

IAB

BELLIGERENT ACTS EXCLUSION

Section 2 of this Policy does not apply to liability arising out of or in connection with any aggression or belligerent act.

IAD

BROADCASTING LIABILITY EXCLUSION

Section of this Policy does not apply to liability arising from

- a) the content of any broadcast made by or on behalf of the Insured or from any omission from such broadcast
- b) the failure or partial failure of the Insured to broadcast.

IAE

BUBBLE / SMOKE / FOAM MACHINE EXCLUSION

Section 2 of this Policy does not apply to liability arising out of or in connection with the use of smoke and/or bubble and/or foam making machines.

IAF

CARNIVAL FLOAT CONDITION

Section 2 of this Policy does not apply to liability arising in connection with any person whilst in or on or mounting or dismounting from any float whether stationary or in motion.

IAG

CHILD PROTECTION CONDITION

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that the Insured will

- a) carry out a Criminal Records Bureau check and take up references on each and every member of staff who will have contact with children prior to commencement of their employment
- b) ensure that each member of staff signs the Confidential Declaration within the Insured's Child Protection Policy

The words "member of staff" and "children" shall mean as defined in the Insured's Child Protection Policy.

IAH

CHILDREN'S RIDES EXCLUSION

Section 2 of this Policy does not apply to liability arising out of or in connection with mechanical rides.

IAI

COSMETIC PRODUCTS (SAFETY) REGULATIONS 2004 CONDITION

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that all goods, items and equipment used by the Insured comply with the Cosmetic Products (Safety) Regulations 2004 and carry the CE mark.

IAL

EUROPEAN UNION JURISDICTION CLAUSE

The indemnity provided by Section 2 of this Policy does not apply to claims or legal proceedings brought or originating in any territory which is not a member country of the European Union.

IAR

EVENT ORGANISERS CONDITIONS

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that the following activities or similar activities carried out or arranged on behalf of the Insured shall be contracted out to bona fide sub contractors:-

- i) erection of stands, stages or similar structures
- ii) provision of security, crowd control or stewarding
- iii) work above 3 metres from the ground or stage or floor level
- iv) storage provision or use of fireworks or pyrotechnics

It is also a condition precedent to any liability of the Company to make any payment under Section 2 of this policy that any and all bona-fide sub-contractors undertaking work on behalf of the Insured shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work.

Such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Liability applicable to Section 2 of this Policy.

The Insured shall ensure that such insurance is in force as described.

IAV

HAZARDOUS ACTIVITIES CONDITION

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that

- a) any Hazardous Activities arranged by or on behalf of the Insured are contracted out to and operated by bona fide subcontractors and
- b) such bona-fide sub-contractors shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work and
- c) such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Liability applicable to Section 2 and
- d) the Insured shall ensure that such insurance is in force as described.

Hazardous Activities shall mean any activities which involve an increased risk of Bodily Injury and/or Damage to material property.

The Insured shall refer to the Company any activity prior to commencement of such activity if there is reasonable cause for doubt as to whether such activity is a Hazardous Activity and the Company shall have the right to determine whether this condition applies to such activity.

Hazardous Activities include but are not limited to taking part in the activities or using the facilities listed below: -

Abseiling	Paint Ball
Amusement Rides (other than children's coin operated rides)	Parachuting
Ballooning	Bar Fly
Paragliding / Parasailing / Parascending	Offshore Activities
Physical Team Building Exercises	Boating
Pot Holing	Bonfires
Power Boating	Bouncy Castles
Quad Biking	Boxing
Reverse Bungee	Bungee Jumping
Rock Climbing	Bungee Running
Sailing	Canoeing
Sand Yachting	Caving
Scuba Diving / Sub Aqua Sports	Clay Pigeon Shooting
Skiing	Diving
Sky Diving	Extreme Sports
Shooting	Fairground Rides
Snowboarding	Fireworks
Speed Boating	Go Karts
Surfing	Hang Gliding
Survival Training Courses	Horse Riding
Wall Climbing	Hot Air Ballooning
Water Skiing	Inflatables
White Water Rafting	Jet Skiing
Wind Surfing	Kayaking
Zorbing	Martial Arts
Microlighting	Motor Vehicle/Bike Racing
Mountaineering	

IAU

HAZARDOUS ACTIVITIES EXCLUSION

Section 2 of this Policy does not apply to liability arising out of or in connection with Hazardous Activities. The words Hazardous Activities mean any activities which involve an increased risk of Bodily Injury and/or Damage to material property.

The Insured shall refer to the Company any activity prior to commencement of such activity if there is reasonable cause for doubt as to whether such activity is a Hazardous Activity and the Company shall have the right to determine whether this exclusion applies to such activity.

Hazardous Activities include but are not limited to taking part in the activities or using the facilities listed below: -

Abseiling	Paint Ball
Amusement Rides (other than children's coin operated rides)	Parachuting
Ballooning	Bar Fly
Paragliding / Parasailing / Parascending	Offshore Activities
Physical Team Building Exercises	Boating
Pot Holing	Bonfires
Power Boating	Bouncy Castles
Quad Biking	Boxing
Reverse Bungee	Bungee Jumping
Rock Climbing	Bungee Running
Sailing	Canoeing
Sand Yachting	Caving
Scuba Diving / Sub Aqua Sports	Clay Pigeon Shooting
Skiing	Diving
Sky Diving	Extreme Sports
Shooting	Fairground Rides
Snowboarding	Fireworks
Speed Boating	Go Karts
Surfing	Hang Gliding
Survival Training Courses	Horse Riding
Wall Climbing	Hot Air Ballooning
Water Skiing	Inflatables
White Water Rafting	Jet Skiing
Wind Surfing	Kayaking
Zorbing	Martial Arts
Microlighting	Motor Vehicle/Bike Racing
Mountaineering	

IAW

HAZARDOUS FILMING AND/OR PHOTOGRAPHY EXCLUSION

This policy does not apply to liability arising out of photographic shoots and/or the making of television programmes and/or films;-

- a) in an environment where prior to filming it is reasonably considered that there is an increased risk of Bodily Injury and/or Damage to material property
- b) in an environment deemed unsafe by the Police, Fire and/or Ambulance Services and/or HM Armed Forces and/or any local authority
- c) in any country, territory, district or state if HM Government (Foreign & Commonwealth Office) has:-
 - i) advised against travelling thereto or
 - ii) advised against travelling thereto unless essential.
- d) involving
 - i) use of stunts, stuntmen or stuntwomen, animals, special effects (other than computerised graphics), fire, pyrotechnics, explosives, motor vehicles, any aero-spatial device or airborne or waterborne craft,
and/or
 - ii) working underground, working underwater or working at a height of 3 metres or more from the floor.

IAZ

INEVITABLE DAMAGE (EVENT AND/OR ACTIVITIES) EXCLUSION

Section 2 of this Policy does not apply to liability in respect of Damage to material property and/or the ground and/or underground services where such Damage is an inevitable result of an event and/or activities arranged or operated by the Insured.

IBA

MADE UP TEXTILE ASSOCIATION (MUTA) CONDITIONS

It shall be a condition precedent to any liability of the Company to make any payment under Section 2 that

- a) the Made Up Textiles Association Checklist has been completed by an Employee competent to do so and who has a minimum of 3 months' service with the Insured and
- b) the Made Up Textile Association Codes of Practice have been complied with in all respects and
- c) no marquees are erected to a height that exceed 10 metres at any point.

IBC

MEMBER TO MEMBER EXTENSION

The Company will indemnify in the terms of Section 2 any member of the Insured whilst acting in such capacity regardless of whether the third party claimant is also a member of the Insured.

Provided that

- a) such person(s) shall not be entitled to indemnity under any other policy
- b) such person(s) shall as though he/they were the Insured be subject to the terms of this Policy in so far as they can apply
- c) the Limit of Liability shall not be increased hereby.

IBD

MEMBER TO MEMBER LIABILITY EXCLUSION

Section 2 of this Policy does not indemnify any member of the Insured in respect of any claim made by any other member of the Insured.

IBF

INDEMNITY TO NAMED PARTY EXTENSION

The Company will indemnify the Named Party in the terms of Section 2 of this Policy against liability arising from the operation by the Insured of the Business but only in respect of liability for which the Insured would have been entitled to indemnity under this Policy if the claim had been made against the Insured.

Provided that

- a) the Named Party shall as though they were the Insured be subject to the terms of this Policy in so far as they can apply
- b) the Limit of Liability shall not be increased hereby

For the purposes of this Extension the Named Party is: _____

IBE

NAMED PARTY EXTENSION

The Company will indemnify the Named Party in the terms of Section 2 of this Policy against liability arising from the performance by the Insured of the contract between the Named Party and the Insured as detailed below:-

Provided that

- a) (Named Party) shall as though they were the Insured be subject to the terms of this Policy in so far as they can apply
- b) the Limit of Liability shall not be increased hereby.

For the purpose of this Extension:

- i) the Named Party is: _____
- ii) the duration of the contract is: _____ to _____ (both dates inclusive)
- iii) the location of contract is: _____
- iv) the details of the contract are: _____

IBK

PARTICIPANT TO PARTICIPANT LIABILITY EXCLUSION

Section 2 of this Policy does not indemnify any participant in activities organised and/or operated by or on behalf of the Insured in respect of any claim made by any other such participant.

IBL

PARTICIPANT TO PARTICIPANT EXTENSION

The Company will indemnify in the terms of Section 2 any participant in an event or activity organised and/or operated by or on behalf of the Insured for liability in respect of Bodily Injury sustained by any other such participant

Provided that

- a) such person(s) shall not be entitled to indemnity under any other policy
- b) such person(s) shall as though he/they were the Insured be subject to the terms of this Policy in so far as they can apply

The Limit of Liability shall not be increased hereby.

IBN

RUGBY UNION COACHING CONDITION

It shall be a condition precedent to any liability of the Company to make any payment under Section 2 of this Policy that

- a) any coaching advice direction or instruction given by or on behalf of the Insured in the disciplines of scrummaging, line-out taking, rucking, or mauling is at all times overseen or directed by the holder of a Rugby Football Union (RFU) Level 2 Coaching Certificate or higher qualification, or the holder of an equivalent or higher qualification in Rugby coaching recognised by the RFU and
- b) any coaching advice direction or instruction given by or on behalf of the Insured to players under the age of 12 is at all times overseen or directed by the holder of a Rugby Football Union (RFU) Mini Tag and Tag Rugby Certificate or higher qualification, or the holder of an equivalent or higher qualification in Rugby coaching recognised by the RFU.

IBS

VENUE OWNERS AND/OR OPERATORS CONDITIONS

It is a condition precedent to liability of the Company to make any payment under Section 2 of the Policy that all owners and/or operators of venues which the Insured may use shall have in force their own Public liability insurance for the duration of the Insured's use thereof and during periods required before and after such use for setting up, breaking down, rehearsals, sound checks and any other preparation.

Such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Liability applicable to Section 2.

The Insured shall ensure that such insurance is in force as described.

LCI

ABUSE EXCLUSION

Section 2 of this Policy does not apply to liability caused by or arising out of or in any way connected with abuse whether physical mental sexual emotional or otherwise.

LBO

AIDS EXCLUSION

Section 1/Section 2* of this Policy does not apply to liability caused by arising from or related to

- a) the Human Immune Deficiency Virus (HIV)
- b) the Acquired Immune Deficiency Syndrome Related Complex (ARC)
- c) the Acquired Immune Deficiency Syndrome (AIDS)
- d) any virus complex or syndrome that is related to the foregoing.

* *Delete as applicable*

L23

AIRSIDE WORK EXCLUSION

Section 2 of this Policy does not apply in respect of liability arising out of occurrences happening Airside.

Airside for the purpose of this Exclusion means those parts of an aerodrome or airport provided for

- a) the stationing of aircraft for the embarkation and disembarkation of passengers, and for the loading and unloading of cargo
- b) the take-off and landing of aircraft and for the movement of aircraft on the surface
- c) the maintenance of aircraft
- d) the parking or storage of aircraft

and service roads which are directly associated therewith.

LAA

ASBESTOS EXCLUSION

Section 2 of this Policy does not apply to any loss demand claim or suit arising out of or related in any way to asbestos or asbestos-containing materials.

The Company shall have no duty of any kind with respect to any such loss demand claim or suit.

LAM

ASBESTOS EXCLUSION

Section 1 of this Policy does not apply to any loss demand claim or suit arising out of or related in any way to asbestos or asbestos-containing materials.

The Company shall have no duty of any kind with respect to any such loss demand claim or suit.

Provided that this Exclusion shall only apply in respect of payments of amounts in excess of GBP5,000,000 for any one claim or series of claims arising out of any one occurrence

L62

ATHLETIC PARTICIPANTS EXCLUSION

Section 2 of this Policy does not apply to any liability in respect of :

- a) Bodily Injury to any person while preparing, practising or training for or participating in any contest, display or exhibition of an athletic or sports nature
 - i) organised or sponsored by the Insured and/or
 - ii) for which the Insured has provided facilities;and/or
- b) immediate medical or surgical relief, or lack of such relief, provided to any person sustaining Bodily Injury in circumstances described in a) above.

LDQ

AVIAN INFLUENZA EXCLUSION

Section 2 of this Policy does not apply to liability caused by or arising from avian influenza (also known as avian flu or bird flu).

For the purpose of this Exclusion avian influenza shall include any influenza arising from the avian influenza virus or from any mutation of such virus or from any virus resulting from reassortment or mixing of such virus with a human influenza virus.

LBW

BONA FIDE SUBCONTRACTORS

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that any and all bona-fide subcontractors undertaking work on behalf of the Insured shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work.

Such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Liability applicable to Section 2 of this Policy.

The Insured shall ensure that such insurance is in force as described.

LBV

BONA FIDE SUBCONTRACTORS

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that any and all bona-fide sub-contractors undertaking work on behalf of the Insured shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work.

Such Public Liability insurance must have a limit of indemnity of at least GBP.....

The Insured shall ensure that such insurance is in force as described.

L50

CAR PARK LIABILITY CLAUSE - PUBLIC CAR PARK

Exclusion 4.2 of this Policy does not apply in respect of vehicles (including spare parts and accessories thereon) left in any garage or parking place belonging to or under the control of the Insured

Provided that

1. such garage or parking place is not used by the Insured for any motor trade purposes
2. disclaimer notices in terms approved by the Company are prominently displayed in such garage or parking place
3. this Extension does not apply to liability for
 - a) loss of motor vehicle accessories by theft unless the motor vehicle is stolen at the same time
 - b) Damage arising whilst any motor vehicle is being driven by the Insured or any Employee
 - c) the first GBP250 of any claim.

LCM

CLOAKROOM CLAUSE

Exclusion 4.2 - Custody or Control of Section 2 of this Policy does not apply to liability for Damage to the personal effects of guests and/or visitors whilst deposited in any cloakroom at the Premises.

Provided that in respect of this endorsement

- a) the liability of the Company shall not exceed GBP _____ for any one item of clothing
- b) the Insured shall issue numbered tickets in respect of articles deposited in any cloakroom
- c) the Insured shall ensure that the cloakrooms are locked and secured when left unattended
- d) the Insured shall return items from the cloakroom only upon the production of the appropriate numbered ticket
- e) the Company shall not be liable for the first GBP _____ of each and every claim
- f) the Insured shall display a Disclaimer Notice in all cloakroom areas.

L26

CO-INSURERS CLAUSE

Any reference to the Company shall be deemed to refer to the following Insurers for their respective rights, interests and liabilities and not one for another's, the Leading Office having been duly authorised by such Insurers to sign this Policy on their behalf.

Insurers	Proportion	Reference No.	First Premium (excl Ins Prem Tax)	Ins. Premium Tax	Annual Premium
----------	------------	---------------	--------------------------------------	------------------	----------------

(Leading Office)

L22

DAMAGE TO UNDERGROUND SERVICES.

It is understood and agreed that in respect of Damage to cables, pipes and/or any other parts of any underground services

- a) the Company will provide an indemnity under Section 2 of this Policy only if prior to beginning work the Insured has made all necessary enquiries with the relevant authorities in order to establish the precise locations of such property
- b) the Company shall only be liable for the cost of repairing such property, and shall not be liable to meet any claim resulting from the loss of use of any underground services

Subject always to the terms Exclusions limitations and Conditions of this Policy.

LCP

DOORS CLAUSE

It is a condition precedent to liability under Section 2 of this Policy that the Insured shall keep all doors and fire escapes unlocked and free of obstructions at all times during the opening hours of the Business

L2K

ELECTRONIC DATE RECOGNITION CLAUSE

Section 2 of this Policy does not apply to liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from or relating to:

- (A) any actual or alleged failure or inability of any Computer Equipment whether or not owned by or in the possession of the Insured:
 - 1) to correctly recognise or to correctly process (including but not limited to capture save retain compare interpret record retrieve sequence read store manipulate write to media determine distinguish convert transfer or execute) Date/Time Material; or
 - 2) to correctly recognise or to correctly process (including but not limited to capture save retain compare interpret record retrieve sequence read store manipulate write to media determine distinguish convert transfer or execute) any data or information as a result of the treatment of any Date/Time Material by such equipment or by any command or instruction which is or has been programmed or in any other manner entered into it
- (B) any actual or alleged failure to provide or inadequacy of any services whether provided by the Insured or any other person or persons due to any actual or alleged failure or inability described at paragraph (A) above
- (C) any advice consultation design evaluation inspection installation maintenance alteration repair replacement or supervision provided or done by the Insured or for or on behalf of the Insured to determine rectify or test for any potential or actual problem described at paragraph (A) above

For the purpose of this endorsement:

- (1) Computer Equipment Means:
 - (a) computer hardware, including microprocessors
 - (b) computer application software
 - (c) computer operating systems or related software
 - (d) computer networks
 - (e) microprocessors (computer chips) not part of any computer system
 - (f) any other computerised or electronic equipment
 - (g) any other equipment which directly or indirectly contains uses or relies upon in any manner any of the items listed at (a) to (f) above
- (2) Date/Time Material means dates times or data or information or command or instruction that in any manner depends upon is contingent upon is derived from or incorporates any date or time irrespective of the manner by which it is stored recorded or entered.

L67

MANUAL WORK ABROAD EXTENSION

The exclusion of manual work outside the member countries of the European Union in Definition 12.2 of this Policy is deleted.

LCV

MANUAL WORK AWAY FROM PREMISES EXCLUSION

Section 1 of this Policy does not apply in respect of liability arising from manual work (other than collection or delivery) carried out away from the Insured's Premises

LAF

MANUAL WORK AWAY FROM THE PREMISES EXCLUSION

Section 2 of this Policy does not apply in respect of liability arising from manual work (other than collection or delivery) carried out away from the Insured's premises

L71

HEIGHT LIMITATION CLAUSE

Section 1 of this Policy does not apply in respect of liability for Bodily Injury sustained by an Employee caused by or arising from work at a height in excess of metres above floor level.

LBC

RIGHTS OF RECOURSE

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that the Insured shall not waive any rights of recourse and/or subrogation against any manufacturer and/or supplier of any commodity, article or thing sold or supplied to the Insured.

LAG

PRODUCTS LIABILITY EXCLUSION

Section 2 of this Policy does not apply to liability caused by or arising from Products, other than food or drink sold or supplied for consumption on the premises of the Insured. Sub-paragraph 6.2 of Extension 6 – Legal Defence Costs of this Policy shall apply solely in respect of proceedings relating to the sale or supply of such food or drink

L21

PRODUCTS - INEVITABLE DAMAGE EXCLUSION

Section 2 of this Policy does not apply to liability in respect of Damage to material property where such Damage is an inevitable result of the repair, treatment, recovery, removal, recall, reclaiming, withdrawal or replacement of Products

LDM

EXCLUSION OF TERRORISM

This Policy does not apply to any liability caused by or arising from

i) an Act of Terrorism

and/or

ii) Bodily Injury, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

For the purpose of this endorsement an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Provided that in respect of Section 1 this endorsement shall only apply in respect of payments of amounts in excess of GBP5,000,000 for any one claim or series of claims arising out of any one occurrence.

If the Company alleges that by reason of this endorsement any liability is not covered by this Policy, the onus of proving to the contrary shall be upon the Insured.

L78

THIRD PARTY PROPERTY DAMAGE EXCESS

Section 2 of this Policy does not apply to the first GBP _____ of each and every claim or any series of claims arising out of one occurrence.

Provided that

- a) this clause does not apply to liability in respect of Bodily Injury
- b) if any payment by the Company shall include an amount for which the Insured is responsible hereunder such amount shall be repaid to the Company immediately.

LBQ

TOUR OPERATORS LIABILITY EXCLUSION

Section 2 of this Policy does not apply to liability arising out of the operation or arrangement by or on behalf of the Insured of travel, accommodation or leisure facilities for customers of the Insured.

L25

UNITED KINGDOM JURISDICTION CLAUSE

Section 2 of this Policy does not apply

- a) to claims or legal proceedings brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, nor
- b) to judgements or orders obtained within such territories for the enforcement of judgements obtained elsewhere whether by way of reciprocal agreements or otherwise, nor
- c) to claims or legal proceedings brought within such territories solely by virtue of the terms of the Private International Law (Miscellaneous Provisions) Act 1995.

LAC

USA/CANADA - DIRECT EXPORTS EXCLUSION

It is hereby agreed between the Company and the Insured that

1. Section 2 of this Policy does not apply in respect of liability arising directly or indirectly in connection with Products which have been
 - a) exported to the United States of America or Canada by or under the instructions of the Insured, or
 - b) sold or supplied to any person who, to the knowledge of the Insured, intends to export, or give instructions for the exportation of, such goods to the United States of America or Canada
2. the premium for Section 2 of this Policy has been calculated accordingly and that if notwithstanding the above Exclusion the Company incurs liability to pay any sum as a result of judicial procedure in the courts of law of the United States of America or Canada then the Insured shall repay to the Company all such sums which the Company would not have been liable to pay but for such procedure
3. Special Condition 2 of this Policy does not apply in respect of liability excluded by paragraph 1 of this Clause.

LAB

USE OF HEAT AWAY FROM THE PREMISES

It is a condition precedent to liability of the Company to make any payment under Section 2 of this Policy that in respect of the use away from the Insured's premises of electric oxy-acetylene or similar welding or cutting equipment blow lamps or blow torches the undermentioned precautions shall be complied with:

1.
 - a) the area in which work is to be carried out must be adequately cleaned and combustible materials removed to a distance of not less than 20 feet from the work
 - b) if work is to be carried out overhead the area beneath must be similarly cleaned and combustible material removed
 - c) immovable combustible materials floors and other structures within or near to the segregated area must be protected by overlapping sheets of incombustible material
 - d) before heat is applied to material built into or projecting through one side of a wall or partition an inspection shall be made of the other side of the wall or partition to ensure that no combustible materials are in danger of ignition by direct or conducted heat
2.
 - a) there shall be available for immediate use near to the work a two gallon capacity fire extinguisher or other equivalent means of fire extinguishment of a type suitable for the combustible material and the premises
 - b) nearby hydrants and hoses, if any, must be connected up in readiness for immediate use and tested prior to commencement of the work
3.
 - a) an employee of the Insured must be detailed to work alongside the operatives to see that there is no outbreak of fire
 - b) where work is being carried out within a building the occupier or authorized employee of the occupier of such building must be present during the operations
other than for use of blow lamps or blow torches in private dwelling houses
4. blow lamps or blow torches shall be lighted as short a time as possible before use, extinguished immediately after use and while lighted shall not be left unattended
5. a thorough examination must be made of the area in which work has been undertaken half an hour after the termination of each period of work

LAI

USE OF HEAT EQUIPMENT AWAY FROM PREMISES EXCLUSION

Section 2 of this Policy does not apply in respect of liability arising from the use of electric oxy-acetylene or similar welding or cutting equipment blow lamps or blow torches away from the Insured's premises.