

CEAR Insurance – Endorsement 14110
Special Insurance Condition: Loss Prevention in Respect of Flood and Inundation

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

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.