
This endorsement forms part of

Section 1a yes no

Section 1b yes no

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 flood or inundation unless the *insured* has taken adequate measures to protect the *property insured* against flood and inundation with a return period of 20 years based on official statistics.