

CEAR Insurance – Endorsement 14112
Special Insurance Condition: Fire Protection

This endorsement forms part of *Section I*

and is subject otherwise to the terms, provisions, conditions, limitations and exclusions contained in the *Policy* or endorsed thereon except for the following:

1. Condition

- 1.1. The *Insurer* shall not indemnify the *Insured* for loss or damage resulting from fire if such loss or damage has been aggravated by:
 - 1.1.1. adequate fire-fighting equipment and sufficient extinguishing agents not having been available and operative,
 - 1.1.2. wet riser hydrants not having been installed and made operational up to one level below current work levels,
 - 1.1.3. an adequate number of workmen not having been fully trained in fire-fighting,
 - 1.1.4. the nearest fire brigade not having been made familiar with the *Site* and direct access not having been maintained,
 - 1.1.5. a safety co-ordinator not having been appointed,
 - 1.1.6. storage areas not having been subdivided into storage units not exceeding the value specified below and individual storage units not having been separated by fire-proof walls or not having been 20 m apart,
 - 1.1.7. flammable material, liquids and gases not having been stored at a sufficiently large distance from “hot work”,
 - 1.1.8. fire compartments not having been installed as soon as possible,
 - 1.1.9. openings for lift shafts, service ducts and other voids not having been provisionally closed as soon as possible or upon commencement of fitting-out work,
 - 1.1.10. a “permit to work” system not having been implemented for contractors engaged in “hot work” such as but not limited to welding, soldering, cutting, grinding or the use of open flame,
 - 1.1.11. “hot work” not having been carried out in the presence of workmen adequately equipped with fire extinguishers and not having been trained in fire-fighting,
 - 1.1.12. the area in which “hot work” was carried out not having been inspected at the latest one hour after the work was completed, or
 - 1.1.13. the fire-fighting and fire protection facilities designed for the operation of the *Property Insured* not having been operational before the commencement of *Testing*.