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| Capital Additions Clause |
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The Insurance hereby extends to cover alterations, additions and improvements (but not appreciation in value) in excess of the sum insured for buildings and machinery specified in the Policy for an amount not exceeding 10% of the sum(s) insured thereby.

It being understood that the Insured undertakes to advise the Insurer each quarter of such alterations, additions and improvements to pay the appropriate additional premium thereon.

COMMENT Underwriters to guarantee reasonable amount.