

Cut Of Refrigeration Clause

The Insurers covers damage to merchandise and products of all kinds stored in cold rooms due to a temperature change resulting from derangement or total or partial destruction of machines, boilers, steam pipes or the electrical installation, provided that such derangement or destruction is caused by a fire, explosion or falling aircraft in the buildings where the insured merchandises or goods are located or in the premises or other sites in which the insured establishment's machinery is located.

EXPRESSLY EXCLUDED FROM COVERAGE IS DAMAGE DUE TO ELECTRICAL OR MECHANICAL ACCIDENTS OR MACHINERY BREAKDOWN,