



STATE INSURANCE
COMPANY LIMITED

Live in a better State of mind

Redcliffe Street, P.O. Box 290, St. John's, Antigua. W.I.
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FLOOD ENDORSEMENT

Extending the Insurance under Policy No: _____
in the name of _____

In consideration of the payment by the Insured to the Department 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 described in the schedule directly caused by flood, which for purposes of this extension shall mean the overflowing or deviation from their normal channels of either natural or artificial water courses, bursting or overflowing of public water mains and any other flow or accumulation of water originating from outside the building insured or containing the property insured, but excluding:-

- (i) loss or damage by flood (including overflow of the sea) cause by earthquake, volcanic eruption, hurricane, cyclone, tornado or windstorm.
- (ii) loss or damage by rain accompanying hurricane, cyclone, tornado or windstorm.
- (iii) loss or damage directly caused by subsidence or landslip.
- (iv) the first \$250.00 each and every loss.

Provided that:-

1. 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.
2. The liability of the Department shall in no case under this endorsement and the policy exceed the sum insured by each item of the policy.

Date _____

Checked _____

SRCH 24/11/77

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