

10. SPONTANEOUS COMBUSTION

a) Rate : 0.010%

b) Endorsement Wording

In consideration of an additional premium, We hereby agree and declare that the insurance under (item(s)) of the Policy shall extend to include loss or damage to the property insured caused by its own spontaneous fermentation, heating or combustion.

Provided always that all the conditions of the policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

Subject otherwise to the terms and conditions of the policy.