

Damage to Building(s) by Burglary or Robbery

1 INSURING AGREEMENT

The Insurer agrees, subject to the statements contained in the "Declarations Page" and the burglary-robbery declarations (both of which are herein referred to as the "Declarations Page"), the Burglary-Robbery Standard Conditions attached to the Policy and such additional declarations, exclusions, definitions, limitations, conditions and other terms of this rider, to indemnify the Insured against the direct loss to "Premises" so caused by a peril insured against.

Provided, however, that where the insurance applies to the property of more than one person or interest, the Insurer's total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the amount or amounts of insurance specified on the "Declarations Page".

2 PERILS INSURED

This Form insures specified property and the specified property of others for which you are responsible as shown on the "Declarations Page" against direct physical loss or damage up to the amount shown for each item, caused by the following perils:

- a "Burglary";
- b "Robbery";
- c Vandalism or Malicious Acts: There shall in no event be any liability hereunder for loss or damage:
 - (i) due to cessation of work or by interruption to process or business operations or by change(s) in temperature;
 - (ii) due to flood or release of water impounded by a dam, or due to any explosion other than an explosion in respect of which there is insurance under Insured Perils, which this form attaches to.

3 PERILS EXCLUDED

This insurance does not apply to:

- a damage caused by fire or occurring during a fire in the premises;
- b damage to glass, or lettering or ornamentation thereon;
- c damage occurring while the building is under construction, renovation, repair or vacant even if permission for construction, renovation, repair or vacancy has been given by us. This exclusion also applies to any self contained suite or unit in the building while under construction, renovation, repair or vacant;
- d damage caused by you, any tenant, tenant's guests, employee or member of the Insured's household.

4 DEDUCTIBLE CLAUSE

The Insurer is responsible only for the amount by which the loss or damage caused by any one of the perils insured exceeds the amount of the Deductible shown on the "Declarations Page".

5 DEFINITIONS

Whenever used in this Form:

- a "Burglary" means the felonious abstraction of property from within the premises by a person making felonious entry therein or exit therefrom by actual force and violence as evidenced by visible marks at the place of such entry or exit;
- b "Robbery" means the felonious taking of property by violence or threat of violence inflicted upon the custodian thereof within the "Premises" or upon a watchman while on duty within the "Premises".

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM, ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS FORM IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.