

<b>Full Explosion Clause</b>
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The assets described in section 1 are covered against property damage caused by :

EXPLOSION - LIGHTING - ELECTRICITY - SMOKE

The policy covers all physical losses or property damage caused by :

a. Explosions and implosions of all kinds (including explosion of dynamite and like explosives which, unbeknownst to the Assured, are brought into the covered premises or the surroundings) and water hammers in steam engines; the "EXPLOSIONS" coverage also applies to the liability risks covered in this policy.

Explosion is defined as a sudden, violent action of pressure or loss of pressure of gas or steam, whether the gas or steam existed before such action or was formed concomitantly therewith.

b. Thunderbolt and explosion caused thereby ("explosion de la foudre") even if there is no fire.

c. Electricity, including atmospheric electricity, on apparatus and machines receiving or emitting electric currents and resulting from normal or abnormal operation. DAMAGE DUE TO WEAR AND DAMAGE TO LIGHTS AND FUSES ARE EXCLUDED FROM COVERAGE.

d. Smoke or fumes due sudden , abnormal and defective action of any heating or kitchen apparatus or appliance, only if such appliance (i) is connected to a chimney by a smoke duct and (ii) is inside the insured buildings.

EXCLUDED FROM COVERAGE IS DAMAGE CAUSED BY EXTERNAL FIREPLACES AND INDUSTRIAL APPARATUS OTHER THAN HEATING APPARATUS.