



FIRE INSURANCE

The Fire Insurance Policy compensates for loss or damage by:

- 1) Fire.
- 2) Lightning.
- 3) Explosions (not including damage to boilers).

The policy does not cover:

- 1) Loss by theft during or after occurrence of fire.
- 2) Loss or damage by fermentation or spontaneous combustion.
- 3) Arson (intentional act of setting fire to property).
- 4) Subterranean fire (occurring below the earth's surface).
- 5) Loss or damage by order of any public authority.
- 6) Indirect or consequential losses, loss of earnings, loss by delay.

Exclusions:

- 1) War, invasions, or civil war.
- 2) Nuclear or radioactive damages.
- 3) Earthquake or volcanic eruption.