It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured for loss of or damage to submerged pumps, item(s) No(s) contained in the specification of the Policy, provided the Insured arranges at his own expense an annual overhaul (the Insured shall inform the Insurers of such an overhaul in good time so that the Insurers' representative may be present during the overhaul at the Insurers' expense) and supplies the Insurers with reports on this overhaul.

Damage due to sand erosion and damage resulting from operating without water are not indemnifiable. Excluded are also damage due to collapse of the well or destruction of tubes or reinforced walls.