

## **INDUSTRIAL ALL RISK POLICY- ADD ON WORDINGS**

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### **SERVICE INTERRUPTION TIME ELEMENT:**

1. This Policy covers the Actual Loss Sustained by the Insured during the Period of Service Interruption at locations of the Insured when the loss is caused by the interruption of incoming services consisting of electricity, gas, fuel, steam, water, refrigeration or from the lack of outgoing sewerage service by reason of physical loss or damage of the type insured by this Policy to the facilities of the utility supplier of such service located within this Policy's TERRITORY, that immediately prevents in whole or in part the delivery of such usable services.
2. This extension will apply when the Period of Service Interruption is in excess of the time shown as Waiting Period in the WAITING PERIOD clause of the DECLARATIONS Section.
3. Additional General Provisions:
  - a. The Insured will immediately notify the suppliers of services of any interruption of such services.
  - b. The Insurer will not be liable if the interruption of such services is caused directly or indirectly by the failure of the Insured to comply with the terms and conditions of any contracts the Insured has for the supply of such specified services.
4. References and Application: The following term means:

Period of Service Interruption:

  - a. The period starting with the time when an interruption of specified incoming services occurs; and ending when with due diligence and dispatch the service could be wholly restored and the Location receiving the service could or would have resumed normal operations following the restorations of service under the same or equivalent physical and operating conditions as provided by the Period of Liability provision of this Section of this Policy.

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- b. The Period of Service Interruption is limited to only those hours during which the Insured would or could have used services(s) if it had been available.
- c. The Period of Service Interruption does not extend to include the interruption of operations caused by any reason other than interruption of the specified service(s).
- d. The Period of Service Interruption does not include the interruption of operations caused by any remediation, change, correction, repair or assessment of any Date or Time Recognition problem, including the Year 2000, in any Electronic Data Processing Equipment or Media, or by the failure of Electronic Data Processing Equipment or Media to correctly recognize, interpret, calculate, compare, differentiate, sequence, access or process data involving one or more dates or times, including the Year 2000. However, the Period of Service Interruption does include the interruption of operations caused by the repair of accidental physical loss or damage not excluded by this policy to the facilities of the utility supplier.