

Section 4 – Special Conditions

1. Automatic Fire Alarm Installations

In respect of any automatic fire alarm installation at the premises the insured will:

- a) carry out the testing and checking requirements referred to on the completion certificate and remedy promptly any defect disclosed
- b) carry out the maintenance procedures specified by the manufacturers of the equipment
- c) notify the insurer immediately of any disconnection or failure of the automatic fire alarm installation likely to leave any area unprotected for 12 hours or more
- d) record details of all events such as alarms, faults, tests, maintenance and disconnections and keep such details available for examination by the insurer.

2. Automatic Sprinkler Installations

In respect of any automatic sprinkler installation at the premises the insured will:

- a) make a test every working day for the purpose of ascertaining the condition of the circuit between the alarm switch and the control unit (except where it is continuously monitored or is such that one break of wires will not prevent an alarm signal being transmitted (e.g. a ring circuit))
- b)
 - i) make a test once a week for the purpose of ascertaining the condition of:
 - 1) any connection with the public fire station, central fire alarm depot or public fire brigade control (unless the fire brigade has given a written undertaking to carry out this test)
 - 2) the relevant batteries

(Note: Where the circuit concerned is not continuously monitored test 1) must be made every working day)
 - ii) have a contract with approved installing engineers providing for the maintenance of and half-yearly inspection of the system referred to in i) above and to obtain from them following each inspection certification that it is in satisfactory working order
- c) make a test every week for the purpose of ascertaining that the alarm gong is in working order and that the stop valves controlling the individual water supplies and the installation are fully open
- d) make tests each week for the purpose of ascertaining that any pump(s) can be started both automatically and manually and that in respect of any diesel engine-driven pump the battery electrolyte level and density are correct and record the completion of these tests
- e) notify the insurer before any installation is rendered inoperative or immediately in the event of an emergency
- f) allow the insurer access to the premises at all reasonable times for the purpose of inspecting the sprinkler installation.

3. Firebreak Doors and Shutters

The insured will maintain any firebreak doors and shutters in their custody or control in efficient working order and such doors and shutters will be kept closed except during working hours.

4. Fire Extinguishing Appliances

Fire extinguishing appliances will be serviced and maintained under an annual service contract arranged by the **insured** with a competent service provider.

This part will not be invalidated as a result of any defect in any of the said appliances unknown to the **insured** or beyond the **insured's** control.

5. Security Precautions

- a) All protections will be fitted in accordance with the **insurer's** requirements and together with all other devices for the protection of the **property** insured will be kept in good order and put into full and effective operation when the **premises** are closed for **business** or are unattended.
- b) All keys including duplicate keys relative to the security of the **premises** will be removed from the secured **premises** whenever they are closed or unattended.
- c) Any intruder alarm system will be:
 - i) installed in accordance with the specification agreed by the **insurer** and no alteration or variation of the system or the procedures agreed with the **insurer** for police or any other response to any activation of the system or any structural alteration to the **premises** which would affect the system will be made without the written consent of the **insurer**
 - ii) maintained in full and effective working order at all times under a contract to provide both corrective and preventive maintenance with the installing company or such other company as approved by the **insurer** with no alteration being made thereto without the written consent of the **insurer**
 - iii) tested and set whenever the alarmed portion of the **premises** are closed or unattended by the **insured** or any person authorised by the **insured** to be responsible for the security of the **premises**.
- d) Immediate advice will be given to the **insurer**:
 - i) of any notice from the police or a security organisation that the intruder alarm system signals will be disregarded
 - ii) of any notice from a local authority or a magistrate of any requirement imposed under the terms of the Environmental Protection Act 1990 or other legislation requiring modification of the intruder alarm system
 - iii) if the intruder alarm system cannot be returned to or maintained in full working order.
- e) All keys to the intruder alarm system are removed from the **premises** when they are left unattended.
- f) The **insured** maintains secrecy of codes for the operation of the intruder alarm system and no details of same are left on the **premises**.
- g) The **insured** shall appoint at least 2 keyholders and lodge written details (which must be kept up to date) with the alarm company and police.
- h) In the event of notification of any activation of the intruder alarm system or interruption of the means of communication during any period that the intruder alarm system is set a keyholder will attend the **premises** as soon as reasonably possible.

6. Unoccupied Buildings

Immediately the insured become aware the insured will notify the insurer when any building becomes unoccupied or when an unoccupied building or a portion of it becomes occupied and the insured will:

- a) take immediate steps to effect such additions to or variations in the protections of the property insured as the insurer may require; and
- b) pay an additional premium or an increase in the insured's excess will be applied if required.

Immediately the insured become aware that any building is unoccupied the insured will:

- i) turn off all mains services except for the electricity supply to maintain any fire or intruder alarm system; and
- ii) completely drain the water system except that during the period 1 October to 1 April each year any central heating systems may be kept working at a minimum temperature of 5 degrees celsius. Where sprinkler systems are installed and water supplies must be maintained heating must be kept at a minimum temperature of 5 degrees celsius; and
- iii) arrange internal and external inspections of the building by an authorised representative, ensure such inspections are recorded and carried out at a frequency to be notified in writing by the insurer and remove all waste and repair all damage identified in the course of such inspections without delay; and
- iv) seal up all letter boxes and take steps to prevent accumulation of mail; and
- v) secure the buildings against unlawful entry by closing and locking doors and windows and setting any fire or intruder alarm systems.