

ALLIANZ SIGORTA STANDARD ALL RISK EXTENSION WORDING

Subject always to Article A.4 " Exclusions from the cover " of Fire Insurance General Conditions , it is hereby agreed that if at any time during the period of insurance the items or any part thereof entered in the Policy shall suffer any unforeseen , sudden and accidental direct physical loss , destruction or damage other than those specifically provided under Article A.1 and Article A.3-3.1 and A.3-3.2 of Fire Insurance General Conditions , relating clauses and those excluded in the following Special Exclusions , the insurers will indemnify the insured in respect of such loss , destruction or damage by the provisions of Fire Insurance General Conditions and by other general conditions , provisions and provisos that may be included in the policy .

Special Exclusions

1. Excluded Property

The insurer shall not be liable for loss, destruction of or damage to

1.1. property or structures in course of construction or erection and materials or supplies in connection with all such property in course of construction or erection

1.2. property being worked upon and actually arising from the process of manufacturing testing repairing cleaning restoring alteration renovation servicing or maintenance

1.3. property in transit by road, rail, air or water

1.4. Motor vehicles licensed for road use except if declared within sum insured and while on insured premises, railway locomotives and rolling stock , watercraft , waterborne equipment, aircraft, airborne equipment spacecraft and the like, aviation and space risks, satellites, launch vehicles and major components thereof at the time of the launch, forklifts and cranes

1.5. jewellery ,all kinds and forms of precious metals and articles made therefrom, precious stones , pearls and the like

1.6. paintings , pictures , books , engravings , manuscripts , statutes , bibelots , collections, carpets and the like having an artistic or antique value, fine arts

1.7. All kind of glasses

1.8. livestock , bloodstocks, all kind of animals, growing plants or crops or trees (except landscaping if considered and included in the sums insured), shrubs or lawn

1.9. land (including topsoil backfill drainage or culvert) , driveways , pavements , roads , roadways, runways , railway lines , dams, reservoirs , surface water , underground water , canals , rigs , wells , pipelines , cables , underground mines, mining property underground, tunnels , caverns and any property contained therein, bridges , dikes, docks , piers , wharves , quays , jetties , offshore facilities/property, offshore drilling and production rigs including on shore consequential loss

1.10. property in the possession of customers under Rental Agreements or Hire Purchase , Credit or other Suspensive Sale Agreements

1.11. property which at the time of the happening of loss , destruction or damage is insured by or would but for the existence of this policy be insured by any marine policy or policies

except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected

- 1.12. any property more specifically insured by or on behalf of the insured
- 1.13. empty premises undergoing demolition
- 1.14. Air supported structures and contents thereof
- 1.15. Nuclear Power Plants, Installation for radiation purposes
- 1.16. All kind of transmission and distribution lines which are not situated on the premises of the Insured (or within 300 meters distance thereof).
- 1.17. All kind of explosives

2. Excluded Causes

The insurer shall not be liable for loss , destruction of or damage to the property insured directly or indirectly caused by or arising out of or aggravated by below stated excluded causes regardless of any other cause contributing concurrently or any other sequence to the loss :

- 2.1. delay , loss of market, loss of use or other consequential loss or damage of any kind or description whatsoever
- 2.2. ~~business interruption~~, loss of rent and any other consequential losses
- 2.3. indirect or remote loss or damage
- 2.4. wilful acts of the insured and/or his representatives, dishonesty , criminal and fraudulent act , trick , device or other false pretence
- 2.5. unexplained or mysterious disappearance , unexplained or inventory shortage , misfiling or misplacing of information
- 2.6. theft or attempted theft
- 2.7. joint leakage , failure of welds , cracking , fracturing , collapse or overheating of boilers , economisers , superheaters, pressure vessels or any range of steam and feed piping in connection therewith

unless physical damage by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss

unless such loss is caused directly by damage to the property insured by a cause not otherwise excluded in the policy.

- 2.8. mechanical or electrical breakdown or derangement in respect of the particular machine, apparatus or equipment in which such breakdown or derangement originates
- 2.9. all gradually operating causes, included but not limited to wear and tear , deterioration, slowly developing deformation or distortion, erosion, unless physical damage by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss
- 2.10. rust, corrosion, mould, wet or dry rot,

unless physical damage by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss

unless such loss is caused directly by damage to the property insured by a cause not otherwise excluded in the policy.

2.11. animals (included but not limited to moth, vermin, larvae or other insect), micro-organism (including but not limited to any kind of bacteria, fungi, mildew) toxic molds

2.12. pollution or contamination

unless caused by those perils specifically provided under Article A.1. and Article A.3- 3.1. and A.3-3.2. of Fire Insurance General Conditions and relating clauses in so far as they are covered under the policy .

2.13. shrinkage , evaporation , loss of weight , leakage of contents, change in colour , flavour, texture or finish , decay or other spoilage, action of light unless such loss is caused directly by damage to the property insured by a cause not otherwise excluded in the policy.

2.14. Dampness of atmosphere, dryness of atmosphere, extremes of temperature, change in temperature or humidity, failure or inadequate operation of any air - conditioning cooling or heating system due to operating error unless physical damage to buildings and/or equipment by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss

2.15. exposure to weather conditions where property is left in the open or not contained in fully enclosed buildings.

2.16. normal settlement or bedding down of new structures.

2.17. destruction of or damage to a building caused by its own collapse or cracking, , settling, cracking, shrinkage, bulging or expansion of pavements, foundation walls, floors, roofs or ceilings
unless resulting from those perils specially provided under Article A.1 and Article A.3.-3.1. & A.3.-3.2 of Fire Insurance General Conditions and relating clauses in so far as they are covered under the Policy.

2.18. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2.19. any weapon or other device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

2.20. total or partial cessation of work.

2.21. Accumulated effects of smog, smoke, vapour, liquid, gas and dust unless such loss is caused directly by damage to the property insured by a cause not otherwise excluded in the policy.

2.22. access by any person(s) other than the insured or the insured's employee(s) to the Insured's computer system via data communication media that terminate in the insured's computer system.

2.23. denting, scratching or chipping.

2.24 Risks of contraband or illegal trade

2.25 Sonic boom

2.26. inherent vice or latent defect, faulty or poor workmanship, use of defective materials, errors in construction or design

unless physical damage by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss.

2.27. normal upkeep, normal making good, maintenance, improvements or betterments, unless physical damage by a cause not otherwise excluded in the policy ensues, and then the insurer shall be liable for only such ensuing physical loss.

ELECTRONIC DATA ENDORSEMENT A

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to „Trojan Horses“, „worms“ and „time or logic bombs“.

- b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire
Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost to repair, replace or restore such media to the condition that existed immediately prior to such loss or damage, including the cost of reproducing any ELECTRONIC DATA contained thereon, providing such media is repaired, replaced or restored. Such cost of reproduction shall include all reasonable and necessary amounts, not to exceed (response) any one loss, incurred by the Assured in recreating, gathering and assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However, this Policy does not insure any amount pertaining to the value of such ELECTRONIC

DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

NMA 2914 (25.1.01)

Form approved by Lloyd's Underwriters' Non-Marine Association Limited.