



FIRST NATIONAL INSURANCE
ASSURING PEACE OF MIND, THE ESSENCE OF LIFE

RIOT STRIKE AND MALICIOUS DAMAGE ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby declared that notwithstanding anything in the within written Policy contained to the contrary, the insurance under this Policy shall extend to cover Riot and Strike Damage which for the purpose of this Endorsement shall mean (subject to the Special Conditions hereinafter contained):-

Loss of or damage to property insured directly caused by:-

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in Condition 6 of the Policy.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance.
3. The willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out.
4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

It is hereby declared further that notwithstanding anything in the within written Policy contained to the contrary, the insurance under this Policy shall extend to cover Malicious Damage which for the purpose of this extension shall mean:-

Loss of or damage to the property insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a disturbance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in Condition 6 of the Policy but the Company shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereat or caused by any person taking part therein.



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AIRCRAFT DAMAGE ENDORSEMENT

In consideration of the payment by the Insured to the Company an additional premium, it is hereby agreed and declared that the insurance under the Policy shall, subject to the Special Conditions hereinafter contained, extend to include loss or damage by fire or otherwise to the property insured directly caused by aircraft and other aerial devices and/or articles dropped therefrom.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

SPECIAL CONDITIONS

- (1) The liability of the Company shall in no case under this Endorsement and the Policy exceed the sum insured by each item of the Policy.
- (2) This insurance does not cover any loss or damage caused by any aircraft for which permission to land has been extended by the Insured.

Subject otherwise to the terms and conditions of the Policy.



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IMPACT DAMAGE ENDORSEMENT

Impact Damage Excluding Insured's Own Vehicles

In consideration of the payment by the Insured to the Company of an additional premium it is hereby agreed and declared that the insurance under this Policy shall extend to include loss of or damage to the property described in the Schedule and/or to walls, gates and fences around and pertaining thereto directly resulting from impact by any road vehicles, forklift, other mechanically or electrically propelled vehicles, (other than vehicles held as stock) railway locomotives and/or rolling stocks, animals not belonging to or under the control of the Insured, or any member of his family, or any person in and upon the Insured's service.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.



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SUBSIDENCE AND LANDSLIDE ENDORSEMENT

In consideration of the payment by the Insured to the Company of an. additional premium, it is hereby agreed and declared that the insurance under this Policy shall extend to cover loss of or damage to the property insured caused by subsidence and/or heave of the site on which the buildings stand or land belonging thereto, or landslip excluding:-

- a) damage to swimming pools, terraces, patios, drives, footpaths, walls, gates or fences unless the dwelling, its domestic outbuildings or garages are damaged by the same cause and at the same time.
- b) damage to or resulting from movement of solid floor slabs unless the foundation beneath the external walls of the buildings are damaged by the same cause and at the same time.
- c) loss or damage occasioned by happening through, or in consequence of:
 - coastal or river erosion.
 - demolition, structural alteration or structural repair.
 - defective design or inadequate construction of foundations.

Provided that the total liability of the Company shall not exceed the sum insured by each item on buildings.

Provided always that all the conditions of the Policy (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the Policy.



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EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition 6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of earthquake and volcanic eruption.





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EXPLOSION ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed and declared that the insurance under (Item(s) as specified in the Schedule) this Policy shall, subject to the Special Conditions hereinafter contained, extend to include:-

Loss of or damage to the property insured by fire or otherwise directly caused by explosion, but excluding loss of or damage to boilers, economizers, or other vessels, machinery or apparatus in which pressure is used or their contents resulting from their explosion.

Provided always that all the conditions of the Policy (except in so far as Condition 8 (h) is hereby expressly varied) shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage by explosion as aforesaid shall be deemed to be loss or damage by fire within the meaning of this Policy.

SPECIAL CONDITIONS

- 1) The Company shall not be liable, under this extension, for loss or damage occasioned by or through or in consequence, directly or indirectly, of any acts of terrorism committed by a person or persons acting on behalf of or in connection with any organization.

For the purpose of this Condition, "terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- 2) If there shall be any other fire insurance on the property insured under this Policy, the Company shall be liable only pro rata with such other fire insurance for any loss or damage by explosion whether or not such other fire insurance be extended to cover loss or damage by explosion.



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- 3) The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this insurance not been effected.

Subject otherwise to the terms and conditions of the Policy.





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SPONTANEOUS COMBUSTION ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed and declared that the insurance under Item(s) specified in the Schedule of the Policy shall, subject to the Special Conditions hereinafter contained, extend to include loss of or damage to the property insured by fire only caused by its own spontaneous fermentation, heating or combustion.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Note: The words “by fire only” may be deleted in respect of insurances on coal.

SPECIAL CONDITIONS

- 1) The liability of the Company shall in no case under this endorsement and the Policy exceed the sum insured by each item of the Policy.
- 2) This insurance does not cover loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever except loss of rent when such loss is included in the cover under the Policy.

Subject otherwise to the terms and conditions of the Policy.



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STORM, TEMPEST ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium the Company agrees that notwithstanding anything stated to the contrary in Condition 6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of Hurricane, Cyclone, Typhoon and Windstorm, subject to the following Special Conditions attached hereto.

Provided always that all the conditions of this Policy shall apply (except insofar as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

SPECIAL CONDITIONS

1. The Company shall not be liable for any loss or damage caused by water or rain, whether driven by wind or not unless the building insured or containing the property insured shall first sustain actual damage to the roof or walls of the same by the direct force of Hurricane, Cyclone, Typhoon and Windstorm and shall then be liable only for such damage to the interior of the building or the insured property therein as may be caused by water or rain entering the building through openings in the roof or walls made by the direct force of the said perils.
2. This endorsement does not extend the insurance under this Policy to cover:-
 - (a) Consequential Loss of any kind.
 - (b) Loss or damage caused by hail whether driven by wind or not.
 - (c) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption, provided that these perils are insured against by this Policy.
 - (d) Loss or damage caused by explosion except as provided in Condition 8(h) of the Policy.
 - (e) Loss by reason of any ordinance or law regulating the construction or repair of buildings.



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3. The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this Insurance not been effected.
4. Unless specifically and separately insured this endorsement does not cover:-
 - (a) Metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.
 - (b) Premises in course of construction, reconstruction or repair unless all outside doors, windows and other openings are complete and protected against hurricane, cyclone, typhoon and windstorm when such perils are insured against by this Policy.

Subject otherwise to the terms and conditions of the policy.



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FLOOD ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, the Company agrees that notwithstanding anything stated to the contrary in Condition 6 of the Policy, this insurance extends to cover loss or damage directly caused by fire or otherwise occasioned by or through or in consequence of Flood (including overflow of the sea) subject to the following Special Conditions attached hereto.

Note: Flood, for the purpose of this extension, shall mean the overflowing or deviation from their normal channels of either nature or artificial water courses and any other flow or accumulation of water originating from outside the building insured or containing the property insured, but excluding loss or damage caused by subsidence or landslip.

SPECIAL CONDITIONS

1. This endorsement does not extend the insurance under this Policy to cover:-
 - (a) Consequential Loss of any kind.
 - (b) Loss or damage caused by subsidence or landslip except when this is occasioned by earthquake or volcanic eruption, provided that these perils are insured against by this Policy.
 - (c) Loss or damage caused by explosion except as provided in Condition 8(h) of the Policy.
 - (d) Loss by reason of any ordinance or law regulating the construction or repair of buildings.
2. The Company shall not be liable under this extension for loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this extension, be insured by any other existing Policy or Policies except in respect of any excess beyond the amount which would have been payable under such other Policy or Policies had this Insurance not been effected.
3. Unless specifically and separately insured this endorsement does not cover metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.

Subject otherwise to the terms and conditions of the policy.



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BURGLARY ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium it is hereby agreed and declared that the insurance under this policy shall extend to include loss or damage to the property directly resulting from THEFT but only if accompanied by actual forcible and violent breaking into or out of a building or any attempt thereat.





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WAR RISK ENDORSEMENT

In consideration of an additional premium paid to the Company by the Insured , the Company agrees, notwithstanding anything stated to the contrary in Condition 6 of the Policy that this insurance extends to cover any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences: namely :-----

War, invasion , act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war , mutiny , military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege. Subject otherwise to the terms and conditions of the Policy.

