

13. WATER DAMAGE

a) Rates : 0.010%

b) Endorsement Wording

In consideration of an additional premium, We hereby agree and declare that the insurance under this Policy shall extend to include loss or damage to the property insured caused by water:

- (1) consequent upon the bursting or overflowing of water tanks, apparatus or pipes ; or
- (2) accidentally discharged or leaking from the automatic sprinkler installation and/or drencher and/or fire suppression or extinguishing installation or apparatus, installed in or on the buildings insured or containing the property insured.

Provided always that all the conditions of the Policy (except in so far as they may be hereby expressly varied) 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.

SPECIAL CONDITIONS

1. You shall use all reasonable diligence and care to keep the premises in a proper state of repair and if any defect therein be discovered shall cause such defect to be made good as soon as possible and shall in the meantime cause such additional precautions to be taken for the prevention of loss or damage as the circumstances may require and We shall not be liable for any loss or damage caused by a defect which the Insured has failed to remedy after having received notice of such defect either from Us or any person or public body.

2. No liability shall attach if the building insured or containing the insured property becomes unoccupied and so remains for a period of more than thirty (30) days unless You have obtained Our consent which is signified by endorsement upon the Policy.

Subject otherwise to the terms and conditions of the policy.