

Tools of Trade Insurance

Optional additional benefit

This additional benefit only applies to this insurance if the words 'Static Risk Extension' are shown in the schedule.

Static Risk Extension

This insurance extends to cover loss or damage to the insured items caused by any of the following risks when the insured items are situated in a fully enclosed building or shipping container:

- 1.1 fire, but excluding whilst the items are in use
- 1.2 explosion
- 1.3 earthquake
- 1.4 impact by any road vehicle, animal, aircraft or other aerial devices or articles dropped therefrom, falling trees or part thereof, but not loss or damage caused by or consequent upon the falling or lopping of trees by or on behalf of the insured
- 1.5 theft, consequent upon forcible and violent entry into a locked building or shipping container

an excess of \$250 applies to each and every claim arising from theft.

- 1.6 acts of
 - 1.6.1 strikers or locked out workers or persons taking part in labour disturbances
 - 1.6.2 malicious persons, other than theft consequent upon forcible and violent entry into a locked building or shipping container, including persons of malicious intent acting on behalf of or in connection with any political organisation
 - 1.6.3 any lawful constituted authority in connection with any events specially referred to in 1.6.1 and 1.6.2 above where the resulting loss or damage is directly caused thereby.
- 1.7 *storm* and or *rainwater*

for the purpose of this clause *storm* means violent atmospheric disturbances accompanied by high winds sometimes combined with thunder, heavy falls of rain, hail or snow. *Storm* does not mean intermittent or persistent rain by itself.

rainwater means water falling from the sky in the form of rain until such time it reaches the ground or falls on the premises in which the items are situated.