



STATE INSURANCE COMPANY LIMITED

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HURRICANE AND EARTHQUAKE ENDORSEMENT

Extending the Insurance under Policy _____
in the name of _____

The Corporation hereby agrees that, notwithstanding anything stated to the contrary in Condition No. 6 of the Policy, this insurance covers loss or damage by fire or otherwise occasioned by or through or in consequence of —

- (i) HURRICANE, CYCLONE, TORNADO or WINDSTORM including rain accompanying these perils and FLOOD (including overflow of the sea) caused by these perils.
 - (ii) EARTHQUAKE and VOLCANIC ERUPTION and FLOOD (including overflow of the sea) caused by these perils.
- subject to the undernoted Excess Clause, Special Condition of Average Special Conditions

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 to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement.

EXCESS CLAUSE

It is understood and agreed that as regards loss or damage (other than by fire) to any buildings hereby insured directly caused by any peril to which the Clause is hereinbefore stated to apply, the Corporation's liability shall be limited to its ratable proportion of the amount by which such loss or damage exceeds \$250.00.

It is further agreed that this Clause shall apply separately to:—

- (i) each building, for which purpose all insured buildings at the same address will be regarded as one building,
- (ii) each incident giving rise to such loss or damage and that for the purpose hereof an Incident shall not be considered to have terminated until there have been seven consecutive days freedom from the peril concerned and that only thereafter shall the Clause apply afresh.

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 explosion except as provided in Condition 7 (h) of the policy.
 - (c) Loss by reason of any ordinance or law regulating the construction or repair of buildings.
2. The Company shall not be liable under this endorsement 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 endorsement, 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. As regards insured perils set out under (i) only, unless specifically and separately insured this endorsement does not cover (except as regards loss or damage by fire):—
 - (a) Metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description.
 - (b) Premises in course of construction, re-construction or repair unless all outside doors, windows and other openings thereto are complete and protected against hurricane, cyclone, tornado or windstorm.
4. The Insured shall use all reasonable diligence and care to keep the premises insured or containing the property insured in a proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the mean time cause such additional precautions to be taken for the prevention of loss or damage as the circumstances may require.

Date _____

Checked _____