

### **Fines, Penalties & Damages**

It is hereby agreed and understood, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to include the cost of fines, penalties & damages for the breach of contract in consequence of interruption of or interference with the business following loss as insured and the amount payable as indemnity shall be such sum as the Insured shall be legally liable to pay and shall pay in discharge of fines, penalties & damages incurred solely in consequence of damage for the non-completion of orders to a contracting party or shall be in default for the supply of any service to such contracting party.

The sum insured in terms of the provisions of this clause shall be independently determined in the Schedule to the Policy and shall be a 'first loss' amount and shall be the maximum amount payable in the event any amount of claims arising out of an insured event.

The indemnity in terms of the provisions of this clause is not subject to condition of Average

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