

# PROTECTIVE SAFEGUARDS ENDORSEMENT

## THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

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*To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.*

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Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

### D. Exclusions and Limitations

The following is added to the Exclusions and Limitations section of the policy:

#### 1. Lack of Maintenance to Protective Safeguard Exclusion

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you failed to maintain any protective safeguard represented as present at a building and listed in the Schedule below, and over which you had control, in complete working order.

### H. Property Loss Conditions

The following Property Loss Condition is added to the policy Property Loss Conditions:

1. In consideration of the premium charged and based on the protection of the premises by the protective safeguard systems described in the submission / application, it is a condition of this policy that you shall exercise due diligence in maintaining in complete working order all equipment and services, affirmed to be part of the Covered Property, and pertaining to the system(s) which are under your control, including maintenance and service requirements.
2. The protective safeguards to which this endorsement applies are identified as:
  - a. *Automatic Fire Protection Sprinkler System*, including related supervisory services.
    - 1) If part of an *Automatic Fire Protection Sprinkler System* is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.
  - b. *Automatic Central Monitored Fire Alarm*
  - c. *Central Monitored Burglar Alarm*
3. You shall give us immediate notice of any impairment in or suspension of any equipment or service pertaining to the system within your knowledge. If part of an *Automatic Fire Protection Sprinkler System* is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

**I. Definitions**

The following definitions are added to the policy definitions:

1. **Automatic Fire Protection Sprinkler System** means
  - a. any automatic fire protective or extinguishing system, including connected:
    - 1) Sprinklers and discharge nozzles;
    - 2) Ducts, pipes, valves and fittings;
    - 3) Tanks, their component parts and supports; and
    - 4) Pumps and private fire protection mains.
  - b. When supplied from an automatic fire protective system:
    - 1) Non-automatic fire protective systems; and
    - 2) Hydrants, standpipes and outlets.
2. **Automatic Central Monitored Fire Alarm** means an automatic fire alarm protecting the entire building that is:
  - a. Connected to a central station, or
  - b. Reporting to a public or private fire alarm station.
3. **Central Monitored Burglar Alarm** means a *central monitored burglar alarm* that is protecting all entryways and windows that is:
  - a. Activated and operational
  - b. Reporting to a public or private burglar alarm station; and
  - c. In the "on" position during all non-working hours or when the insured premises are unoccupied.

All other terms and conditions, insured coverage and exclusions of this insurance policy remain unchanged, including applicable limits, sublimits, and deductibles, and apply in full force and effect to the coverage provided by this Policy.