

COMPREHENSIVE GLASS ENDORSEMENT

We provide coverage for glass and other glazing materials only when a limit of liability is shown on the Declarations Page. We insure against loss as described below, subject to all of the terms of the policy.

COVERAGE

We cover breakage of glass or other glazing materials. We also cover loss caused by chemicals accidentally or maliciously applied to glass or other glazing materials.

SUPPLEMENTARY COVERAGE

When covered glass damaged:

- We cover the repair or replacement of frames encasing and contiguous to the glass, if this is necessary in order to make the repairs.
- We cover the cost of installing temporary plates, or for boarding up openings containing the damaged plates when an unavoidable delay in repairing or replacing the damaged glass occurs.
- We cover the cost of removing or replacing any obstructions, other than window displays, when necessary to make repairs.

Our limit for supplementary coverage payments for any one occurrence at any one location will be a maximum of \$100.00.

CONDITIONS

We will pay for the loss, or repair or replace the damaged

property. Any property we pay for will become ours. Our limit of liability for damages will be the lesser of:

- The actual cash value of the property at the time of the loss, or
- The cost of repairing or replacing the damaged property with other of like kind or quality.

If a building code, statute, or ordinance requires the use of "safety glazing material" to replace any damaged glass, we agree to pay the additional amount necessary to meet the codes. We will pay no more than the cost of meeting the minimum requirements of the applicable code or ordinance.

OTHER CONDITIONS

The policy provisions in General Conditions – All Coverages and General Conditions – Property Coverages also apply to Comprehensive Glass Coverage.

EXCLUSIONS

We do not cover the following:

- Stained glass or art glass windows.
- Ornamentation or lettering on glass or other glazing materials.
- Neon signs.