

## **BUSINESS INTERRUPTION**

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision, which would otherwise override the policy or schedule, the following endorsement is hereby included in your policy and should be read in conjunction with your existing policy and schedules:

### **CLAUSES AND EXTENSIONS**

#### **Infectious Diseases/Pollution/Shark and Animal Attack Extension**

The amount payable under these extensions is limited to the sum insured under the Gross profit; Gross rentals; Revenue and Additional increase in cost of working items or R57,500,000, including VAT, whichever is the lesser.

For the purposes of these extensions: "Indemnity Period" shall mean a maximum of 3 months.

### **EXTENSIONS TO OTHER PREMISES**

#### **Prevention of access**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items or R402,500,000, including VAT, whichever is the lesser.

The maximum radius from the insured's premises is 10km, unless amended by an endorsement to this extension, but notwithstanding such endorsement, cannot exceed 50 kilometres.

#### **Prevention of access - extended cover (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items or R402,500,000, including VAT, whichever is the lesser.

The maximum radius from the premises is 10km, unless amended by an endorsement to this extension, but notwithstanding such endorsement, cannot exceed 50 kilometres.

#### **Public utilities – insured perils only (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items.

#### **Telecommunications Suppliers – insured perils (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to the sum insured under the Gross profit; Gross rentals; Revenue and Additional increase in cost of working items or R57,500,000, including VAT, whichever is the lesser.

For the purposes of this extension: "Indemnity Period" shall mean a maximum of 3 months.

**Telecommunications Suppliers – extended cover (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to the sum insured under the Gross profit; Gross rentals; Revenue and Additional increase in cost of working items or R57,500,000, including VAT, whichever is the lesser.

For the purposes of this extension: "Indemnity Period" shall mean a maximum of 3 months.

**Public Utilities – extended cover (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to the sum insured under the Gross profit; Gross rentals; Revenue and Additional increase in cost of working items or R57,500,000, including VAT, whichever is the lesser.

For the purposes of this extension: "Indemnity Period" shall mean a maximum of 3 months.

**Customers (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items.

**Specified suppliers/sub-contractors (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items.

**Unspecified customers (if stated as included in the schedule)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items or R230,000,000, including VAT, whichever is the lesser.

**Unspecified suppliers (if stated in the schedule to be included)**

The wording of this extension is amended to include the following:

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items or R230,000,000, including VAT, whichever is the lesser.

**Loss of tourist attraction (if stated in the schedule to be included).**

**Loss of Aesthetic Attraction Extension (if stated in the schedule to be included)**

**Bush Fire Extension**

**Surrounding Property / Loss of Key Tenant extension (if stated in the schedule to be included)**

The wording of this extension is amended to include the following

The maximum amount payable under this extension is limited to a maximum of 90% of the sum insured under the Gross profit; Gross rentals and Additional increase in cost of working items.