

GENERAL EXCEPTIONS CONDITIONS AND PROVISIONS

Subject to the terms, exceptions and conditions (precedent or otherwise) and in consideration of, and conditional upon, the prior payment of the premium by or on Your behalf and receipt thereof by or on Our behalf, the company specified in the schedule agrees to indemnify or compensate You by payment or, at Our option, by replacement, reinstatement or repair in respect of the defined events occurring during the period of insurance and as otherwise provided under the within sections up to the sums insured, limits of indemnity, compensation and other amounts specified.

Where more than one insurance company or insurer participates in this insurance, the expression "company" shall be amended to "insurers" wherever it appears in this policy. In this event the percentage share of each insurer will be as expressed in the schedule of this policy and the liability of each such insurer individually shall be limited to the percentage share set against its name.

Specific exceptions, conditions and provisions shall override general exceptions, conditions and provisions.

General exceptions

1. War, riot and terrorism

A. This policy does not cover loss of or damage to property related to or caused by:

- a. civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act or activity which is calculated or directed to bring about any of the afore going;
- b. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
 - i. mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege;
 - ii. insurrection, rebellion or revolution;
- c. any act (whether on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
- d. any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
- e. any attempt to perform any act referred to in clause c or d above;
- f. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause A, a, b, i, ii, c, d, or e, above.

If We allege that, by reason of clause A, a, b, i, ii, c, d, or e, or f, of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on You.

B. This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in any of the territories to which this Policy applies.

C. Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover loss of or damage to property or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of this General exception 1, C, an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof. If We allege that, by reason of clause 1, C, of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on You.

2. Asbestos [applicable to the Public Liability section, Employers Liability section and Sub-section D (Liability) of the Buildings Combined section]

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception, this policy does not cover any legal liability, loss, damage, cost or expense

whatsoever or any consequential loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or to the extent contributed to by, the hazardous nature of asbestos in whatever form or quantity.

3. Nuclear

Except as regards the Fidelity, Stated Benefits and Group Personal Accident sections

- a. this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from:
 - i. ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
 - ii. nuclear material, nuclear fission or fusion, nuclear radiation;
 - iii. nuclear explosives or any nuclear weapon;
 - iv. nuclear waste in whatever form;

regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

4. Computer Losses

General exception applicable to all sections of this policy insuring damage to property or the consequences of damage to property or any liability

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover:

- A. loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising there from;
- B. any legal liability of whatsoever nature;
- C. any consequential loss;
 - directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer, correctly or at all
 - i. to treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or
 - ii. to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data in regard to or in connection with any such date, or
 - iii. to capture, save, retain or to process any information or code due to programme errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programmes, or
 - iv. to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including any trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or programme or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether Your property or not.

Special extension to General exception 4

- A. Loss or destruction of or damage to Your property by fire, explosion, lightning, earthquake or by the special perils referred to below or indemnified by the Glass, Employer's Liability, Stated Benefits, Group Personal Accident or Motor section is not excluded by this General exception.

The special perils that are not excluded for the purpose of this special extension are damage caused by:

- a. storm, wind, water, hail or snow **excluding damage to property**
 - i. arising from its undergoing any process necessarily to involving the use or application water;
 - ii. caused by tidal wave originating from earthquake
 - iii. in the underground workings of any mine
 - iv. in the open (other than buildings structures and plant designed to exist or operate in the open) unless so described and specifically insured as a separate item;
 - v. in any structure not completely roofed unless so described and specifically insured as a separate item;
- b. being retaining walls (dam and canal walls)
- c. aircraft and other aerial devices or articles dropped there from;
- d. impact by animals, trees, aerials, satellite dishes or vehicles **excluding damage to such animals, trees, aerials, satellite dishes or vehicle or property in or on such vehicles.**

- B. General exception 4 also does not apply to consequential loss as insured by any Business Interruption indemnity provided by this policy to the extent that such consequential loss results from damage to insured property by the perils referred to in Special extension A above
- C. This special extension will not insure any loss destruction, damage or consequential loss if it would not have been insured in the absence of this Computer Losses General Exception and thus Special Extension.
- D. This Special extension shall not apply to any Public Liability indemnity.

5. Detention, Confiscation and Forfeiture

This policy does not cover any loss, damage, cost or expense directly or indirectly arising from dispossession, detention, confiscation, forfeiture, impounding or requisition legally carried out by customs, police services, crime prevention units or other officials or authorities

General Conditions

Subject to the provisions of Section 55 of the Short Term Insurance Act No 53 of 1998 (as amended)

1. Misrepresentation, misdescription and non-disclosure

Misrepresentation, misdescription or non-disclosure in any material particular shall render voidable the particular item, section or sub-section of the policy, as the case may be, affected by such misrepresentation, misdescription or non-disclosure.

2. Other insurance

If, at the time of any event giving rise to a claim under this policy, insurance exists with any other insurers covering You against the defined events, We shall be liable to make good only a rateable proportion of the amount payable by or to You in respect of such event. If any such other insurance is subject to any condition of average, this policy, if not already subject to any condition of average, shall be subject to average in like manner.

3. Cancellation and Continuation of Cover

A. Cancellation

This policy or any section may be cancelled at any time by Us giving 30 days' notice in writing (or such other period as may be mutually agreed) or by You giving immediate notice. On cancellation by You, We shall be entitled to retain the customary short period or minimum premium for the period the policy or section has been in force. On cancellation by Us, You shall be entitled to claim a pro rata proportion of the premium for the remainder of the period of insurance from the date of cancellation, subject to general condition 4.

B. Continuation of cover (where premium is payable by bank debit order or by transmission account)

The premium is due in advance and, if it is not received by Us by due date, this insurance shall be deemed to have been cancelled at midnight on the last day of the preceding period of insurance unless You can show that failure to make payment was an error on the part of his bank or other paying agent.

Due date will be the first day of every calendar month where premium is payable monthly, and the first day of

- a. each third
- b. each sixth or
- c. each twelfth calendar month following the month of inception or the month of last payment where premium is payable quarterly, half-yearly or annually.

4. Adjustment of Premium

Adjustment of premium if the premium for any section of this policy has been calculated on any estimated figures, You shall, after the expiry of each period of twelve consecutive months from the inception date or anniversary date, furnish Us with such particulars and information as we may require for the purpose of recalculation of the premium for such period. Any difference shall be paid by or to You as the case may be.

5. Prevention of loss

You shall take all responsible steps and precautions to prevent accidents or losses. You are also required to comply and adhere to laws and regulations which are material to the risk (irrespective of whether the laws, regulations, by-laws and rules are in force at the date the Policy is issued, or are enacted after that date).

The failure to adhere to any applicable law, regulation, by-law or rule shall entitle the Insurer to reject any claim where such failure is material to the loss/damage.

Special condition in respect of losses following lightning and/or power surge caused by an insured peril:

a. **Property in the open:**

Any electrical and/or electronic item not protected by an approved lightning conductor and/or power surge protector or any similar preventative device is subject to a maximum indemnity as stated in the Schedule. The protective protector as required shall be SABS approved or be approved by Us.

b. **Property, the contents of any building or otherwise:**

Any electrical and/or electronic item not protected by an approved lightning conductor and/or power surge protector or any similar preventative device is subject to a maximum indemnity as stated in the Schedule. The protective protector as required shall be SABS approved or be approved by Us.

In both instances the compulsory first amount will still be payable and will be calculated on the amount on which the damage is settled.

If the property damaged by lightning forms part of a globally insured value, the settlement will be calculated on the replacement value of the specific item.

6. Claims

A. On the happening of any event which may result in a claim under this policy You shall, at their own expense

- i. give notice thereof to Us as soon as reasonably possible and provide particulars of any other insurance covering such events as are hereby insured
- ii. as soon as practicable after the event inform the police of any claim involving theft or (if required by Us) loss of property and take all practicable steps to discover the guilty party and to recover the stolen or lost property
- iii. as soon as practicable after the event submit to Us full details in writing of any claim
- iv. give Us such proof, information and sworn declarations as We may require and forward to Us immediately any notice of claim or any communication, writ, summons or other legal process issued or commenced against You in connection with the event giving rise to the claim.

B. **No claim** (other than a claim under the business interruption, fidelity, stated benefits or group personal accident section or the personal accident (assault) extension under the money section, if applicable) shall be payable after the expiry of 24 months or such further time as We may allow from the happening of any event unless the claim is the subject of pending legal action or is a claim in respect of Your legal liability to a third party.

C. **No claim shall be payable unless Your claims payment by serving legal process on Us within 6 months of the rejection of the claim in writing and pursues such proceedings to finality.**

D. If, after the payment of a claim in terms of this policy in respect of lost or stolen property, the property (the subject matter of the claim) or any part thereof is located, You shall render all assistance in the identification and physical recovery of such property if called on to do so by Us, provided that Your reasonable expenses in rendering such assistance shall be reimbursed by Us. **Should You fail to render assistance in terms of this condition when called upon to do so, You shall immediately become liable to repay to Us all amounts paid in respect of the claim.**

7. Company's rights after an event

A. On the happening of any event in respect of which a claim is or may be made under this policy, We and every person authorised by them may, without thereby incurring any liability and without diminishing Our right to rely upon any conditions of this policy,

- i. take, enter or keep possession of any damaged property and deal with it in any reasonable manner. This condition shall be evidence of the leave and licence of Yours to Us to do so. You shall not be entitled to abandon any property to Us whether taken possession of by Us or not
- ii. take over and conduct in Your name the defence or settlement of any claim and prosecute in Your name for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. **No admission, statement, offer, promise, payment or indemnity shall be made by You without Our written consent.**

B. You shall, at Our expense, do and permit to be done all such things as may be necessary and/or reasonably required by Us for the purpose of enforcing any rights to which We shall be, or would become, subrogated upon Your indemnification whether such things shall be required before or after such indemnification

C. In respect of any section of this policy under which an indemnity is provided for liability to third parties, We may, upon the happening of any event, pay to You the limit of indemnity provided in respect of such event or any lesser sum for which the claim or claims arising from such event can be settled and We shall thereafter not be under further liability in respect of such event.

8. Fraud

If any claim under this policy is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on their behalf or with their knowledge or consent to obtain any benefit under this policy or if any event is occasioned by the wilful act or with the connivance of You, **the benefit afforded under this policy in respect of any such claim shall be forfeited.**

9. Reinstatement of cover after loss (not applicable to stock on a declaration basis nor to any section where it is stated to be not applicable)

In consideration of sums insured not being reduced where appropriate by the amount of any loss, You shall pay additional premium on the amount of the loss from the date thereof or from the date of reinstatement or replacement (whichever is the later) to expiry of the period of insurance.

10. Breach of conditions

The conditions of this policy and sections thereof shall apply individually to each of the risks insured and not collectively to them so that any breach shall render voidable the section only in respect of the risk to which the breach applies.

11. No rights to other persons

Unless otherwise provided, **nothing in this policy shall give any rights to any person other than Yourself. Any extension providing indemnity to any person other than Yourself shall not give any rights of claim to such person,** the intention being that You shall claim on behalf of such person. Your receipt shall in every case be a full discharge to Us.

12. Collective insurances

If this insurance is a collective insurance then the following amendment is made to general condition 6 a, iv, above: "give the leading insurer on behalf of the insurers such proof, information and sworn declaration as the insurers may require and forward to the leading insurer immediately any notice of claim or any communication, writ, summons or other legal process issued or commenced against You in connection with the event giving rise to the claim."

and General condition 7, is substituted by the following:

"7. Company's rights after an event (subrogation condition)

- A. On the happening of any event in respect of which a claim is or may be made under this policy the leading insurer and every person authorised by them may, without thereby incurring any liability and without diminishing the right of the insurers to rely upon any conditions of this policy,
- i. take, enter or keep possession of any damaged property and deal with it in any reasonable manner. This condition shall be evidence of the leave and licence of Yours to the lead insurer on behalf of all insurers to do so. **You shall not be entitled to abandon any property to the insurers whether taken possession of by the leading insurer or not**
 - ii. take over and conduct in Your name the defence or settlement of any claim and prosecute in Your name for their own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. **No admission, statement, offer, promise, payment or indemnity shall be made by You without the written consent of the leading insurer.**
- B. You shall, at the expense of the insurers, do and permit to be done all such things as may be necessary or reasonably required by the insurers for the purpose of enforcing any rights to which the insurers shall be or would become subrogated upon Your indemnification whether such things shall be required before or after such indemnification.
- C. In respect of any section of this policy under which an indemnity is provided for liability to third parties, the insurers may, in the case of any event, pay to You the limit of indemnity provided in respect of such event or any lesser sum for which the claim or claims arising from such event can be settled and the insurers shall thereafter not be under further liability in respect of such event."

13. Protection and alarm warranty

In respect of any section and premises where it is stated in the schedule to be applicable it is a condition precedent to the viability of the Insurer/s in respect of loss of or damage to Your property (or for which they are responsible) by theft or any attempt thereat from any insured building stated in the schedule that the alarm as required by the Insurer/s is set and armed and made fully operative whenever the protected building/s is/are not open for business (unless a principal, partner, director or employee of Yours is in the protected building/s) and it is warranted that:

- A. the said alarm is to be a dual monitoring alarm whenever feasible (for the purposes of this requirement, dual monitoring shall mean that once the alarm is triggered a signal will be transmitted by two different methods to the control room of the company monitoring the alarm);

- B. if the company which installed the said alarm system operates an armed reaction unit, the contract for the said alarm shall include the armed reaction unit's services, where available;
- C. such alarm will be maintained in proper working order but You shall be deemed to have discharged their liability of they have maintained their obligations under a maintenance contract with the installation/ service company of the alarm system;
- D. the control panel shall have an event log and the arming and disarming of the alarm is to be logged and after the occurrence of a claim, the insurer/s will be entitled to request full information of the relevant log;
- E. **Loss of or damage to the property following the use of the keys, the keypad code or the remote control of the burglar alarm or any duplicate thereof belonging to You is not covered unless such keys, keypad code or remote control has been obtained by violence or threat of violence to any person or such keys, keypad code or remote control was obtained by theft.**

General provisions

Subject to the provisions of Section 55 of the Short Term Insurance Act No 53 of 1998 (as amended)

A. **Claims preparation costs**

The insurance provided by each section of this policy is extended to include costs reasonably incurred by You in producing and certifying any particulars or details required by Us in terms of general condition 6, or to substantiate the amount of any claim, provided that Our liability for such costs in respect of anyone claim shall not exceed the amount as stated in the schedule.

B. **Jurisdiction Clause**

We will not indemnify You in respect of:

- i. **damages in respect of judgments given or obtained** other than in a court with competent jurisdiction within the Republic of South Africa, Namibia, Botswana, Lesotho and Swaziland.
- ii. **legal costs and expenses recoverable by any claimant from You that did not occur and are not recoverable in the area as described above.**

C. **Payments on account**

In respect of any section where amounts recoverable from Us are delayed pending finalisation of any claim, payments on account may be made to You, if required, at Our discretion.

D. **Premium Payment**

Premium is payable on or before the inception date or renewal date as the case may be. **We shall not be obliged to accept premium tendered to it after inception date or renewal date as the case may be** but may do so upon such terms as it at its sole discretion may determine.

E. **First amount payable**

Except where provided for specifically in any section, the amount payable under this policy/section for each and every loss, damage or liability shall be reduced by the first amount payable shown in the schedule for the applicable defined event.

F. **Members**

Wherever the word "director" is used it is deemed to include "member" if You are a close corporation.

G. **Liability under more than one section**

We shall not be liable under more than one section of this policy in respect of liability, loss or damage arising from the same happening in respect of the same liability, loss or damage.

H. **Meaning of words**

The schedules and any endorsements thereto and the policy wording shall be read together and any word or expression to which a specific meaning has been given in any part thereof shall bear such meaning wherever it may appear.

I. **Holding covered**

If We are holding covered on a risk they will not reject a claim on the basis that the premium has not been agreed.

J. **Schedule sums insured blank**

If, in a schedule of this policy, the sum insured, limit of indemnity or compensation is:

- i. left blank or has no monetary amount stipulated against it
- ii. reflected as nil or not applicable or not covered or no indemnity extended

this means the defined event or circumstance shown in the schedule is not insured by the policy.

K. Security firms

If an employee of a security firm employed by You under a contract causes loss or damage, We agree, if in terms of the said contract **You may not claim against the said security firm**, not to exercise their rights of recourse against the said security firm.

We shall not raise as a defence to any valid claim submitted under any section or sub-section of this policy that Our rights have been prejudiced by the terms of any contract entered into between You and any security provider relating to the protection of Your property.

L. Period of Insurance

If the period of insurance (other than a first period of insurance) is for a period of less than twelve months then the following amendments are made to the policy.

M. Alterations and misdescription

The insurance under this section shall not be prejudiced by any alteration or mis-description of occupancy whether due to the transfer of processes or machinery or by virtue of structural alterations, repairs to buildings, machinery or plant, provided that notice is given to Us as soon as practicable after such event and You agree to pay additional premium if required.

N. Silent risk clause

Where any part or the whole of Your premises shall cease to be occupied by You for the purpose of the business as a going concern, **the insurance cover is suspended unless the Underwriters have been notified of this and accepted by Underwriters in writing**

O. Change of Interest

As soon as the Insured's interests in any item covered in terms of the Policy is terminated there will no longer be any cover in respect of such item.

P. Flammable liquids storage restriction

It is warranted that unless otherwise stated the buildings as reflected in the schedule of this policy, are regarded as not being used for the storage of any hazardous or flammable substances.

Q. Trauma cover

We will indemnify You for the cost of treatment of any principal, partner, director or employee of Yours undergoing treatment by a registered psychologist as a result of their having been psychologically traumatised as a direct result of violence or threat of violence during theft, attempted theft or hijack. The indemnity under this extension is limited to the amount stated in the schedule in respect of any one claim or series of claims from one event.

R. Property protection costs

We will reimburse You all reasonable costs and expenses in effecting such temporary repairs and in taking such temporary protection measures, including the hiring of watchmen, as well be reasonable and necessary after loss or damage giving rise to a claim under this policy.

Provided that Our liability shall not exceed the amount stated in the schedule in respect of any one event.

S. Electrical installation

You warrant that the electrical installation at Your premises detailed in the policy schedule complies with the provisions of the Occupational Health and Safety Act, 1993 as amended and the electrical installation regulations as well as any other applicable statutes and regulations.

T. Power surge / lightning protection

The insurance cover provided is strictly subject to the installation of power surge protection equipment in accordance with SANS 0142 Code of Practice.

Furthermore, it is a condition precedent to liability that any Local Area Computer Network have specifically installed uninterrupted power supply (UPS) equipment having its own surge protection and that such surge protection equipment is installed in accordance with SANS standards

All loss or damage to the property insured by power surges or lightning strikes will be subject to an additional cumulative excess as stated in the schedule for the net amount payable for the items so damaged subject to a minimum of R2000, but

not exceeding R4000 per occurrence. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then this additional excess will be waived.

U. Bund Requirements for all fuel dispensing units or storage tanks

Failure to comply with these conditions will result in there being no cover in force

No fuel dispensing unit or storage tank shall be situated less than 3.5 meters from any lateral boundary or street boundary of any site except where there is a boundary wall and such wall has a fire resistance of at least 120 minutes, is not less than 1,8meters in height and extends not less than 2meters on each side of such pump or tank.

- a. Bund wall and brick saddles to have a fire rating of at least four hours (200mm solid brick; 150mm reinforced concrete).
- b. Bund wall to be at least 450mm high.
- c. Bund wall to be at least 500mm from side of tank.
- d. Floor of bunded area to be of impervious solid concrete sloping to one end.
- e. Bunged area to be kept clear of all combustibles.
- f. Drain valve to be fitted at lower end to enable rain water to be drained to outside of bunded area.
- g. Volume of bunded area to be at least 110% of volume of tank.
- h. Provide 1 x 9kg dry chemical type fire extinguisher at pump.
- i. Provide symbolic "NO SMOKING" signs at pump.
- j. Provide suitable switch located in readily accessible position remote from the pump, for shutting off the power to any pump in case of emergency.
- k. All free standing pumps and equipment to be barricaded against accidental damage from vehicles and machinery.

Provide a notice above the "MASTER CIRCUIT BREAKER" in 60mm letters in both official languages to read "EMERGENCY – PUMP SWITCHES" in black letters on a yellow background.

1. Siting of tank

- a. Avoid low-lying areas that are vulnerable to flooding.
- b. Tank to be located so as not to be exposed to mechanical damage, interference, or excessive heat, and, in the event of a fuel spillage the fuel cannot reach any heated surface.
- c. Tank not to be closer than 3m from any opening in any building.
- d. **Tanks sited in buildings are specifically excluded**

V. Fire protections warranty (Details of these rules provided on request.)

It is hereby warranted that in order for premises to be fully protected against fire and fire related losses, that in accordance with the Fire Protection Association of South Africa's Rules (FPA), that there are adequate Hose reels (FPA Rule TT34), Hydrants (FPA Rule TT35) and Portable Fire Extinguishing Appliances (FPA Rule TT37) where appropriate, which are strategically located.

Failure to comply with these conditions will result in there being no cover in force.

W. Fire fighting equipment

Firefighting equipment must be kept in order and serviced annually by qualified persons. All the firefighting equipment, fire escapes and the like, must comply with the local municipal by laws.

All firefighting equipment, fire escapes and the like must be at least serviced once year and the staff should be trained on how to use the fire equipment.

The firefighting equipment must be easily accessible to the trained staff and not be blocked with stock, rubble, equipment and the like.