

72 Hour Clause (version 2)

It is agreed and understood that any loss of or damage to the insured property arising during any one period of seventy two (72) consecutive hours, caused by storm, typhoon, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the Excesses provided for herein, For the purpose of the foregoing the commencement of any such seventy two (72) hour period shall be decided at the discretion of the Insured it being understood and agreed, however, that there shall be no overlapping in any two or more such seventy two (72)hour periods in the event of damage occurring over a more extended period of time.

In case of conflict between this clause and body of the policy or other additional clauses , this clause shall prevail. All other terms, conditions, and exclusions of the policy shall remain unchanged.