

Miscellaneous Property Floater (All Risk) - Form 2071

Insured Perils

If the Coverage Summary Page indicates Form 2071 applies, we insure the property described against all risks of direct physical loss or damage from any external cause subject to the exclusions and conditions listed below:

Territorial Limits - This Rider covers only within Canada and the Continental United States of America.

Loss or Damage Not Insured

We do not insure:

1. loss or damage as stated in the "**Loss or Damage Not Insured**" section of the General Conditions;
2. loss or damage caused by or resulting from delay, loss of market or loss of use;
3. loss or damage caused by short circuit or other electrical injury or disturbance, exclusive of lightning to electrical appliances, devices or other electrically operated property or wiring unless fire or explosion ensues and then for the loss or damage by fire or explosion only;
4. loss or damage occasioned by breakage of glass or articles of a fragile nature, unless caused by fire, lightning, theft or attempted theft, windstorm, "Flood", explosion, malicious acts, aircraft damage or collision, derailment or overturn of conveyance, unless endorsed hereon;
5. loss or damage occasioned by theft or pilferage of the insured property when left in automobiles or other conveyances unless such loss or damage be a direct result of violent forcible entry (of which there shall be visible evidence), from a fully enclosed body, the doors and windows of which shall have been securely locked, or from a compartment which shall have been securely locked. It is understood and agreed, however, that the foregoing shall not apply when the insured property is in the custody of a common carrier.

Property Not Insured

We do not insure:

1. Tires, tubes or rubber tracks unless the loss or damage is caused by fire or theft or is coincident with other loss or damage insured by this Policy;
2. Currency, money, notes, stamps, securities, passports, railroad or other tickets, evidence of debt or title;
3. Furs, garments trimmed with fur, jewels, jewellery, watches, pearls, precious and semi-precious stones, gold, silver, platinum and other precious metals and alloys;
4. Any camera or equipment designed for Aerial Photography, while in or on any aircraft, unless endorsed hereon;
5. Property at locations which to the knowledge of the insured, are vacant, unoccupied or shut down for more than thirty (30) consecutive days.

Deductible - We are responsible only for the amount by which the loss or damage caused by any of the Insured Perils exceeds the amount of the deductible shown on the Coverage Summary Page in any one occurrence.

Co-Insurance Clause - This Insurer shall not be liable for a greater proportion of any loss or damage to the property described herein than the sum insured bears to 100% of the Actual Cash Value of said property at the time such loss shall happen. If the insurance under the Policy be divided into two or more items, the foregoing shall apply to each item separately.