

**Endorsements that apply to this insurance:**

**The Insured:** Yealmpton Bowling Club

**Certificate Number:** WARPL30073

**CL19 Minimum Protections Conditions Precedent**

It is a condition precedent to Insurers' liability for damage to property caused by MALICIOUS PERSONS or THEFT OR ATTEMPTED THEFT or Insurers' obligation to indemnify the Insured under the public liability section of the policy that:

- a) all final exit doors have a minimum 5 lever mortice deadlocks fitted with box steel striking plates of at least 7" or alternatively a 5 lever close shackle padlock with substantial locking bar;
- b) all accessible windows are barred or fitted with key operated window locks or fixed permanently shut.

Where door-locks are replaced or fitted these must conform to BS3621.

**CL20 Electrical Circuit Conditions Precedent**

It is a condition precedent to Insurers' liability for damage to property caused by FIRE or Insurers' obligation to indemnify the Insured under the public liability section of the policy that:

- a) the electrical installation is and will be inspected and tested at least once in every three years by a contractor approved by the National Inspection Council for Electrical Installation contracting (N.I.C.E.I.C) and that any remedial work recommended by such contractor to comply with BS7671 is carried out promptly; and
- b) at the time of any loss or damage the electrical installation had been inspected and tested in the preceding three years by a contractor approved by the National Inspection Council for Electrical Installation contracting (N.I.C.E.I.C) and that any remedial work recommended by such contractor to comply with BS7671 had been carried out promptly.

**CL24 Subsidence Ground Heave and/or Landslip Extension**

If so indicated in the Schedule, this Insured Section also covers damage arising from subsidence, ground heave or landslip of any part of the site on which the premises stands excluding:

- a) damage to any paths, drives and other surfaced areas, walls, gates and fences unless the building itself is lost, destroyed or damaged at the same time as a result of subsidence, ground heave or landslip;
- b) damage resulting from:
  - i) the normal settling or bedding down of new structures or
  - ii) coastal or river erosion or
  - iii) defective design or workmanship or the use of defective materials or
  - iv) fire, subterranean fire, explosion, earthquake or escape of water from any tank, pipe or apparatus;
- c) damage which commenced prior to the inception of the Period of Insurance;
- d) damage occurring as a result of demolition, construction, structural alteration or repair of any property or ground works or excavation at the same premises;
- e) the first £1,000 (or as shown in the Specification whichever the greater) of each and every loss at each separate premises as ascertained after the application of any condition of Average.

Special Condition

This Extension shall be avoided if the risk of subsidence, ground heave and/or landslip is increased by reason of demolition, ground works, excavation or construction being carried out on the same and/or adjoining sites.

**CL39 Portable Heater Total Exclusion Condition Precedent**

It is a condition precedent to Insurers' liability for damage to property caused by FIRE or Insurers' obligation to indemnify the Insured under the public liability section of the policy that no form of portable heating appliance nor any propane gas cylinders is kept, used or stored in the Insured's premises.

**CL55 Axis Notifiable Disease Exclusion Clause**

Despite anything to the contrary in your contract of Insurance, we will not provide any cover for a claim which is in any way caused by, or results from, any disease, or the fear or threat of any disease, which;

- is notifiable to the government or a local authority under any law, order, act or statute and/or
- is declared a Public Health Emergency of International Concern (PHIEC) by the World Health Organisation

**L1 Work Away Exclusion**

We shall not cover You under the Public Liability Section of this Policy against liability arising from any work carried on away from Your premises, other than that of collection and delivery or sales trips and exhibitions

**L139 Communicable Infectious Disease Exclusion**

The Insurers shall not cover the Insured under the Public Liability or Products Liability Sections of this Policy for any liability for injury, loss or damage or any associated costs or expenses, or any fines or penalties or any other amount directly or indirectly caused by or arising from

1) Coronavirus (COVID-19) (the disease caused by SARS-CoV-2);

2) Other disease caused by any mutation or variant of SARS-CoV-2;

3) Any novel infectious disease caused by a newly identified agent; or,

4) A threat, fear or likelihood of infection from any of the above or measures taken to prevent the spread of any of the above.

This includes claims involving quarantine, whether self-imposed, recommended by a medical professional or imposed by government or public authority