



## Unoccupied Manse - Endorsement Number UM4.

Endorsement UM4- Unoccupied Manse/ Domestic Buildings (Cover restrictions/ Conditions)

Applicable to Policy Schedule Section III

If the property is Unoccupied You will lose Your right to indemnity if You do not

1) (i) turn off all sources of power, fuel and water at the mains and wherever possible, chain and padlock the isolation valves  
(ii) drain all water and fuel supply tanks, apparatus and pipes  
unless heating in the property is maintained at no less than 12 degrees centigrade for 24 hours per day.

However, where the buildings are protected by

(i) an Intruder Alarm, CCTV or Fire Detection System you must provide sufficient power for their effective operation

(ii) a sprinkler installation, You must provide sufficient power or water supplies for its effective operation and sufficient heat to prevent freezing.

2) carry out external and internal inspections of the buildings at least every seven days and  
(i) maintain a weekly log of such inspections to be retained for a period of at least twelve months.

(ii) as soon as possible, repair, or arrange to repair any damage or defects found including the removal of graffiti.

(iii) keep the Premises clear of waste combustibles.

3) securely lock all external doors, close and secure all windows.

4) advise us immediately if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

The Excess is increased to £500 in respect of the following Special Contingencies - Accidental Damage, Escape of water from any tank, apparatus or pipe, Escape of fuel from any fixed heating installation, Theft and Malicious Damage.