

Risk level clauses April 2011

KM/001/A

Title Smoke Alarm

Your home has been fitted with one or more Smoke Alarms the effective operation of which must be checked at least once every 6 months and the batteries replaced if necessary.

We shall not be liable for the first £250 of loss or damage caused by Fire arising out of non-compliance with the above requirements.

KM/004/B

Title Thatched Roof

At Your home:

1. All electrical installations must be checked by a suitably qualified electrician at no more than five- yearly intervals.
2. At least one fire blanket and one maintained dry powder or CO2 extinguisher must be sited in an easily accessible location in the kitchen
3. Fireworks, bonfires, barbeques or other garden fires must only be lit a safe distance from Your home
4. No naked flames or tools producing naked flames are to be present in the attic or loft space at any time

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/014/A

Title Restricted Cover

With effect from &&01 and until further notice, cover for Your Home is restricted to Fire, Aircraft and Explosion only.

KM/914/A

Title Restricted Cover

Until further notice, cover for Your Home is restricted to Fire, Lightning, Aircraft and Explosion only.

KM/065/B**Title Open Fire Warranty**

Where there are solid fuel stoves or solid fuel open fires in use at Your Home:

- All chimneys to solid fuels stoves, boilers and open fires are kept in a good state of repair and are professionally cleaned by a qualified Chimney Sweep at least twice per year one of which should be prior to winter use.
- Where a spark arrestor has been fitted to any chimney, this should be cleared of any accumulation of soot, debris or other blockages at least twice per year one of which should be prior to winter use.
- All fuel must be stored away from the main dwelling or in a proprietary fuel store;
- A maintained water fire extinguisher must be kept in a readily accessible position;
- Cooling embers removed from the hearth must be placed in a non-combustible receptacle until sufficiently cool to allow safe disposal;

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/066/A**Title Electrical Wiring Warranty**

It is a condition of this insurance that all electrical installations and wiring in Your Home must be checked by a competent electrician within 60 days from &&01 and at intervals of no more than five years thereafter.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/966/A**Title Electrical Wiring Warranty**

It is a condition of this insurance that all electrical installations and wiring in Your Home must be checked by a competent electrician within 60 days from the renewal date of your policy and at intervals of no more than five years thereafter.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/967/A**Title Insulation of Pipework**

It is a condition of this insurance that all exposed pipework within your Home through which water passes is to be adequately lagged. We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/067/A**Title Insulation of Pipework**

It is a condition of this insurance that all exposed pipework within Your Home through which water passes is to be adequately lagged. You have 30 days from &&01 to comply, after which time we shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/068/A**Title Tree Height Management**

It is a condition of this insurance that all trees within the boundaries of Your Home which are under your control are maintained at a height less than the distance they are from the main dwelling. You have 90 days from &&01 to comply, after which time we shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/968/A**Title Tree Height Management**

It is a condition of this insurance that all trees within the boundaries of Your Home which are under your control are maintained at a height less than the distance they are from the main dwelling. You have 90 days from the renewal date of your policy to comply, after which time we shall not be liable for loss or damage caused by storm arising out of non-compliance with the above requirements.

KM/069/A**Title Tree Maintenance**

It is a condition of this insurance that a qualified tree surgeon is commissioned to report on the action necessary to adequately maintain the trees within the boundaries of Your Home which are under your control. You are required to arrange for their recommendations to be carried out within 90 days from &&01. If such a report has been prepared during the past 12 months this will form the basis of the recommended action.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/069/A**Title Tree Maintenance**

It is a condition of this insurance that a qualified tree surgeon is commissioned to report on the action necessary to adequately maintain the trees within the boundaries of Your Home which are under your control. You are required to arrange for their recommendations to be carried out within 90 days from the renewal date of your policy. If such a report has been prepared during the 12 months preceding renewal date this will form the basis of the recommended action.

We shall not be liable for loss or damage caused by subsidence arising out of non-compliance with the above requirements.

KM/070/A**Title Drain Repair**

It is a condition of this insurance that a qualified specialist is commissioned to report on the action necessary to repair the leaking drains at Your Home. You are required to arrange for the repairs specified to be carried out within 90 days from &&01. If such a report has been prepared during the past 12 months this will form the basis of the recommended action.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.

KM/970/A

Title Drain Repair

It is a condition of this insurance that a qualified specialist is commissioned to report on the action necessary to repair the leaking drains at Your Home. You are required to arrange for the repairs specified to be carried out within 90 days from the renewal date of your policy. If such a report has been prepared during the 12 months preceding renewal date this will form the basis of the recommended action.

We shall not be liable for loss or damage arising out of non-compliance with the above requirements.