentation, tape or foil insured hereunder caused by accidental or malicious scratching, defacement or disfigurement, provided such glass, lettering, ornamentation, tape or foil so damaged is thereafter unfit for use for the purpose for which it was being used immediately preceding the occurrence of such damage.

4. Safety Glazing Material:

This policy is extended to include the amount of loss occasioned by operation of statute, ordinance or building code which requires use of safety glazing material in hazardous locations in replacement of the damaged property insured. The Insurer's liability under this extension shall not exceed the minimum cost to replace the damaged property with the safety glazing material which meets the applicable statute, ordinance or building code.

5. Definitions:

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.