
Neon Sign Insurance Policy Wordings

- Highlights
- Scope
- Exclusion
- Special Condition

Highlights

Insurance in respect of loss or damage to the neon sign installation.

Scope

Covers loss or damage to the neon sign installation by

- i. accidental external means
- ii. fire, lightning, external explosion and theft

Exclusion

1. Fusing or burning out of any bulbs/tubes arising from short circuiting or arcing or any other mechanical or electrical defect or breakdown
2. Repair, cleaning, removal or erection, wear and tear, depreciation or deterioration
3. Damage to tubes unless the glass is fractured
4. Over running, over heating or strain
5. Atmospheric conditions
6. War and kindred perils
7. Natural risks
8. Consequential loss

Special Condition

Insured neon sign must be examined and inspected at regular intervals of not longer than 6 months by a qualified electrician or engineer.