

## **CEAR Insurance – Endorsement 14102 Special Insurance Condition: Underground Services**

This endorsement forms part of Section II

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

The *Insurer* shall only indemnify the *Insured* for liability resulting from loss or damage to underground services (such as cables, wires, pipes) under the precondition that prior to the commencement of work the *Insured* has inquired with the relevant authorities about the exact position of all underground services and has taken all reasonable precautions to prevent loss or damage.

## 2. Limit of Indemnity

The indemnity shall be limited to the actual repair costs and shall not extend to any Consequential Loss.

## 3. Deductible

In respect of each and every *Occurrence* of loss or damage, the *Insurer* shall not be liable for the *Deductible* specified below:

Deductible: Enter percentage. % of loss amount, minimum Enter deductible.