



Glass

Defined events

If any of the internal and external glass (including mirrors) the property of the insured or for which they are responsible at the insured premises described in the schedule were accidentally broken then the company shall pay for the replacement of such glass.

Following loss of or damage to glass the company shall also pay the reasonable cost of:

1. boarding up of a window which is necessary prior to replacement of insured glass following breakage
2. the reinstatement of frames damaged at the same time as breakage of insured glass contained therein
3. the reinstatement of fixtures and fittings and window displays damaged as a result of breakage of insured glass
4. removal and replacement of fixtures and fittings necessarily incurred in replacing insured glass following such breakage
5. the cost of employment of a watchman service prior to replacement of glass or boarding up or the repair of the burglar alarm system, unless payable under any other insurance arranged by the insured

Provided that:

the liability of the company shall not in the aggregate exceed the amount of N\$5 000 (five thousand Namibia Dollar).

Definitions

1. Glass

Unless specifically agreed, all glass (other than mirrors) insured by this section is presumed to be plain plate/float glass not exceeding 6 (six) mm in thickness, whether coated with a film or not, or 8 (eight) mm laminated safety glass.

2. Breakage

Breakage shall mean only "fracture extending through the entire thickness of glass" and not merely "disfiguration".

Extensions

1. Ornamentation, sign writing and burglar alarm strips

The insurance by this section extends to include the cost of ornamentation, sign writing and burglar alarm strips.



Special replacement (If stated in the schedule to be included)

If, following loss or damage insured hereunder, the insured is obliged in terms of the National Building Regulations or similar legislation to replace the damaged glass with glass of a superior quality, then the company shall be liable for the increased cost of such replacement including (but not limited to) frames therefore

Provided that:

If the cost of so replacing the whole of the insured property (inclusive of other items insured) is greater than the sum insured thereon at the time of the loss or damage, then the insured shall be considered as being his own insurer to the difference and shall bear a rateable proportion of the loss or damage accordingly.

3. Riot and strike (If stated in the schedule to be included)

Subject otherwise to the terms, conditions, exclusions, exceptions and warranties contained therein, this section is extended to cover loss or damage directly occasioned by or through or in consequence of:

- (i) civil commotion, labour disturbances, riot, strike or lockout
- (ii) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in (i) above

Provided that this extension does not cover:

- (a) loss or damage occurring in the Republic of South Africa or Namibia
- (b) consequential or indirect loss or damage of any kind or description whatsoever, other than loss of rent if specifically insured
- (c) loss or damage resulting from total or partial cessation of work, or the retarding or interruption or cessation of any process or operation
- (d) loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority
- (e) loss or damage related to or caused by any occurrence referred to in General exception 1 (A)(ii), (iii), (iv), (v) or (vi) of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any such occurrence.

If the company alleges that by reason of provisos (a), (b), (c), (d) or (e), loss or damage is not covered by this section, the burden of proving the contrary shall rest on the insured.

This extension shall only apply to loss or damage for which the insured is responsible as tenant and not as owner.



Specific conditions

1. Underinsurance

If the property hereby insured at the time of any loss be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly. Every item, if more than one, of this section shall be separately subject to this condition.

Specific exceptions

This section does not cover:

1. loss of or damage to glass in respect of perils insured against in the Fire, Houseowners and Householders sections or a Fire, Houseowners or Householders policy of another insurer
2. loss or damage which is less than N\$100 (one hundred Namibia Dollar)
3. consequential loss or damage of any nature whatsoever
4. glass which has been cracked or damaged before commencement of the insurance under this section
5. cracked glass or breakage caused by or resulting from alterations or additions to the premises
6. any stock in trade.