M&E
Mexican Insurance Specialist

MEXICAN ALL RISK INSURANCE POLICY

GENERAL CONDITIONS

CLAUSE 1. PROPERTY AND PERILS COVERED

1.1 Subject to the terms, limits, conditions and exclusions contained in the policy, this insurance provides coverage against "All Risk" of physical damage caused directly, accidentally, suddenly and unexpectedly to all real and personal property of the Insured contained in the insured premises, including contents, improvements and betterments to the locales leased and/or those properties in his care and custody or those for which he is legally liable.

If the insured property is damaged by a peril not excluded, the Company shall indemnify the Insured for the value of such property, and at their option, shall replace or repair such property to the Insured's satisfaction or pay in cash the value of such property within the liability limits or sub-limits established hereunder.

This insurance covers in case of a loss involving indemnity those expenses necessary to effect the debris removal of the damaged property, such as dismantling, demolition, cleaning-up or cartage and those necessary so that the insured property is in a condition to be repaired or reconstructed, all within the liability limits or sublimits established hereunder.

CLAUSE 2. PROPERTY EXCLUDED

This policy does not cover:

2.1 Vehicles authorized to travel on public thoroughfares, railroads, locomotives, railroad equipment, ships, aircraft, spaceships, as well as construction or drilling equipment or machinery.
2.2 Growing crops, grass, trees, shrubs, plants, standing timber, animals, birds and fish.
2.3 Jewelry, precious metals and stones, gold and/or silver ingots, cash, checks, postal orders, securities, stamps, certificates or other negotiable instruments, title deeds, information records of all types and descriptions, fine arts without appraisal and with an individual value greater than 300 days of the minimum salary in force in Mexico City.
2.4 Manuscripts, blueprints, sketches, drawings, patterns, models or molds.
2.5 Buildings, structures, machinery and equipment in course of construction, assembly, installation or tests, including materials and supplies therefor.
2.6 Property in transit: marine, land or air transit, including loading or unloading operations.

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CLAUSE 3. PERILS EXCLUDED

3.1 This insurance does not cover loss or damage caused by or as direct or indirect consequence of the following causes:

3.1.1 War, invasion by foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military insurrection, revolt, rebellion, revolution, insurrection, suspension of constitutional rights or events causing these circumstances de jure or de facto.

3.1.2 Coverage is excluded against acts of terrorism committed by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) of any type, by using explosives, toxic substances, firearms, or acts of terrorism perpetrated against people, objects or utilities by means of fire, flood, or any other violent means, putting the public or any section of the public in alarm, fear or terror with the aim to disturb the public peace or undermine the authority of the State, or put pressure on such authorities to make a decision.

3.1.3 Temporary or permanent privation resulting from confiscation, nationalization, order or requisition by any legally constituted authority in carrying out their duties.

3.1.4 Destruction of property by acts of any legally recognized authority in carrying out their duties unless when trying to prevent a fire or in performing a humane act.

3.2 Damage directly or indirectly caused by, resulting from or as a consequence from:

3.2.1 Radiation, ionization or radioactive contamination by radioactivity of any nuclear fuel or nuclear waste, or by the combustion of any radioactive, toxic, explosive fuel or other dangerous properties of any nuclear assembly or component thereof.

3.2.2 Any warlike missile using atomic fission or fusion or radioactive force, whether in time of peace or war.

3.2.3 Loss of use, delay, loss of market, abandonment or slowing down of work or shut own of operations.

3.2.4 Lack or failure of supplies or interruption of the motor power, water, electricity, heat, steam and refrigeration, raw material, humidity or specific environment, energy or in the drainage systems or affluents of or for the Insured's premises.

3.2.5 Settling, shrinkage, expansion, collapse of land, foundations of structures or buildings, ground erosion, collapse or cracking of buildings or constructions.

3.3 It is understood and agreed that this insurance does not cover:

3.3.1 Wear and tear, gradual deterioration, seepage, inherent vice, rust, corrosion, metal fatigue, oxidation, deformation, distortion, consumption or gradual deterioration, contamination, pollution, seepage, wet or dry rot, vermin damage, spontaneous combustion or damage by extremes in temperatures.

3.3.2 Loss of or damage to the insured property resulting from fermentation, shrinkage, evaporation, loss of weight, leakage, change of quality, change in color, texture or flavor, exposure to light, breakage of or scratching to glass or other fragile articles, unless such loss is caused directly by a peril not excluded.

3.3.3 Damage caused by collision to machinery or equipment, as well as contamination to raw material, unfinished or finished products resulting from the fall of foreign objects therein.

SAMPLE

3.3.4 Pecuniary loss and damage caused by seepage, pollution, contamination. However, if the insured property sustains direct damage caused by an insured peril causing the contamination thereof, this damage shall be insured, however, expenses for cleaning-up and decontamination of the environment are not covered.

3.3.5 Legal or contractual liability imputable to the manufacturer or seller of the insured property.

3.3.6 The cost to replace, repair or rectify defective parts, materials, labor, design or defects or omission in specifications or latent defects.

3.3.7 Loss or damage caused by sewer back-up, drains or seepage below the ground, caused by obstruction, insufficiency, breakage or any other cause of the drainage systems or the lack of such drains.

3.3.8 Failure, breakage, mechanical or electric deficiency or damage of any equipment or machinery, whether mechanical, electric or electronic of any kind and type.

3.3.9 Cracking, breakage, collapse, explosion, burning of boilers, economizers, vessels or piping, including the contents thereof.

3.3.10 Freezing, solidification or accidental leakage of cast metal, as well as damage to other property.

3.3.11 Leakage or overflow of contents from any storage tank, container or vessel or the burning of products due to field burner operations.

3.3.12 Damage caused to the insured property by failure or error during the manufacturing process, repair, cleaning, maintenance, testing and as the direct result of such omissions.

3.3.13 Deterioration of property caused by changes in temperature or humidity due to failure or faulty operation of the cooling, air conditioning or heating systems.

3.3.14 **Unexplainable or mysterious disappearance or shortage discovered in inventories or materials supplied or delivered, or shortage due to employee or accounting errors, or theft and/or robbery of the Insured's property.**

3.3.15 Damage, failure or defects existing in the insured property before the beginning of the term of this insurance.

CLAUSE 4. ADDITIONAL PERILS & EXTENSIONS OF COVERAGE

4.1 ADDITIONAL PERILS (can be added to form a Package Policy):

NOTE: The following perils/coverage's are not automatically included. They have to be specifically requested and an additional premium charge will apply.

Notwithstanding that mentioned in Clause 3rd of this specification, the coverage granted hereby is extended to insure physical damage caused by the operation itself of the property with respect to:

a) Hydrometeorological Phenomena (FHM Perils)
b) Earthquake and/o Volcanic Eruption
c) Consequential Damages (Business Interruption)
d) Breakdown of machinery.

SAMPLE

e) Boilers and pressure vessels.
f) Electronic equipment/EDP
g) Glass breakage
h) Burglary.
i) Cash/Money and securities.
j) Luminous Signs

4.2 EXTENSIONS OF COVERAGE (can be added to the enhance the Mexican All Risk Property form)

<u>NOTE:</u> The following extensions of coverage are not automatically included. They have to be specifically requested and an additional premium charge may apply.

By express agreement between the Insured and the Company and the obligation of the Insured to pay the corresponding additional premium, this Policy can cover loss or damage as a consequence of:

A) Spontaneous Combustion
B) Debris Removal
C) Merchandise or Finished Products At Net Sale Price
D) Replacement Value
E) Stock Subject to Reports
F) Known ítems (Automatic Coverage for Scheduled Locations)
G) New or unknown ítems (Automatic Coverage for Unscheduled Locations)
H) Clause - Property in Refrigerating Rooms or Apparatus
I) Clause - Property in Incubators

As long as insured sums, limits and sublimits are established in the specification of the policy.
The conditions of each insurance are attached hereto, as the case may be, and shall prevail over the General Conditions of these clauses whenever in contradiction therewith.

CLAUSE 5. PROPORTIONAL RULE

The insured sum has been determined by the Insured; therefore, it is not proof of the existence or value of the property, but it merely serves as a basis to limit the liability of the Company.

If, at the time loss occurs, the insured property has an aggregate value exceeding the insured amount, the Company shall only be liable for the proportional amount of the damage caused. If the policy comprises several items, this stipulation shall apply to each item separately.

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If coverage operates at first loss, the basis for establishing the proportion (if any) shall be the value declared by the Insured for all the property subject of this insurance, and if this should be less than the total value of the property at the time of the loss, the Company shall only be liable for the proportional amount of the damage caused.

The Company shall not be liable for more than the insured sum or the limit established in the policy specification with respect to each loss or series of losses resulting from an event in each location.

This shall also be limited with respect to losses caused by a peril subject to an annual aggregate limit, as established in the policy specification.

CLAUSE 6. DEDUCTIBLES

With respect to each adjusted loss, after applying the terms and conditions of the policy, the Insured shall always be charged with the deductible amount as mentioned on the face and/or in the specification of the policy.

With respect to earthquake and/or volcanic eruption, hurricane, hail and flood (FHM Perils), when the property insured sustains damage caused by any of these perils, a separate claim shall be made for each one of these phenomena, but if several of these occur within a period of 72 consecutive hours during the term of the insurance, they shall be considered one single loss and the damage caused shall be considered in one single claim.

CLAUSE 7. COINSURANCE (CO-PAY)

In all loss or damage subject to indemnity involving the insured property for coverage's with coinsurance, the Insured shall always be charged a percentage of participation in the loss mentioned on the face and/or in the specification of the policy.

The coinsurance shall be applicable on the loss subject to indemnity, after having deducted the deductible and before applying the proportional rule, if any.

CLAUSE 8. ERRORS AND MISREPRESENTATIONS

In the event of errors or omissions in the description of the insured property or of the building or place in which such property is contained, or in the occupancy or important facts relating to the valuation of the risk, that may affect the agreed conditions, the Company shall have the right to rescind this insurance, even though such events have not affected the loss.

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CLAUSE 9. PROCEDURE IN THE EVENT OF LOSS

9.1 SUE AND LABOR

Upon becoming aware of any loss arising from any of the perils covered hereunder, it shall be binding on the Insured to take all necessary precautions to prevent or minimize further damage. When delay is not dangerous, the Insured shall request instructions from the Company and thereafter abide by them.

The expenses incurred by the Insured which are not manifestly contrary to law shall be covered by the Company, and if the Company gives written permission, it shall advance such expenses.

Noncompliance with the above may affect the Insured's rights in the terms of the Law of Insurance Contract.

9.2 NOTICE OF LOSS

Upon the occurrence of any loss payable under this insurance, it shall be binding on the Insured to give notice thereof to the Company in writing within 24 hours following his knowledge thereof. The lack of timely advice shall entitle the Company to reduce the indemnity to that amount which would have been payable had timely notice been given.

9.3 TRANSFER OF PROPERTY

Should the Insured, for the purpose of safeguarding the property from loss or damage, transfer the property to other building, property or premises not mentioned in the policy, in order to continue coverage at that new location, the Insured must so notify the Company within 5 days following such transfer.

9.4 DOCUMENTS, DATA AND INFORMATION TO BE PROVIDED BY THE INSURED TO THE COMPANY

It shall be binding on the Insured to accurately prove his claim and furnish all pertinent information thereon. The Company shall have the right to request from the Insured or loss payee all information relative to the claim in order to determine the circumstances and consequences of the loss; the Insured shall furnish the Company, within 15 days following the occurrence of loss, or within any other period of time granted in writing, the following data and documents:

9.4.1 A detailed and precise statement showing the extent of the damage and including a listing of the property destroyed or damaged and an assessment of the loss based on the value of such property at the time of loss.

SAMPLE

9.4.2 A detailed list of all insurance covering the insured property.

9.4.3 All blueprints, projects, books, receipts, invoices, copies or duplicates of invoices, railroad waybills, supporting documents, certificates and all documents necessary to support the claim.

9.4.4 All information relative to the origin and cause of damage, as well as the circumstances giving rise thereto and, at the request and expense of the Company, the Insured shall furnish certified copies of proceedings from the Public Prosecutor's office or any other authority intervening in the investigation of the claim or the facts related thereto.

CLAUSE 10. MEASURES THAT MAY BE TAKEN BY THE COMPANY IN THE EVENT OF LOSS

In the event of loss causing damage or destruction to the property, and while the respective indemnity has not yet been determined, the Company may:

10.1 Enter the buildings or premises where loss occurred to determine the cause and extent thereof.

10.2 Examine, classify and evaluate the property, wherever it may be located. In no event shall the Company be obligated to handle the sale or settlement of the property or the remnants thereof, nor shall the Insured have the right to abandon such property to the Company.

CLAUSE 11. ARBITRATION

In the event of a disagreement between the Insured and the Company regarding the amount of any loss or damage, the matter shall be submitted to the decision of an arbitrator agreed upon in writing by both parties hereto; if such parties cannot agree upon one single arbitrator, two shall be named, one for each party, within a period of 10 days from the date on which either of the parties has requested the other in writing to do so. Before the arbitration is started, the two arbitrators shall name an umpire in case of disagreement.

If either of the parties should refuse, or simply neglect to designate his arbitrator at the request of the other, or if the arbitrators do not agree upon the umpire, then the judicial authority shall, at the request of either of the parties, make the appointment of the arbitrator or the umpire, or both. Nevertheless, the National Insurance and Surety/Bonding Commission may so appoint, if requested to do so by both parties. The death of one of the parties, if an individual, or its dissolution, if a corporation, during arbitration shall not cancel or affect the powers or attributes of the arbitrator, or the arbitrators or the umpire, or if one of the arbitrators or the umpire should die before a decision is made, another shall be designated to substitute the arbitrator or the umpire

SAMPLE

by the respective parties, (the parties, the arbitrators or the National Insurance and Surety/Bonding Commission).

Expenses and fees resulting from the arbitration shall be borne equally by the Insured and the Company, but each party shall pay the fees of its own arbitrator.

The arbitration referred to above shall not be construed as an admission of liability by the Company; it shall only determine the amount of loss which will eventually be payable by the Company, and both parties are at liberty to take whatever action they may deem convenient in support or in opposition of the corresponding exceptions.

CLAUSE 12. PLACE OF PAYMENT OF INDEMNITY

The Company shall pay indemnities at its Home Office during 30 days following receipt of documents and information providing the basis of the claim in the terms of Clause 8.

CLAUSE 13. REDUCTION AND REINSTATEMENT OF THE INSURED SUM

Any indemnity paid by the Company shall reduce the insured sum accordingly, and reinstatement thereof may be effected at the request of the Insured and upon payment of the corresponding premium.

If the policy comprises several limits and sub-limits, the reduction or reinstatement shall apply to the limits and sub-limits affected.

CLAUSE 14. PREMIUM

The premium payable by the Insured is due at the time this contract enters into effect, and unless otherwise agreed upon, the term of the policy shall be understood to be for one year.

If the Insured elects installment payment of premium, payments shall cover equal periods of time, and in no case for a period less than one month, each payment becoming due on the first day of each period agreed upon, and the rate of financing authorized by the National Insurance and Surety/Bonding Commission on the date of policy issuance shall apply; the Insured will be notified in writing of such rate.

The Insured shall be allowed a 30-day grace period to pay the total amount of premium or each of the installments agreed upon. All liability under the terms of this contract shall automatically cease if at noon on the last day of the grace period the Insured has not paid the total amount of premium or the installment thereof.

In the event of loss, the Company shall deduct from the indemnity payable to the loss payee hereunder the total amount of the outstanding premium or the unpaid fraction

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thereof until completing the total premium corresponding to the period of insurance contracted.

The premium agreed upon must be paid at the Company's Home Office against the corresponding receipt.

CLAUSE 15. REINSTATEMENT

Notwithstanding anything to the contrary in the Premium Clause of the general policy conditions, the Insured may pay within 30 days following the last day of the grace period stated in such clause, the premium on this insurance or the corresponding portion thereof, if an installment payment has been elected; in this case, if such payment is made, the insurance shall be reinstated starting from the hour and date shown on the payment receipt and the Company shall credit, at the time of receiving the payment, the pro rata premium corresponding to the period during which the effects of the insurance ceased, according to that stated in Article 40 of the Law of Insurance Contract.

However, if at the last moment the Insured makes such payment and requests in writing the extension of the insurance term, it shall be automatically extended for a period equal to that comprised between the last day of such grace period and the hour and day on which the reinstatement becomes effective.

In the event that the hour is not shown on the payment receipt, it shall be understood that the insurance is reinstated starting from midnight on the date payment is made.

Without prejudice to the automatic effects hereof, the reinstatement referred to in this clause shall be shown by the Company for administrative purposes on the receipt issued for the corresponding payment, and in any other document issued subsequent to such payment.

CLAUSE 16. SUBROGATION OF RIGHTS

The Company shall be subrogated to the Insured's rights up to the amount paid, as well as to all rights and actions against whomsoever may be responsible for the loss, and the Insured shall, upon the Company's request and at their expense, have a document prepared before a Notary Public so stating the foregoing.

If subrogation is prevented by acts or omissions of the Insured, the liability of the Company shall cease. If damage was partially indemnified, the Insured and the Company agree to assert their rights in the corresponding proportion.

CLAUSE 17. FRAUD, DECEIT OR MALICIOUS INTENT

The Company's liability shall cease if:

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17.1 The Insured, successors or assignees thereof, for the purpose of making the Company incur in error, withholds or incorrectly states facts that would preclude or restrict such liability.

17.2 For like purpose, the documents referred to under Clause 8 are not filed with the Company within the prescribed time.

17.3 The loss or claim involves willful deceit or malicious intent on the part of the Insured, successors or assignees or the legal representatives of any of these parties.

CLAUSE 18. INCREASE OF HAZARD

Due to the fact that the premium has been determined in accordance with the characteristics of the risk herein stipulated, it is binding on the Insured to advise the Company of any essential increase of hazard occurring during the term of the policy within 24 hours of having knowledge thereof. Should the Insured fail to give notice thereof or provoke an essential increase of hazard, the liability of the Company shall immediately cease thereafter.

CLAUSE 19. ADVANCE TERMINATION OF THE CONTRACT

Notwithstanding the term of this contract, the parties hereto do hereby agree that this insurance may be terminated before the expiration date thereof by means of written notice one to the other. When the Insured requests the termination of the contract, the Company has the right to that part of the premium corresponding to the time during which the insurance was in force, in accordance with the following short rate tariff approved by the National Insurance and Surety/Bonding Commission:

SHORT RATE INSURANCE TABLE

PERIOD	PERCENTAGE OF ANNUAL PREMIUM
Up to 10 Days	10%
Up to 1 Month	20%
Up to 1 ½ Months	25%
Up to 2 Months	30%
Up to 3 Months	40%
Up to 4 Months	50%
Up to 5 Months	60%
Up to 6 Months	70%
Up to 7 Months	75%
Up to 8 Months	80%
Up to 9 Months	85%
Up to 10 Months	90%
Up to 11 Months	95%

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When the Company cancels, it shall be done by valid notice to the Insured and cancellation will become effective 15 days after notification thereof. The Company will return the unearned premium on the date of the aforementioned notification at the latest. Should this return of unearned premium not be made, then notification is to be considered not made.

CLAUSE 20. STATUTE OF LIMITATIONS

All legal actions deriving from this insurance contract shall be limited to two years, according to the terms of Article 81 of the Law of Insurance Contract, as from the date of the events giving rise to such actions, barring the exceptions described in Article 82 of the same law previously mentioned.

The statute of limitations shall cease not only for ordinary causes but also for the naming of an arbitrator or for the initiation of the procedure outlined in Article 135 of the General Law of Insurance Institutions and Mutual Societies.

CLAUSE 21. NOTICES

Any statement or notice with regard to this contract shall be addressed in writing to the Company at its Home Office.

CLAUSE 22. OTHER INSURANCE

If the Insured has other insurance contracted for the same property as covered by this policy, the Insured must so declare at the request of the Company and upon the occurrence of a loss resulting from any of the perils covered hereunder.

Should the Insured contract other insurance for the purpose of illicit gain, all liability of the Company shall cease.

CLAUSE 23. BENEFITS TO THE INSURED

If, during the term this policy, the authorities approve extensions of coverage's or new coverage's without additional charge, such extensions of coverage's or new coverage's shall automatically apply to the benefit of the Insured.

If, during the term of this policy, the approved rates are reduced, at expiration of this policy or before upon request of the Insured, the Company shall credit the Insured with the difference between the original premium and the modified premium, effective from the date such reduction went into effect until expiration of the policy.

CLAUSE 24. JURISDICTION

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In the event of controversy the plaintiff may appeal to the competent administrative authorities (in MEXICO) related to the business of insurance at their main offices or those located in districts within the city, under the terms of the applicable laws to the subject matter of the claim; if such authority is not appointed arbitrator, then the plaintiff may appeal to the competent tribunals at the Company's place of domicile.

CLAUSE 25. INTEREST IN ARREARS

In the event that the Insurance Company, even though it has received the documentation and information with reference to the basis of the claim made, does not fulfill the obligation of paying the indemnity, capital or rent in the terms of Article 71 of the Law of Insurance Contract, then, instead of paying the legal interest applicable, it shall be binding on the Insurance Company to pay the Insured, loss payee or third party that sustains damage, interest in arrears calculated as provided in Article 135 Bis of the General Law of Insurance Institutions and Mutual Societies, during the delay period. Such interest shall be calculated from the day following the thirty day period named in the Law of Insurance Contract.

CLAUSE 26. INFLAMMABLES AND EXPLOSIVES

Wherever mention is made herein of a certain percentage of flammable or explosive substances, such percentage shall be computed on the total value of stocks. Flammable or explosive substances shall be considered those solid, liquid or gaseous substances having a flashpoint of less than 93°C (200°F), such as: Oils (vegetable, mineral, animal) excepting oils and lubricants in containers or drums; crystallized chromic acid, chromates, and others similar; picric acid and picrites; crystallized salicylic acid; strong acids (sulphuric, hydrochloric, nitric); sulfur; varnishes, lacquers and paints prepared with organic solvents (excepting those in hermetically sealed metal containers); alcoholic beverages of higher proof than 22°G.L. (except when bottled); tar; quicklime; powdered charcoal; calcium carbide; celluloid and others similar; matches; cyanides; chlorates, chlorides, perchlorates and perchlorides; dyes and pigments (excepting those in hermetically sealed metal containers); waste of charcoal substances (paper, wood, textile, etc.) explosives in general (including cartridges or munitions, percussion caps, fireworks); vegetable and synthetic fibers; red, white and yellow phosphorus; pressurized gases; sodium and potassium hydro-oxides, solid or in solution, with a concentration of 50% to 70% (from 48-85°Be); metallic lithium, metallic magnesium; mining fuses; lampblack (mineral, vegetable or animal); nitrates and nitrites; dry fodder; pentasulphide of antimony; permanganates; peroxides; aluminum and magnesium powders; organic material powders; metallic potassium; phosphorus sesquisulphide; sulphide of antimony; hydrogen sulphide and inks prepared with organic solvents, (but excluding those in hermetically sealed metal containers).

In spite of being present in the list shown above, when there is authentic information that any product has characteristics which allow it to be excluded from the list, it shall not be considered for the determination of the percentage of inflammable or explosive products.

SAMPLE

Therefore, it shall be binding on the Insured to ensure that the percentage of flammable or explosive substances does not exceed the percentage stipulated herein.

CLAUSE 27. ATTACHMENT AND EXPIRATION OF POLICY TERM

The term of this policy attaches and expires on the dates indicated herein, at 12:00 noon at the place where insured property is located.

CLAUSE 28. CURRENCY

Both the premium and indemnity payments, if any hereunder, shall be made in accordance with the Monetary law in force on the date of payment.

CLAUSE 29. ARTICLE 25 OF THE LAW OF INSURANCE CONTRACT

"If the contents of the policy or the amendments thereto do not conform with the offer, the Insured may request the corresponding correction within thirty days of receipt thereof.

This period having elapsed, the stipulations of the policy or the amendments thereto shall be considered as having been accepted."

DEFINITIONS

Downspouts
A pipe installed from the roof of a building to the floor level used to drain rainwater.

Foundation
That portion of a building that is located under the level of the ground or under the first level to which access is allowed, made of masonry, reinforced concrete, steel or concrete, and through which the load supporting the structure is transmitted to the subsoil.

Man-made water reservoirs or currents
Deposits, dams, dikes, basins, wells, artificial lakes, river channels and weirs in the open.

Natural water reservoirs or currents
Those reservoirs or currents originated from tributaries, rivers, springs, rivulets or streams, and water impounded in lakes or lagoons.

Lack or insufficiency of drainage in the Insured's buildings

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Lack or insufficiency of drainage systems and storm-water sewers usual and incidental to the plumbing installation of the insured building used to dispose of the wastes resulting from the use of sanitary services of the building or from the pluvial catchment at such building, resulting in such systems being saturated and causing overflowing.

Finished building

The building ready to be occupied, with all its windows and glass plates installed, all the floors finished and its doors and walls installed.

Solid walls

Those walls made of stone, brick, concrete block and reinforced concrete. There may be also sections made of block glass or any other resistant material.

Retaining walls

Those walls that confine and withhold the land, which are under the lowest accessible level and which are used as foundation. They may also be independent and be located out of the building, without receiving any load and without being connected to the structure of a building.

IMPORTANT NOTE:

This is only a sample courtesy translation of a policy form in Mexico. This sample should only be used for informational purposes, as it does not represent or constitute the actual terms & conditions of a given policy. Insurance companies in Mexico may use a modified or amended version of this coverage depending on a particular risk or Insured. For legal interpretation of this coverage, as well as the territory jurisdiction, please refer to the original Spanish version of the policy in the country of Mexico.

SAMPLE