CIVIL AUTHORITIES CLAUSE

The insurance is extended to cover direct loss or damage to the described property caused by acts of destruction executed by order of any Public Authority at the time of and only during a conflagration to retard the spread thereof, and subject to all other terms and conditions of this Policy. This Insurer shall not be liable, however, for more than the amount for which it would have been liable had the loss been caused by a peril insured against under this Policy.