

This endorsement forms part of section 1a 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 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,

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.