

BUSINESS GUARD - COMMERCIAL

Tenants Liability Rider

Attached to and forming part of Business Guard-Commercial Policy No. _____

Notwithstanding anything contained in the Policy or any of its Endorsements or Riders hereto, it is agreed and declared that in consideration of the full agreed premium being paid by the Insured to the Company the following Coverage Section is included under the Policy effective the date stated herein. Subject always to the terms and provisions including the General Conditions and General Exclusions of the Policy and all endorsements thereon.

COVERAGE SECTION L (Tenants Liability)

the Insured shall become legally liable to pay compensation following upon damage to property of the Landlord consequent upon the Insured's occupation of any premises or building as a tenant

CONDITIONS

1. The Company's liability inclusive of legal defence costs arising from any one occurrence or series of occurrences attributable to any event shall not exceed the Limit of Indemnity stated in the Schedule in respect of this Coverage Section.
2. In the event of the Landlord or the Insured as tenant being entitled to indemnity or compensation from any other source or any other insurance then the provision of such compensation shall be combined with such insurance and shall be considered to be the 'initial indemnity' and any amount having been paid for by such combined 'initial indemnity' shall be deducted from the indemnity provided herein. If such an amount of 'initial indemnity' shall exceed the Limit of Indemnity as provided herein then there shall be no payment of indemnity in terms of this Coverage Section.

EXCLUSIONS

The Company shall not be liable under this Policy if :

1. such liability arises outside of the normal occupational activity of the Insured at the premises described in the Schedule to the Policy or as otherwise confirmed by the Company or endorsed thereon
2. any property or portion of property or premises is sub-let by the Insured insofar as such property is concerned
3. the Insured shall be in breach of any contractual agreement or obligation between any landlord or any other tenant of the premises or property as such breach may have any bearing on the interests of the Company

PERILS SPECIFIED

- Fire,
 - Explosion/ Implosion,
 - Strike and Malicious Damage by employees of the Insured
- only as per terms, conditions and exclusions of Coverage Section A (Fire and Special Perils)
