

CURLING ROCK FLOATER - RIDER MP 9

I. PROPERTY INSURED

This Rider covers curling rocks being the property of the Insured.

II. LIMIT OF LIABILITY

The Insurer shall in no event, be liable hereunder for more than the limit stated in the Declarations either in case of partial or total loss, or salvage charges or expenses, or all combined, but in no case shall the liability of the Insurer exceed the limit stated in the Declarations with respect to any one pair of curling rocks.

III. DEDUCTIBLE

The Insurer is liable for the amount by which the loss or damage caused by any of the perils insured against exceeds the amount of the deductible specified in the Declarations in any one occurrence.

IV. CO-INSURANCE

The Insurer shall not be liable in event of loss or damage for any greater proportion of any such loss or damage than the amount hereby insured bears to the actual value of the property insured at the time when such loss or damage shall happen.

V. PERILS INSURED

This rider, except as herein provided, insures against all risks of direct physical loss of or damage to the Insured property.

VI. EXCLUSIONS

This rider does not insure against:

- (a) Loss or damage caused by wear and tear, gradual deterioration, inherent vice, latent defect, or mechanical breakdown or derangement;
- (b) Loss or damage caused by or resulting from corrosion, rust, rodents, insects, vermin, dampness of atmosphere, staining or freezing unless such damage is the result of other loss covered by this rider;
- (c) Loss caused by unexplained or mysterious disappearance of property (except property in the custody of carriers for hire);
- (d) Loss or damage (unless fire or explosion ensues and then only for the loss or damage caused by such ensuing fire or explosion) sustained while the property insured is actually being worked upon and directly resulting therefrom or caused by any repairing, refinishing, adjusting or servicing of the property insured;
- (e) Loss or damage resulting from misappropriation, secretion, conversion, infidelity or any dishonest act on the part of the Insured or any other part of interest, his or their employees or agents or any person or persons to whom the property may be entrusted (bailees or carriers for hire excepted);
- (f) Loss or damage occasioned by neglect of the insured to use all reasonable means to save and preserve the property at and after any disaster insured against or when the Insured has notice of an impending disaster;
- (g) Chipping, scratching or marring or denting unless caused by fire, lightning or theft;
- (h) Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military power;
- (i) Loss or damage caused by contamination by radioactive material;
- (j) Loss or damage caused by a criminal or willful act or omission of the Insured;
- (k) Loss or damage due to breakage of the curling rocks while in use;
- (l) Accumulative damage however caused.

VII. TERRITORY

This rider covers only within the limits of Canada and the Continental United States of America (excluding Alaska).

VIII. REINSTATEMENT

Any loss hereunder shall not reduce the amount of insurance applicable to this rider.

IX. OTHER INSURANCE

Where there is any other valid insurance providing indemnity for loss for which this rider provides indemnity, the insurer shall be liable only for its rateable proportion of the loss.