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## Section 6 - Glass

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This section is subject to the General Conditions contained in the **Policy Booklet**.

### Specific Definitions

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The meaning of some of the important words and terms used in Section 6 only, are shown below.

**Advertising Signs** means advertising or identification signs made out of glass, perspex or plastic or electrically illuminated, and permanently fixed to the building.

**Breakage** means a fracture extending through the entire thickness of **External Glass, Internal Glass** or **Advertising Signs**.

**External Glass** means fixed glass, perspex and plastic material used in external windows, doors, and skylights, and forming part of a **Building**.

**Internal Glass** means:

- a) fixed glass, perspex and plastic material used in cabinets, table tops, shelves and showcases;
- b) vitreous china urinals, toilet pans and hand basins; and
- c) fixed mirrors;

which **you** own or for which **you** are legally responsible.

**Stock in Trade** means:

- a) stock in trade and/or merchandise, including the value of work done, containers and packaging materials; and
- b) customers' goods and items held in trust or on commission for which **you** are legally responsible; and
- c) cigars, cigarettes, alcohol and liquor.

### Cover Provided

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If **your Schedule** indicates that **you** have taken out insurance under Section 6, **we** will pay **you** if **Internal Glass, External Glass** or **Advertising Signs** suffer **Breakage** during the **Period of Insurance** at the **Premises** and on the basis set out below, but only if cover for that item has been individually selected by **you** and is specified in the **Schedule**.

**We** will not pay **you** in respect of any of the matters set out in the Specific Exclusions listed below or the General Exclusions contained in the **Policy Booklet**.

### Basis of Settlement

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If **you** have a valid claim under Section 6, **we** will at **our** option pay for or **Reinstate Internal Glass, External Glass** and **Advertising Signs** on the basis set out below.

1. External Glass and Internal Glass

**We** will supply and fix in its frame replacement glass of the same type and quality as the broken glass.

2. Advertising Signs

**We** will pay up to \$5,000 for the cost to **Reinstate Advertising Signs**.

3. Our Limit of Liability

**Our** liability under Section 6 is limited to the:

- a) replacement value for **External Glass** or **Internal Glass**; or

- b) amount stated in Basis of Settlement, clause 2 above or the **Sum Insured** for **Advertising Signs** stated in the **Schedule**, whichever is the greater;

less the **Excess** shown.

4. Automatic Reinstatement of the Sum Insured

Following the occurrence of **Damage**, the **Sum Insured** is reinstated to the full amount specified in the **Schedule**, provided that **we** agree to reinstate the **Sum Insured** and, if required by **us**, **you** pay the appropriate extra **Premium**.

5. Salvage

**You** must carefully preserve all glass. Glass salvaged from any **Breakage** becomes **our** property.

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## Section 6 - Glass [cont'd]

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### Additional Benefits

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**If you have a valid claim under Section 6, we will also pay you the following Additional Benefit necessarily and reasonably incurred and in addition to the Sum Insured.**

1. **We** will pay up to a total of \$3,000 during the **Period of Insurance** for the cost of:
  - a) replacing or repairing sign writing or ornamentation affixed to the broken glass;
  - b) temporary shuttering, boarding up or other protection reasonably necessary for the safeguarding of the **Premises** or **Contents** therein, pending replacement of the broken glass;
  - c) replacing or repairing **Damaged** door frames, window frames, showcase frames or **Damaged** tiled shopfronts;
  - d) replacing or repairing protective and heat reflective film, alarm tapes, wires or electrical connections attached to the glass; and
  - e) **your Damaged** or destroyed **Stock in Trade** or **Contents**, caused by broken **Internal Glass** or **External Glass**.

### Specific Exclusions

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**We** will not pay **you** under Section 6 for **Damage**:

1. occurring during transit to or from **your Premises** of any **External Glass** or **Internal Glass** or **Advertising Sign**;
2. occurring while **External Glass** or **Internal Glass** or **Advertising Signs** are being installed, fitted, removed from their frames or mounting brackets or repaired;
3. of **External Glass** or **Internal Glass** or **Advertising Signs** which form part of **your Stock in Trade**;
4. of **External Glass** or **Internal Glass** or **Advertising Signs** which form any part of a glass house, conservatory, television or computer screen;
5. of **External Glass** or **Internal Glass** items normally carried by hand;
6. caused by fire, artificial heat or **Flood**;
7. for cracked, chipped, imperfect or disfigured glass;
8. of any stained and/or lead light glass;
9. of any glass not fit for the purpose intended.