

It is hereby agreed and understood that the following coverages are added to the policy. Each extension of coverage is subject to the exclusions, provisions and conditions of the policy, except the Coinsurance Clause, unless otherwise stated. The limits of Liability specified herein are to apply as additional amount of insurance.

The amount recoverable under any of the following additional coverages will apply only as excess insurance over any coverage in any other part or endorsement of this policy.

COVERAGE A – ELECTRONIC DATA PROCESSING SYSTEMS:

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN CLAUSE 8

1. INDEMNITY AGREEMENT

In the event that any of the property insured be lost or damaged by the perils insured against the Insurer will Indemnify the Insured against the direct loss so caused to an amount not exceeding whichever is the least of:

- (a) the actual cash value of the property at the time of loss or damage or;
- (b) replacement cost basis of settlement as provided for elsewhere in this policy but only if insured "Contents" or "Equipment" are insured for replacement cost also;
- (c) the Interest of the Insured In the property;

In any event the amount of insurance provided herein shall not exceed \$10,000 in respect of the property lost or damage.

2. PROPERTY INSURED

This Form insures the following property:

- A. "EDP Equipment and Media"
- B. Property at Temporary Locations: Loss or damage to "EDP Equipment and Media" at temporary locations for a period of no more than 30 days, except while in transit, and caused by or resulting from an insured peril. There shall be no liability under this item at any location owned, rented or controlled in whole or In part by the Insured.
- C. Property at Newly Acquired Locations: Loss or damage to "EDP Equipment and Media" at any acquired location that is owned, rented or controlled by the Insured in whole or in part or in or on vehicles within 100 metres of such location and caused by or resulting from an insured peril. This limit of insurance attaches at the time of the acquisition and extends for a period of 30 days or to the date of endorsement of this form adding such location whichever first occurs;
- D. Property in Transit: Loss or damage to "EDP Equipment and Media" in the due course of transit caused by or resulting from an insured peril;

The insurance in this Clause 2B, 2C and 2D applies only while the described property is within Canada and the continental United States of America (excluding Alaska).

3. DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by any of the perils Insured against exceeds the deductible amount of \$1,000 in any one occurrence.

4. PERILS INSURED

This Form, except as herein provided, insures against all risks of direct physical loss of or damage to the property insured.

5. PROPERTY EXCLUDED

This Form does not Insure:

- a) accounts, bills, evidences of debt, valuable papers, records, abstracts, deeds, manuscripts or other documents, except as they may be converted to data processing media form, and then only In that form, or any data processing media which cannot be replaced with other of like kind and quality;
- b) property rented or leased to others while away from the premises of the Insured,

6. PERILS EXCLUDED

This Form does not Insure against loss, damage or expense caused directly or indirectly by:

- a) inherent vice, wear, tear, gradual deterioration or depreciation;
- b) any dishonest, fraudulent or criminal act by the Insured, a partner therein, or an officer, director, or trustee thereof, whether acting alone or in collusion with others;
- c) delay or loss of market;

- d) accidental erasure of electronic recordings due to operator error;
- e) Interruption of power supply, power surge, black-out or brown-out which originates more than 305 metres (1000 feet) away from the Insured's location as shown on the "Declarations Page";
- f) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- g) any nuclear incident as defined In the Nuclear Liability Act, nuclear explosion or contamination by radioactive material;
- h) earthquake, except for ensuing loss or damage which results from fire, explosion, smoke or leakage from fire protective equipment;
- i) flood, including waves, tides, tidal waves and the rising of, the breaking out or the overflow of any body of water, whether natural or man-made, but this Exclusion does not apply to ensuing loss or damage which results from fire, explosion, smoke or leakage from fire protective equipment or from a water-main;

Exclusions h) and i) do not apply to property in transit

- j) any local or provincial ordinance or law regulating construction or repair of buildings;
- k) the suspension, lapse or cancellation of any lease, license, contract or order;
- l) interference at premises by strikers or other persons with repairing or replacing the property damaged or destroyed or with the resumption or continuation of the Insured's occupancy;
- m) error in machine programming or instructions to machine;
- n) gathering or assembling Information or data and the reproduction cost of processing media.

7. SPECIAL CONDITIONS

DIFFERENCE IN CONDITIONS - LEASED PROPERTY - It is a condition of this insurance that the Insured shall file with the Insurer, a copy of any lease or rental agreement pertaining to the property Insured hereunder insofar as concerns the lessor's liability for loss or damage to said property, and coverage afforded hereunder shall be only for the difference in conditions between those contained in said lease or rental agreement and the terms of this Form. The Insured agrees to give the Insurer thirty (30) days notice of any alteration, cancellation or termination of the above mentioned lease or rental agreement pertaining to the lessor's liability.

8. DEFINITIONS

Whenever used in this Form:

- (a) "Declarations Page" means the Declarations Page applicable to this form,
- (b) "EDP Equipment and Media" means electronic data processing equipment and component parts whether owned, leased, rented or under the control of the Insured and active data processing media,

COVERAGE B - FINE ARTS FLOATER

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN CLAUSE 6

1. INDEMNITY AGREEMENT

In the event that any of the property insured, fine arts, be lost or damaged by the perils insured against, the Insurer will indemnify the Insured against the direct loss so caused to an amount not exceeding \$ 10,000 any one occurrence.

2. DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by any of the perils insured against excess the amount of the deductible of \$1,000 any one occurrence.

3. PERILS INSURED

This form, except as herein provided, insures against all risk of direct physical loss of or damage to the property insured.

4. EXCLUSIONS

This form does not insure loss or damage directly or indirectly:

- (a) caused by deterioration, vermin or insects;
- (b) to any property while undergoing any process or while actually being worked upon and where any loss or damage is due thereto;
- (c) caused by criminal or willful act or omission of the Insured or of any person whose property is insured hereby;
- (d) caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military power;
- (e) caused by dampness or dryness of atmosphere, changes in temperature, freezing, heating, shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, contamination, pollution, change in colour, change in texture, change in finish, rust, corrosion, marring, scratching or crushing, but this exclusion does not

apply to loss or damage caused directly by fire, lightning, collision, explosion, cyclone, tornado, windstorm, strikes, riots, civil commotion, vandalism, malicious acts, rupture of pipes, theft or attempt thereat.

NOR DOES THIS FORM INSURE

- (f) wear and tear, or inherent vice;
- (g) breakage of glassware, statuary, marbles, bric-a-brac, porcelains, and other fragile articles unless caused by fire, lightning, collision, explosion, cyclone, tornado, windstorm, strikes, riots, civil commotion, vandalism, malicious acts, rupture of pipes, theft or attempt thereat.
- (h) Property illegally acquired, kept, stored or property seized or confiscated for breach of any law, or by any order of any public authority.

5. SPECIAL CONDITIONS

A. Warranties and Clauses – this coverage is subject to the warranties and clauses of the policy.

6. DEFINITIONS

Wherever used in this Form :

Fine Arts “ means paintings, etchings, pictures, tapestries, and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass (other than any glass forming part of the exterior windows), and bric-a-brac) of rarity, historical or artistic merit.

COVERAGE C – MASTER KEY COVERAGE EXTENSION

This insurance covers loss caused by the necessary replacement of locks and keys and the necessary reasonable increased cost of security required to protect property until the replacement of locks and keys has been completed, following burglary or robbery of master keys from premises shown on the Declarations Page for the form to which this extension applies.

This coverage is subject to a \$1,000 deductible per occurrence and a maximum indemnity limit of \$10,000 per occurrence.

COVERAGE D – AUTOMATIC FIRE SUPPRESSION SYSTEM RECHARGE EXPENSES

This insurance covers automatic fire suppression system recharge expenses incurred by the Insured due to the leakage or discharge of the fire extinguishing / suppression system at the Insured's premises where such discharge or leakage is caused by or results from a peril insured.

This coverage is subject to a \$1,000 deductible each occurrence and maximum indemnity limit of \$10,000 each occurrence

COVERAGE E – DEDUCTIBLE CLAUSE

When an insured loss occurs to property insured under more than one coverage in this policy and which is subject to the application of more than one deductible then only one deductible (the largest deductible) shall be applied against any claim for that insured loss.

All other terms, conditions, warranties, clauses of this Policy remain unchanged.