

CONTESSA TICK SHEET WARRANTIES

10 cm Stillage Warranty

It is warranted that all stock is stored on racks, pallets or stillage at least 10 cm above floor level.

Auditorium Warranty

It is warranted that the Insured shall carry out a thorough examination of the premises insured hereunder for smouldering matches, tobacco and the like at the close of business each day and for signed reports to be made thereon daily by the employee or employees detailed to make the examination and for such reports to be checked at least weekly by management. It is further understood and agreed that ashtrays and the like be emptied into a lidded metal bin and the bin be removed from the building at the close of business.

Bedsit Warranty

It is warranted that there is no cooking in rooms other than in designated kitchen areas.

Combustible Materials Warranty

It is warranted that in respect of loss or damage caused by fire that storage of combustible materials is prohibited within 10 metres of building.

Composite Panels Warranty (in respect of Non Food Industry Risks)

It is warranted that

- a) All buildings which have composite panels to any degree, must have as a minimum, a LPC approved automatic smoke detection system with off site signalling via BT Redcare, or to a permanently manned security station on site.
- b) Insured must have a programme, either in place or a definite commitment, to Portable Appliance Testing (P.A.T) procedure and fixed electrical installations must be subject to full inspections and test, by a qualified contractor, on a three year programme. All wiring passing through panels must be encased in metal conduit and sealed with rubber grommets.
- c) When services, which pierce any composite panels, are removed, the openings must be capped in metal.
- d) All ductwork passing through composite panels must be sleeved in non combustible material.
- e) As part of a preventative maintenance programme, thermo graphic testing must be carried out annually, if specifically requested by Insurers
- f) A Disaster Recovery plan is in place.
- g) Outside storage of crates/pallets and the like to be a minimum of 6m, or 1.5m more than the stack height (whichever is the greater) from building line, and metal skips used for waste storage must be a minimum of 5m from building line and should, preferably be of the closed top/secured type.
- h) Battery chargers must not be suspended from composite panels.
- i) A Hot Work Permit system must be in operation

Composite Panels Warranty (in respect of Food Industry Risks)

It is a Warranted that

- a) All buildings which have composite panels to any degree, must have as a minimum, a LPC approved automatic smoke detection system with off site signalling via BT Redcare, or to a permanently manned security station on site.
- b) Where detectors cannot be incorporated in cold stores, the alarm should be linked to the temperature control for the stores.
- c) Insured must have a programme, either in place or a definite commitment, to Portable Appliance Testing (P.A.T) procedure and fixed electrical installations must be subject to full inspections and test, by a qualified contractor, on a three year programme. All wiring passing through panels must be encased in metal conduit and sealed with rubber grommets.
- d) When services, which pierce any composite panels, are removed the openings must be capped in metal.
- e) All ductwork passing through composite panels must be sleeved in non combustible material.
- d) As part of a preventative maintenance programme, thermo graphic testing must be carried out annually, if specifically requested by Insurers
- e) Where frying operations are involved, all panels to the side and over the operation, must be replaced by mineral wool or glassfibre with a 60 minute fire resistance or 30 minutes if fryer has a integral fire suppression system
- h) A Disaster Recovery plan is in place.
- i) Outside storage of crates/pallets and the like to be a minimum of 6m, or 1.5m more than the stack height (whichever is the greater) from building line, and metal skips used for waste storage must be a minimum of 5m from building line and should, preferably be of the closed top/secured type.
- j) Battery chargers must not be suspended from composite panels.
- i) A Hot Work Permit system must be in operation

Custodian Warranty

It is warranted that the following precautions be adopted for the transit of money as described in Interpretation 1.A):-

Up to	£ 3,500	is accompanied by one able bodied person
	(if applicable)	
Between	£3,501 and £10,000	is accompanied by two able bodied persons
	(if applicable)	
Between	£10,001 and £15,000	is accompanied by three able bodied persons
	(if applicable)	
Above	£15,001 upto the Policy limits	to be carried by Registered Security Company

Notwithstanding the above, the Policy Limits as specified in the Policy Schedule will apply

Daily Waste Warranty

It is warranted that trade waste is to be swept up and bagged or binned daily and removed from the premises at least once a week.

Electrical Circuit Warranty

It is warranted that the Electrical installation has been inspected and tested at least once in every three years by a contractor approved by the National Inspection Council for Electrical Installation Contract (N.I.C.E.I.C.) and that any defects found have been remedied forthwith in accordance with the Regulations of the institute of Electrical Engineers.

Flat Roof Maintenance Warranty

It is warranted that any flat felted roof portion of the within described premises shall be inspected at least once every three years by a qualified building or property surveyor and any defect brought to light by that inspection shall be repaired immediately.

Frying and Cooking Equipment Warranty

It is warranted that: -

- a) all frying and cooking equipment including flues and exhaust ducting shall be securely fixed and free from contact with combustible materials
- b) all cooking fume extraction canopies, ductwork and the like be washed / wiped daily and cleaned at least twice a year by independent contractors and that filters, traps or other grease removal devices therein be washed / wiped daily and thoroughly cleaned at least fortnightly.

Kitchen Duct Warranty

It is warranted that cooking fume extraction canopies and ductwork are to be cleaned at least every six months by independent contractors and that filters, traps or other grease removal devices therein be cleaned at least fortnightly.

LPG Portable Heating Warranty

It is warranted that no portable LPG heating be used on the Assured's premises.

Portable Heating Warranty

It is warranted that no portable heating be used on the Assured's premises other than canteens, kitchen and office areas.

Minimum Protection Warranty

It is warranted that the premises meet or exceed the following physical security requirements

-
1. five lever mortice deadlock(s) on entry/exit door(s)
 2. window locks on all accessible windows
-

Protection Maintenance Warranty

It is warranted that all protections provided for the safety of the property insured shall be maintained in good order throughout the period of insurance and shall not be withdrawn, altered or varied without prior consent from Underwriters and shall be in full and effective operation when the premises are closed for business or left unattended and at all other appropriate times.

Smoking Warranty

It is warranted that at the close of each session the Assured shall carry out a thorough examination of those parts of the premises insured hereunder to which the public have access for smouldering matches, tobacco and the like and furthermore all ashtrays and the like to be emptied into a metal, lidded container and removed from the building for disposal.

No Smoking Warranty

It is warranted that: -

- 1 a) No smoking is allowed other than in any area specifically designated as an office, canteen break or restroom.
- 1 b) Suitable receptacles are provided for the disposal of smoking materials.
- 2 Prominent No Smoking Signs will be displayed throughout the premises.

Unoccupied Premises Warranty(delete if /where appropriate)

- Perils limited to Fire, Lightning, Explosion and Aircraft ONLY
- Excluding losses arising out of any refurbishment work.
- Warranted premises made secure against illegal entry and all perimeter doors, ground floor and accessible windows are boarded up and letterboxes sealed.
- Warranted services are turned/switched off at mains and drained (as applicable).
- Warranted premises inspected internally and externally on at least a weekly basis and any defects remedied immediately. Such visits are to be recorded and any evidence of forced entry, or attempted forced entry or malicious damage to be reported to Underwriters within 7 days of discovery.
- Warranted premises cleared of all combustible waste material.
- Minimum premium for short rate cancellation £ _____ calculated @ short rate.

Valley Gutters Warranty

It is warranted that all valley guttering is check for blockages or defects by a competent person at inception or renewal and at six monthly intervals thereafter and any remedial action required to be implemented immediately.

A record of all inspections shall be made and retained by the Insured.

Hot Work Permit

Any work involving the application of heat must only be carried out by a qualified contractor and the assured is to ensure the contractor has adequate public liability insurance in force and shall confirm same through sight of certificate of insurance.

Subrogation rights against such contractor shall not be waived by the assured.

The following warranties apply:-

1. The area in which work is to be carried out shall be adequately cleared and combustible materials shall be removed to a distance not less than six metres from the area of the proposed work
2. If work is to be carried out overhead then the area beneath shall be similarly cleared and combustible materials removed
3. A suitable fire extinguisher with a capacity of not less than nine litres shall be kept available for immediate use
4. Blow lamps and blow torches shall be lit in as short a time as possible before use and extinguished immediately after use
5. Lighted blow lamps and blow torches shall not be left unattended
6. Half an hour after each period of work a thorough examination shall be made of and in the area in which work has been undertaken.
7. If work is to be carried out in the vicinity of composite/sandwich panels then such panels must be protected by non-combustible blankets, drapes or screens.

SPRINKLER AND FIRE APPLIANCES MAINTENANCE CLAUSE

(Approved by Lloyd's Underwriters Non-Marine Association)

In consideration of the reduced premium at which this Insurance is written it is warranted that the Assured will

- (a) maintain the Sprinkler Installation(s) and other Fire Extinguishing Appliances in full working order during the currency of this Insurance
- (b) make a test every week for the purpose of ascertaining that the alarm Gong is in full working order and that the stop Valves controlling the Water Supplies are fully open
- © ensure that a test is made every twelve months to confirm that the Water Supplies are in order, and that the particulars of such tests are recorded, and
- (d) remedy promptly any defect revealed by such tests

Nevertheless this Policy shall not be invalidated by any defect in the Sprinkler Installation(s) or other Fire Extinguishing Appliances due to circumstances unknown to or beyond the control of the Assured.

NMA 1443

(n.b. note that although this is headed as a "clause" the text shows "warranted")
