



Intact Insurance Company

Contractor's Equipment Ice and Muskeg Coverage Extension

This endorsement changes the Policy. Please read it carefully.

Attached to and forming part of the Contractor's Equipment (Actual Cash Value) Form BF04.

EXCLUDED PERILS 8A, Exclusion (f) is deleted in its entirety.

The Insurer's liability for loss or damage caused by or resulting from subsidence or breaking through ice, or by sinking in muskeg, swamp, sand or other soft ground shall be subject to the following provisions:

1. The Insurer shall not be liable for more than the limit of insurance specified in the "Schedule of Equipment and/or Property" in respect of each item of contractor's equipment insured nor, in any one occurrence, for more than the limit of insurance stated to be applicable to any one disaster or catastrophe.
2. With respect to each scheduled item, each claim for loss, damage or expense shall be adjusted separately and from the amount of each "adjusted claim" the sum of 5% of the limit of insurance applicable to the scheduled item or the deductible shown on the "declaration page(s)", whichever is greater, shall be deducted.
3. Notwithstanding any provisions to the contrary, should the "adjusted claim" or occurrence give rise to more than one deductible amount, the sum of the highest single deductible applicable to each "adjusted claim" shall be applied against the sum of all "adjusted claims" in any one occurrence. The term "adjusted claim" as used in this endorsement means the amount which would be payable to the insured under the applicable item(s) of insurance provided by this policy in respect of direct loss or damage arising out of one occurrence before the application of any deductible amount.

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