

9. DAMAGE BY SMOKE

a) Rate : 0.010%

b) Endorsement Wording

In consideration of an additional premium, We hereby agree and declare that the insurance under this Policy shall extend to include loss or damage to the property described in the Schedule directly resulting from damage by smoke caused by fire happening on or in the immediate vicinity of the insured risk premises.

Provided always that all the conditions of the Policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the Policy.