

Time Adjustment Clause (72 Hours)

It is agreed that any loss of or damage to the Insured property arising, during, any one period 72 consecutive hours, caused by storm, tempest flood, earthquake or riot, strike and malicious damage shall be deemed as a single event and therefore to constitute one occurrence with regard to the excesses provided for herein.

For the purpose of foregoing the commencement of any such 72 hour period shall be decided at the discretion of the insured at being understood and agreed, however, that there shall be no overlapping in any two or more such 72 hours periods in the event of damage occurring over a more extended period of time.