



ZURICH

Because life changes.

AllGuard Business Insurance

Glass Section

Introduction

This Cover Section forms part of Your Policy and must be read together with the General Conditions and Limitations of Cover, the Schedule, the Proposal and any Endorsements.

This Cover Section only forms part of Your Policy when the GLASS SECTION is shown in the Schedule and is limited to the Period of Insurance indicated.

Definitions

The following definitions shall apply to words used in this Cover Section and Endorsements that apply to this Cover Section.

ADVERTISING (OR IDENTIFICATION) SIGNS

Advertising (or Identification) Signs means signs made from Glass or electrical illuminated signs permanently fitted to the Building or within the boundaries of the Premises.

BREAKAGE

Breakage means a fracture extending through the entire thickness of the Glass or in the case of laminated Glass or plastic or perspex, the entire thickness of the laminate, plastic or perspex. Broken has a corresponding meaning to Breakage.

GLASS

Glass means Internal Glass or External Glass.

EXTERNAL GLASS

External Glass means glass or plastic material used as glass fixed in external windows, doors, showcases, skylights forming part of the Premises.

INTERNAL GLASS

Internal Glass means glass or plastic material used as glass in internal partitions, windows and doors, glass in counters, glass forming shelves and/or stock restraints, interior showcases, fixed mirrors and other fixed internal glass including ceramic vitreous china urinals and toilet pans and hand basins.

Cover

If Glass Breakage occurs during the Period of Insurance We will pay for the actual cost of replacing and fixing the Glass in its frame or in its normal location with Glass of a similar type and quality to the Glass that is Broken.

Limitation of Cover

- Types of Glass**
We will only pay for Internal or External Glass if they are shown in the Schedule.
- Excess**
You are liable for the Excess for each and every event that results in a Breakage.
- Exclusions**
Cover is further limited by the Exclusions that follow.

Exclusions

We will not pay for damage to:

- property during installation or removal of Glass;
- Glass that is Stock in trade or merchandise;
- Glass that is only scratched, chipped or discoloured; or
- Glass caused by heat.

Extensions of Cover

- Additional Benefits**
If Glass shown in the Schedule is Broken during the Period of Insurance then We will pay the costs that are necessarily incurred by You to:
 - effect temporary repairs, install shuttering and employ watchmen or guards;
 - repair or replace:
 - frames, sign-writing, alarm tapes, coatings; or
 - fittings or Stock;that are damaged as a result of Glass Breakage;

- (c) remove and refit fixtures and tiles to allow the repair or replacement of Broken Glass; and
- (d) arrange after hours services, express delivery and labour at overtime rates in relation to the repair and replacement of Broken Glass.

Provided that the total of all payments under this Extension of Cover is limited to \$3,000 during the Period of Insurance.

2. **Reinstatement of Additional Benefits**
Following a claim under Extension of Cover 1. ADDITIONAL BENEFITS, if You pay or agree to pay an additional Premium, We will return the limit to the full \$3,000.
3. **Extra Cost of Replacement**
If Glass shown in the Schedule is Broken We will pay any additional costs incurred by You to comply with current building regulations that relate to the Glass that is Broken.
4. **Advertising (or Identification) Signs**
We will pay for Breakage of Advertising (or Identification) Signs occurring during the Period of Insurance.

Provided that the total of all payments under this Extension of Cover is limited to \$1,000 during the Period of Insurance.

Optional Extensions of Cover

1. **Increased Cover on Advertising (or Identification) Signs**
If Increased Cover On Advertising (or Identification) Signs is shown in the Schedule then the total for all payments provided under Extensions of Cover 4. - ADVERTISING (OR IDENTIFICATION) SIGNS is increased to the Limit shown in the Schedule.
2. **Increased Additional Benefits**
If Increased Additional Benefits are shown in the Schedule then the total for all payments provided under Extensions of Cover 1 - ADDITIONAL BENEFITS is increased to the Limit shown in the Schedule.