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**CM insurance – Endorsement 1362**  
**Special conditions: refrigerant and lubricating oil**

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This endorsement forms part of section 1 and is subject otherwise to the terms, provisions, conditions and exclusions contained in the *policy of insurance* or endorsed thereon.

**1. Condition**

1.1. The *insurer* shall indemnify the *insured* for loss of refrigerant and lubricating oil caused by an occurrence subject to a deduction of proper depreciation according to the average life expectancy indicated by the manufacturer.