

Form #SF801 - SIGN FORM

(Rev. 17 July 2014)

THIS FORM ONLY APPLIES IF INDICATED "COVERED" AND LIMITS SHOWN ON THE DECLARATIONS PAGE(S).

THIS FORM IS ATTACHED TO AND MUST BE READ TOGETHER WITH THE COMMERCIAL BUILDING, EQUIPMENT & STOCK BROAD FORM POLICY.

PROPERTY COVERED

1. The Form provides coverage for exterior signs, (the **"Insured Property"**) while on Premises of the Insured, or for which the Insured is responsible, as described on the Declarations Page(s).

PERILS INSURED

2. This Form insures against all risks of direct physical loss of, or damage to, the Insured Property from any external cause occurring during the Policy Period, except as excluded herein.

EXCLUSIONS

3. This Form does not insure:
 - (a) loss or damage caused directly or indirectly by wear and tear or mechanical breakdown, deterioration, inherent vice or latent defect;
 - (b) loss or damage caused directly or indirectly by electrical currents other than lightning, unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion;
 - (c) loss or damage sustained while the Insured Property insured is actually being worked upon, including installation, repair or maintenance, and where any loss or damage is due thereto, unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion;
 - (d) loss or damage caused directly or indirectly by marring or denting unless directly caused by fire, explosion, theft, collision, upset or overturn of a transporting conveyance;
 - (e) loss or damage caused directly or indirectly by strikers, locked out workmen or persons taking part in labour disturbances, or riots, or civil commotions;
 - (f) property illegally acquired, kept, stored or transported, or properly seized or confiscated for breach of any law or by order of any public authority;
 - (g) loss or damage caused directly or indirectly by the neglect of the Insured to use all reasonable means to save and preserve the property at and after any disaster insured against or when the property is endangered by fire in neighboring premises;
 - (h) loss or damage caused directly or indirectly by dampness of atmosphere or extremes of temperature;

TERRITORIAL LIMITS

4. This insurance insures only within the limits of Canada.

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