

SCHEDULE

Article 2

Prescribed Risks

The risk of damage to a flat or any part of a tenement building attaching to that flat as a pertinent caused by:

- (a) fire, smoke, lightning, explosion, earthquake;
- (b) storm or flood;
- (c) theft or attempted theft;
- (d) riot, civil commotion, labour or political disturbance;
- (e) malicious persons or vandals;
- (f) subsidence, heave or landslip;
- (g) escape of water from water tanks, pipes, apparatus and domestic appliances;
- (h) collision with the building caused by any moving object originating outside the building;
- (i) leakage of oil from fixed heating installations; and
- (j) accidental damage to underground services.