



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUILDING AND BUSINESS CONTENTS COVERAGE – BASE ENHANCEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Broad Form) (WA3000)

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Named Perils) (WA3150)

BUILDING AND BUSINESS CONTENTS COVERAGE FORM (Fire and Lightning) (WA3151)

Words and phrases in quotation marks have special meaning as defined in Section **G.** of your Building And Business Contents Coverage Form or at the end of this endorsement.

1. Accounts Receivable

The following Accounts Receivable Additional Coverage is added to your Building And Business Contents Coverage Form:

(i) We will pay:

- (1)** All amounts due from your customers that you are unable to collect;
- (2)** Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- (3)** Collection expenses in excess of your normal collection expense made necessary by loss or damage; and
- (4)** Other reasonable expenses that you incur to re-establish your records of accounts receivable;

that result from direct physical loss or damage by an insured peril to your records of accounts receivable that are at the "premises" described in the Declarations.

(ii) We will not pay for loss or damage caused by or resulting from any of the following:

- (1)** Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property. This exclusion only applies to the extent of the wrongful giving, taking or withholding.
- (2)** Bookkeeping, accounting or billing errors or omissions.
- (3)** Electrical or magnetic injury, disturbance or erasure of electronic recordings. This exclusion does not apply to loss or damage caused directly by lightning.

(iii) We will not pay for loss or damage if the proof of its existence or amount is dependent upon:

- (1)** An audit of records; or
- (2)** An inventory computation.

(iv) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:

- (1)** Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- (2)** Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
- (3)** The following will be deducted from the total amount of accounts receivable, however that amount is established:

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- (i) The amount of the accounts for which there is no loss or damage;
 - (ii) The amount of the accounts that you are able to re-establish or collect;
 - (iii) An amount to allow for probable bad debts that you are normally unable to collect; and
 - (iv) All unearned interest and service charges.
- (v) We will pay up to \$5,000 for loss or damage that results from direct physical loss or damage by an insured peril to your records of accounts receivable that are away from the "premises" described in the Declarations. This amount is additional insurance.
- (vi) Any recovery or salvage on loss or damage will accrue entirely to our benefit until the sum paid by us has been made up. You will pay us the amount of all recoveries you receive for a loss or damage paid by us. But any recoveries in excess of the amount we have paid belong to you.
- (vii) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.
- (viii) If a separate deductible is shown in the Declarations for this Additional Coverage, such deductible replaces any applicable deductible for Building, Business Contents or Property of Every Description that would otherwise apply.

2. Automatic Fire Suppression – Accidental Discharge

The following Automatic Fire Suppression System – Accidental Discharge Additional Coverage is added to your Building And Business Contents Coverage Form:

- (i) We will pay:
 - (1) The cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) if they are accidentally discharged on or within 30 metres of the described "premises"; and
 - (2) For loss or damage to Insured Property if such loss or damage is the result of an accidental discharge of chemicals from a fire extinguisher or a fire extinguishing system.
- (ii) This Additional Coverage does not apply if the fire extinguishing system is discharged during installation or testing.
- (iii) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

3. Blanket By-Laws

The following Blanket By-Laws Additional Coverage is added to your Building And Business Contents Coverage Form:

- (i) We will pay for the following:

Coverage A – Loss of the Undamaged Portion of a Building Coverage

If a covered building at the "premises" described in the Declarations sustains loss or damage by an insured peril, we will pay for loss to the undamaged portion of the building caused by the enforcement of any by-law that:

- (1) Requires the demolition of parts of the same building not damaged by an insured peril;
- (2) Regulates the construction or repair of buildings, or establishes zoning or land use requirements at such "premises"; and
- (3) Is in force at the time of the loss.

Coverage B – Demolition Cost Coverage

If a covered building at the "premises" described in the Declarations sustains loss or damage by an insured peril, we will pay the cost to demolish and clear the site of undamaged parts of the building caused by the enforcement of any building, zoning or land use by-law.

Coverage C – Increased Cost of Construction Coverage

If a covered building at the "premises" described in the Declarations sustains loss or damage by an insured peril, we will pay for the increased cost to repair, rebuild or construct the building caused by the enforcement of any building, zoning or land use

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by-law. If the building is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by a zoning or land use by-law.

We will not pay any increased costs of construction if the building is not repaired or replaced.

- (ii) The most we will pay under this Blanket By-Laws Additional Coverage is 25% of the amount of insurance applicable to the covered building. This is in addition to any other applicable Amount of Insurance.
- (iii) We will not pay under this coverage for the cost associated with the enforcement of any by-law which requires any insured or others to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

4. Blanket Glass

The following Blanket Glass Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay for:

- (i) Direct physical loss or damage to exterior glass or vitrolite that is part of a building or structure at the "premises" described in the Declarations; and
- (ii) The expense of boarding up damaged openings, installing temporary plates, and removing and replacing obstructions as necessary;

when such glass or vitrolite is lost or damaged by breakage or by chemicals accidentally or maliciously applied to it. Glass or vitrolite includes encasing frames and all lettering, ornamentation and foil on the glass, but does not include stained glass.

If you own the building or structure at the "premises" described in the Declarations, the Amount of Insurance applicable to this Blanket Glass Additional Coverage is included in and does not increase the Amount of Insurance for the covered Building.

If you are a tenant at the building or structure at the "premises" described in the Declarations and are contractually obligated to insure exterior glass or vitrolite that is part of such building or structure, but such glass is not a tenants' improvement and betterment, the Amount of Insurance applicable to this Blanket Glass Additional Coverage is included in and does not increase the Amount of Insurance for the covered Business Contents.

If a separate deductible is shown in the Declarations for this Additional Coverage, such deductible replaces any applicable deductible for Building, Business Contents or Property of Every Description that would otherwise apply.

5. Brands and Labels

The following Brands and Labels Additional Coverage is added to your Building And Business Contents Coverage Form:

Where we exercise our right to take Insured Property because it has been damaged by an insured peril we will, at our option, either:

- (i) Pay your costs if you choose to remove the trademarks, guarantees, names or other evidence of your interest in branded or labeled Insured Property; or
- (ii) Pay the cost to stamp the Insured Property *salvage* or to transfer it to bulk containers, if we feel that removal is impossible or impractical.

Such costs will only be paid in those instances where doing so will not physically damage the property.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

6. Business Contents – Seasonal Increase

The following Business Contents – Seasonal Increase Additional Coverage is added to your Building And Business Contents Coverage Form:

The following is added to **D. AMOUNTS OF INSURANCE** in your Building And Business Contents Coverage Form:

However:

- (a) If the Declarations show an Amount of Insurance for Coverage B – Business Contents, such amount of Insurance will automatically increase by 25% to provide for seasonal variations.

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- (b) If the Declarations show an Amount of Insurance for Coverage C – Property of Every Description, the value for Business Contents most recently declared to us prior to loss will automatically increase by 25% to provide for seasonal variations. This will not increase any amount of insurance that is applicable to Buildings.

Such increase will apply only if all the applicable Amounts of Insurance shown in the Declarations are at least 100% of your average monthly values during the lesser of:

- (i) The 12 months immediately preceding the date the covered loss or damage occurs; or
- (ii) The period of time you have been in business as of the date the loss or damage occurs.

7. Consequential Loss

If **Building and Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy:

1. The following Consequential Loss Additional Coverage is added to such form:

We will pay for loss or damage to Business Contents at the "premises" described in the Declarations resulting from:

- (i) Dampness or dryness of atmosphere; or
- (ii) Changes in or extremes in temperature, or by heating or freezing;

resulting from direct physical damage by an insured peril to the building or equipment contained in the building, including connections and supply transmissions on your "premises".

The Amount of Insurance for this Additional Coverage is included in and does not increase the Amount of Insurance for the covered Business Contents.

2. The following is added to Paragraph (e) in **SECTION I of B.2.Excluded Perils**:

Exclusions (e)(i) and (e)(ii) above do not apply to loss or damage with respect to which coverage is provided under the Consequential Loss Additional Coverage.

8. Conviction Reward

The following Conviction Reward Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay for information which leads to a conviction for arson, vandalism, burglary or robbery or attempt thereof, when such act results in the payment of a claim under the policy in connection with a loss to Insured Property at the "premises" described in the Declarations. We will be the sole judge as to the person or persons to whom a reward is paid.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance. This amount will not be increased regardless of the number of persons providing information.

No deductible applies to this Additional Coverage.

9. Damage to Building by Theft

If **Building and Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy, the following Damage to Building by Theft Additional Coverage is added to such Form:

You may extend the coverage that applies to Business Contents to apply to direct physical loss or damage by theft or attempted theft, including vandalism or malicious acts committed on the same occasion as such theft or attempted theft, to:

- (i) That part of any building at the described "premises" that you occupy and that contains your Business Contents; and
- (ii) Equipment used to maintain or service such building.

We will not pay for loss or damage caused by or resulting from fire.

This Additional Coverage only applies if you are a tenant at the building or structure at the "premises" described in the Declarations and are obligated in your lease to insure loss or damage by theft or vandalism to such building or structure.

The Amount of Insurance applicable to this Damage to Building by Theft Additional Coverage is included in and does not increase the Amount of Insurance for the covered Business Contents.

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10. Debris Removal

The following Debris Removal Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay your expense to remove debris of Insured Property caused by or resulting from an insured peril that occurs during the policy period.

If your policy includes Building and Business Contents Coverage Form (Broad Form) (WA3000) or Building and Business Contents Coverage Form (Named Perils) (WA3150), we will also pay your expense to remove debris of other property that has been blown upon the "premises" described in the Declarations by windstorm that occurs during the policy period.

This Additional Coverage does not apply to costs to:

- (i) Extract "pollutants" from land or water; or
- (ii) Remove, restore or replace polluted land or water.

If the sum of direct physical loss or damage and debris removal exceeds the Amount of Insurance, we will pay up to the amount shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement for each "premises" described in the Declarations. Such amount is in addition to any other applicable Amount of Insurance.

11. Electronic Data Processing – Duplicates

The following Electronic Data Processing – Duplicates Additional Coverage is added to your Building And Business Contents Coverage Form:

You may extend the coverage that applies to Business Contents to apply to direct physical loss or damage by an insured peril to duplicates of your "electronic media and records" that are stored in a separate, unattached building from where the originals are kept.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

12. Electronic Data Processing Research Costs

1. The following Electronic Data Processing Research Costs Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay your costs to research, replace or restore the lost information on "electronic media and records" that has been lost or damaged by an insured peril.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

2. The following is added to exclusion (b) Data in **Section II of B.2. Excluded Perils**:

However, Paragraph (i) does not apply to the coverage provided under the Electronic Data Processing Research Costs Additional Coverage.

3. If **Building And Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy:

1. The following is added to exclusion (d) in **SECTION I of B.2. Excluded Perils**:

However, loss or damage to "electronic data processing equipment" or "electronic media and records" by mechanical breakdown is not excluded.

2. The following is added to exclusion (r) in **SECTION I of B.2. Excluded Perils**:

However, loss or damage to "electronic data processing equipment" or "electronic media and records" by artificially generated electric current or electric arcing is not excluded.

4. If **Building And Business Contents Coverage Form (Named Perils) (WA3150)** or **Building And Business Contents Coverage Form (Fire and Lightning) (WA3151)** is applicable to your policy:

The following is added to **A.2. Insured Perils**:

Mechanical Breakdown but only with respect to direct physical loss or damage to "electronic data processing equipment" or "electronic media and records".

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Electrical Damage means artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires, but only with respect to loss or damage to "electronic data processing equipment" or "electronic media and records".

5. The following is added to **E. DEDUCTIBLE**:
 However, if a separate deductible for Mechanical Breakdown and Electronic Breakdown is listed in the Declarations, such deductible applies to loss or damage caused directly by covered:
 1. Mechanical breakdown; or
 2. Artificially generated electric current, including electric arcing.
6. The following is added to **2. Valuation Clause** in **F. ADDITIONAL CONDITIONS**:
 On "electronic media and records" as follows:
 - (i) If duplicates exist, at the:
 - (1) Cost of blank materials for reproducing the records; and
 - (2) Cost of labour to transcribe or copy the records.
 - (ii) If duplicates do not exist, at the:
 - (1) Cost of blank materials for reproducing the records; and
 - (2) Cost to replace, restore or research the lost information.

13. Exterior Paving

1. The following Exterior Paving Additional Coverage is added to your Building And Business Contents Coverage Form:
 You may extend the coverage provided by this Coverage Form to apply to direct physical loss or damage by an insured peril to:
 - (i) Roadways or driveways;
 - (ii) Walkways or sidewalks;
 - (iii) Patios;
 - (iv) Parking lots; or
 - (v) Other exterior paved surfaces;
 at the "premises" described in the Declarations.
 The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.
2. If **Building And Business Contents Coverage Form (Broad Form) (WA3000)** or **Building And Business Contents Coverage Form (Fire and Lightning) (WA3151)** is applicable to your policy, the following is added to exclusion (h) in **B.1. Excluded Property**:
 This exclusion does not apply to with respect to any coverage provided under the Exterior Paving Additional Coverage.
3. If **Building And Business Contents Coverage Form (Named Perils) (WA3150)** is applicable to your policy, the following is added to exclusion (g) in **B.1. Excluded Property**:
 This exclusion does not apply to with respect to any coverage provided under the Exterior Paving Additional Coverage.

14. Extra Expense

The following Extra Expense Additional Coverage is added to your Building And Business Contents Coverage Form:

- (i) We will pay the actual and necessary Extra Expense you incur due to direct physical loss or damage to property at the "premises" shown in the Declarations, including property in the open (or in a vehicle) within 100 metres of such "premises", caused by or resulting from an insured peril.

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Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property:

(1) To avoid or minimize the suspension of business and to continue your normal business operations:

- (i) At the "premises" shown in the Declarations; or
- (ii) At replacement premises or temporary locations, including:
 - a. Relocation expenses; or
 - b. Costs to equip and operate the replacement or temporary locations;

(2) To minimize the suspension of business if you cannot continue your normal business operations; or

(3) (i) To repair or replace any property; or

(ii) To research, replace or restore the lost information on damaged valuable papers or records;

to the extent it reduces the amount of loss that otherwise would have been payable under this insurance.

(ii) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

15. Fine Arts

1. The following Fine Arts Additional Coverage is added to your Building And Business Contents Coverage Form:

You may extend the coverage provided by this Coverage Form to apply to direct physical loss or damage by an insured peril to "fine arts" at the "premises" described in the Declarations.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

2. If **Building And Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy:

1. The following is added to exclusion (o) in **B.1. Excluded Property**:

This exclusion does not apply to with respect to any coverage provided under the Fine Arts Additional Coverage.

2. The following is added to **SECTION I** of **B.2. Excluded Perils**:

By breakage of art glass windows, statuary, glassware, marble, bric-a-brac, porcelain and similar fragile property.

This exclusion does not apply to loss or damage caused directly by:

- (i) "Named Perils";
- (ii) Theft or attempted theft; or
- (iii) Accident to a transporting conveyance.

3. If **Building And Business Contents Coverage Form (Named Perils) (WA3150)** is applicable to your policy, the following is added to exclusion (m) in **B.1. Excluded Property**:

This exclusion does not apply to with respect to any coverage provided under the Fine Arts Additional Coverage.

4. If **Building And Business Contents Coverage Form (Fire and Lightning) (WA3151)** is applicable to your policy, the following is added to exclusion (n) in **B.1. Excluded Property**:

This exclusion does not apply to with respect to any coverage provided under the Fine Arts Additional Coverage.

5. The following is added to Paragraph 2. **Valuation Clause** in **F. ADDITIONAL CONDITIONS**:

On "fine arts" at the least of the following amounts:

- (i) The actual cash value of that property;



- (ii) The cost of reasonably restoring that property to its condition immediately before the loss or damage; or
- (iii) The cost of replacing that property with substantially identical property.

16. Fire Department Service Charges

The following Fire Department Service Charges Additional Coverage is added to your Building And Business Contents Coverage Form:

When the fire department is called to save or protect Insured Property from an insured peril, we will pay your liability for fire department service charges:

- (i) Assumed by contract or agreement prior to loss; or
- (ii) Required by local ordinance.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

No Deductible applies to this Additional Coverage.

17. Inflation Protection

The following is added to **D. AMOUNTS OF INSURANCE** in your Building And Business Contents Coverage Form:

The Amount of Insurance for your Insured Property will automatically increase by the Inflation Protection percentage shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. The amount of the increase will be:

- (a) The Amount of Insurance that applied:
 - (i) At the beginning of the current policy period; or
 - (ii) As of the most recent policy change endorsement adding or amending such amount;whichever is the latest;
- (b) Multiplied by the Inflation Protection percentage shown in the Declarations, multiplied by the number of days since:
 - (i) The beginning of the current policy period; or
 - (ii) The effective date of the most recent policy change endorsement amending the Amount of Insurance;whichever is the latest;
- (c) Divided by 365.

18. Leasehold Interest

The following Leasehold Interest Additional Coverage is added to your Building And Business Contents Coverage Form:

- (i) We will pay for your actual loss arising out of an increase in your rent where the increase:
 - (1) Arises from the termination of your lease by your landlord, in accordance with the terms of your lease;
 - (2) The termination of your lease is caused by loss or damage by an insured peril to the "premises" described in the Declarations; and
 - (3) You enter into a new lease of premises of like size, location, kind and quality for the purposes of continuing your operations.
- (ii) The most we will pay in any one occurrence is the lesser of:
 - (1) The actual increase in rents for the period beginning with the termination of your lease, and ending on:
 - (i) The expiry date of the terminated lease; or
 - (ii) Twelve (12) months from the date of the termination;



whichever occurs sooner; or

(2) The Amount of Insurance for this Leasehold Interest Additional Coverage.

(iii) We will not pay for loss that results from you exercising an option to terminate the lease, nor will we pay for any loss arising from the termination of a lease renewal option, unless the renewal offer had been accepted in writing by the landlord prior to the loss.

(iv) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

19. Master Key

The following Master Key Additional Coverage is added to your Building And Business Contents Coverage Form:

If a master key that controls all doors at the "premises" described in the Declarations is lost or damaged by an insured peril, we will pay the reasonable expenses you incur to either replace or re-adjust the locks immediately following such loss or damage.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

20. Newly Acquired or Newly Constructed Property

The following Newly Acquired or Newly Constructed Additional Coverage is added to your Building And Business Contents Coverage Form:

(i) **Newly Acquired or Newly Constructed Buildings:** You may extend the insurance that applies to Buildings to apply to:

(1) Your new buildings while being built;

(2) Buildings you acquire at locations other than the "premises" described in the Declarations; and

(3) Your new pre-fabricated buildings once they:

(i) Have been delivered to your "premises" or to locations other than the "premises" described in the Declarations; and

(ii) Are in your care, custody or control;

which are intended for:

(4) Similar use as the building described in the Declarations; or

(5) Use as a warehouse.

(ii) **Business Contents at Newly Acquired Locations:** You may extend the insurance that applies to Business Contents to apply to Business Contents at any location you acquire other than at fairs or exhibitions.

(iii) **Newly Acquired Business Contents:** You may extend the insurance that applies to Business Contents to apply to Business Contents you acquire at any location you own, rent or otherwise occupy or control.

(iv) Insurance under Newly Acquired or Newly Constructed Buildings, Business Contents at Newly Acquired Locations, or Newly Acquired Business Contents will end when any one of the following first occurs:

(1) The policy expires;

(2) The number of days shown in the Declarations expires after you acquire or begin to construct the property; or

(3) You report the values to us.

We will charge you additional premium for values reported from the date construction begins or you acquire the property.

(v) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

21. Outdoor Signs

The following Outdoor Signs Additional Coverage is added to your Building And Business Contents Coverage Form:

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You may extend the insurance that applies to Business Contents to apply to outdoor signs that are at the "premises" described in the Declarations but not permanently attached to a building.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

If a separate deductible is shown in the Declarations for this Additional Coverage, such deductible replaces any applicable deductible for Building, Business Contents or Property of Every Description that would otherwise apply.

22. Outdoor Trees, Shrubs, Flowers, Plants

1. If **Building and Business Contents Coverage Form (Broad Form) (WA3000)** or **Building and Business Contents Coverage Form (Named Perils) (WA3150)** is applicable to your policy, the following Outdoor Trees, Shrubs, Flowers, Plants Additional Coverage is added to such form:

We will pay for direct physical loss or damage to outdoor trees, shrubs, flowers or plants (other than "stock" of trees, shrubs, flowers or plants), including debris removal expense, caused by or resulting from any of the following perils:

- (i) Fire or Lightning;
- (ii) Explosion;
- (iii) Impact by Aircraft, Spacecraft or Land Vehicle; or
- (iv) Riot, Vandalism or Malicious Acts.

2. If **Building and Business Contents Coverage Form (Fire and Lightning) (WA3151)** is applicable to your policy, the following Outdoor Trees, Shrubs, Flowers, Plants Additional Coverage is added to such form:

We will pay for direct physical loss or damage to outdoor trees, shrubs, flowers or plants (other than "stock" of trees, shrubs, flowers or plants), including debris removal expense, caused by or resulting from an insured peril.

3. The following replaces the final paragraph of exclusion (c) in **B.1. Excluded Property**:

This exclusion (c) does not apply to:

- (i) Lawns, trees, shrubs, flowers or plants on a vegetative roof; or
- (ii) Trees, shrubs, flowers or plants to the extent coverage is provided under the Outdoor Trees, Shrubs, Flowers, Plants Additional Coverage.

4. The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

The Any One Tree, Shrub, Flower or Plant amount that is shown in the Declarations is the most we will pay for any one item. This amount is included in and does not increase the Amount of Insurance for the Outdoor Trees, Shrubs, Flowers, Plants Additional Coverage.

23. Personal Effects and Property of Others

The following Personal Effects and Property of Others Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay for direct physical loss or damage by an insured peril to:

- (i) Personal effects owned by you, your officers, your partners or your employees. This Additional Coverage does not apply if the property is covered by any other policy, unless you are obligated to cover it or are legally responsible for its loss or damage; or
- (ii) Property of others in your care, custody or control;

while such property is at the "premises" described in the Declarations.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

24. Pollutant Clean Up and Removal

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.

1. The following Pollutant Clean Up and Removal Additional Coverage is added to your Building And Business Contents Coverage Form:

We will pay your expense to extract "pollutants" from land or water at the "premises" described in the Declarations if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from an insured peril that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the insured peril occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such Amount of Insurance is the most we will pay for the sum of all covered expenses in the policy period, and is in addition to any other applicable Amount of Insurance.

2. The following is added to Paragraph (a) in **SECTION II of B.2.Excluded Perils:**

This exclusion does not apply to with respect to any coverage provided under the Pollutant Clean Up and Removal Additional Coverage.

25. Preservation of Property

The following Preservation of Property Additional Coverage is added to your Building And Business Contents Coverage Form:

If you give us written notice within 10 days of removal of your Insured Property because of imminent danger of loss or damage by an insured peril, we will pay for direct physical loss or damage by an insured peril while such property is temporarily at a safe place away from the "premises" described in the Declarations or while being taken to or returned from such place.

The Amount of Insurance for this Additional Coverage is included in and does not increase the Amount of Insurance for the Insured Property.

26. Professional Fees

The following Professional Fees Additional Coverage is added to your Building And Business Contents Coverage Form:

You may extend the coverage provided by this Coverage Form to apply to the reasonable expenses incurred by you in preparing, producing or certifying any document we require to substantiate your loss.

We will not pay for any:

- (i) Legal fees;
- (ii) Adjusting fees;
- (iii) Insurance brokerage fees; or
- (iv) Expense or fees charged by you, your partner or any employee.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

27. Property Off Premises Including In Transit

The following Property Off Premises Including In Transit Additional Coverage is added to your Building And Business Contents Coverage Form:

You may extend Business Contents to apply to your Insured Property while:

- (i) At any location within Canada and the continental United States of America that is not described in the Declarations and that is:
 - (1) Not owned, rented or otherwise occupied or controlled in whole or in part by you, your officers, your partners or your employees; or
 - (2) Not owned or regularly occupied by you, and used to temporarily display or exhibit your Insured Property;
- (ii) While in transit until delivered, including while in transit by courier or governmental postal service; or

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.



(iii) While in the custody of your sales representative.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

28. Valuable Papers and Records Research Costs

1. The following Valuable Papers and Records Research Costs Additional Coverage is added to your Building And Business Contents Coverage Form:

(i) We will pay your costs to research, replace or restore the lost information on "valuable papers and records" for which duplicates do not exist and that:

(1) Have been lost or damaged by an insured peril; and

(2) Are at the "premises" described in the Declarations.

(ii) We will pay up to \$5,000 for loss or damage that results from direct physical loss or damage by an insured peril to your "valuable papers and records" that are away from the "premises" described in the Declarations.

(iii) The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

(iv) If a separate deductible is shown in the Declarations for this Additional Coverage, such deductible replaces any applicable deductible for Building, Business Contents or Property of Every Description that would otherwise apply.

2. The following is added to Paragraph (g) of 2. **Valuation Clause** in **F. ADDITIONAL CONDITIONS**:

This provision does not apply to the extent coverage is provided under the Valuable Papers and Records Additional Coverage.

29. Water Damage, Other Liquids, Powder or Molten Material Damage

If **Building and Business Contents Coverage Form (Broad Form) (WA3000)** is applicable to your policy, the following Water Damage, Other Liquids, Powder or Molten Material Damage Additional Coverage is added to such form:

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure necessary to repair damage to the system or appliance from which such water or other substance escapes.

We will not pay the cost to repair any defect that caused the loss or damage, but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

(i) Results in discharge of any substance from an automatic fire protection system; or

(ii) Is directly caused by freezing.

The Amount of Insurance for this Additional Coverage is shown in the Declarations under the Building and Business Contents Coverage – Base Enhancement. Such amount is in addition to any other applicable Amount of Insurance.

The following is added to **G. DEFINITIONS**:

"Electronic Data Processing Equipment" means:

(a) Programmable electronic equipment that is used to store, retrieve and process "data"; and

(b) Associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as data transmission.

"Electronic Media and Records" means:

(a) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;

(b) "Data" stored on such media; and

(c) Programming records used for electronic data processing or electronically controlled equipment;

and includes duplicates of the property described in Paragraphs (a) through (c) above that are stored in a separate, unattached building from where the originals are kept.

"Wawanesa Insurance" is **The Wawanesa Mutual Insurance Company** and is the licensed insurer of this policy.



"Money" means currency and coins in current use and having a face value.

"Period of Restoration" means the period of time that:

- (a) Begins with the date of direct physical loss or damage caused by or resulting from an insured peril at the described "premises"; and
- (b) Ends on the date when the property at the described "premises" should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- (i) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (ii) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

"Securities" means all negotiable and non-negotiable instruments or contracts representing "money" or other property, and includes revenue and other stamps in current use, tokens and tickets, but does not include "money".

"Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers" does not mean "money", "securities", or "electronic media and records".

All other terms and conditions remain unchanged.