

GLASS EXTENSION

Words and phrases in bold font or quotation marks have special meaning as defined below or in the form to which this endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This endorsement modifies insurance provided under Building and/or Contents - Broad Form (BF02).

The following Extension is added under the EXTENSIONS OF COVERAGE Section:

7. Glass Extension

The Insurer will indemnify the Insured for all risks of direct physical loss or damage to exterior glass, interior glass set in frames, sashes or bars, or vitrolite and lettering, ornamentation or attached tape or foil at the **premises**.

7.1. Safety Glazing Material

This Form is extended to include the amount of loss occasioned by the operation of statute, ordinance or building code which requires use of safety glazing material in hazardous locations in replacement of the damaged insured property. The Insurer's liability under this Extension shall not exceed the minimum cost to replace the damaged property with the safety glazing material which meets the applicable statute, ordinance or building code.

7.2. Additional Terms and Conditions

The Insurer shall not be liable under this Extension for:

- 7.2.1. loss or damage by fire in the Insured's **premises** or elsewhere;
- 7.2.2. cost of removing and replacing any fixtures or other obstructions to the replacement of the glass;
- 7.2.3. stained glass or leaded glass.

7.3. Amount of Insurance

The Insurer's liability is limited to the cost of replacement, including installation charges, of such glass, lettering, ornamentation, tape and/or foil at the time of the breakage, not exceeding the amount of insurance (if any) stated in the Declarations Page(s) for this Form.

7.4. Deductible

This deductible applies if there is a deductible shown on the Declarations Page(s) applicable to this Form.

Each claim for loss or damage shall be adjusted separately and from the amount of each such adjusted claim, the amount stated in the Declarations Page(s) for this Form as deductible shall be deducted.

If there is no deductible on the Declarations Page(s) applicable to this Form, the deductible applicable to the **building** insured under the Building and/or Contents - Broad Form (BF02) applies.

7.5. Payments and Replacements

The Insurer shall replace, without unnecessary delay, any broken glass and any of its lettering and ornamentation, tape or foil, or pay for the same in money within the limits provided in this Form. In either case, the broken glass shall be the property of the Insurer.

7.6. Notice of Breakage

Written notice of any damage covered by this Form, with full particulars so far as can be determined, shall be given to the Insurer as soon as practicable, and the Insured shall make all reasonable efforts to preserve the glass and to prevent further damage. The Insurer may require the Insured to file affirmative proof of damage under oath on forms provided by the Insurer, together with full particulars of such damage.

Except as otherwise provided in this endorsement, all terms and conditions of this policy shall remain unchanged.