

IAR/ SFSP Policy Wording :-

Neighbour's Recourse and Tenant's Liability

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the policy covers the Insured's liability:

1. As a tenant or occupant under the articles of any civil or commercial code toward the owner for direct physical damage of the type insured to real or personal property of the owner of the premise.
2. Under articles of any civil or commercial code toward neighbors, co-tenants and other third parties for direct physical damage of the type insured to the real or personal property of neighbors, co-tenants and other third parties.
3. As landlord under articles of any civil or commercial code for direct physical damage of the type insured to the personal property of tenants as a result of construction defects or lack of maintenance.
4. As tenant or occupant under the articles of any civil or commercial code for total or partial loss of use by the owner of the premises resulting from direct physical damage of the type insured.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.