

# Conditions

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## 1.0 Observance and Fulfillment

The due observance and fulfillment of the terms and conditions of this policy by the Insured in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

## 2.0 Precautions

The Insured shall take all reasonable precautions to prevent accidents, injury, loss or damage and shall take all reasonable steps to observe and comply with all statutory or local authority laws obligations and requirements.

## 3.0 Claims

3.1 in the event of occurrence which may give rise to a claim under this Policy the Insured or his legal personal representative shall as soon as possible notify the Company in writing and the Insured or his legal personal representative shall when required by the Company and will all reasonable dispatch furnish at his own expense such further particulars as the Company may require.

3.2 The Insured shall not pay or offer or agree to pay any money or make any admission of liability without the previous consent of the Company. The Company shall be entitled in the name of and on behalf of the Insured to take over and during such period as it thinks proper have the absolute conduct and control of all negotiations and proceedings which may arise in respect of any claim and the settlement thereof and the Insured shall give the Company all necessary assistance for the purpose.

3.3 The Company may absolve itself from any further liability in connection with any occurrence or all occurrences of a series consequent upon or attributable to one source or original cause by the payment of the specified Limit of Indemnity in respect thereof (after deducting therefrom any sums already paid) together with the amount of any legal costs to the date of such payment.

## 4.0 Alteration

If at any time anything shall occur or be done materially affecting the risk insured hereunder the Insured shall give immediate notice in writing to the Company.

## 5.0 Contribution

If at the time any claim arises under this Policy there be any other insurance covering the same liability the Company shall not be liable to pay or contribute more than its rateable proportion of any such claim and costs and expenses inc connection therewith.

## 6.0 Cancellation

a) The Insured may cancel this Policy at any time during its term. Any refund of premium will be worked out from the date we receive the Insured's cancellation instructions. Provided no claim or loss has arisen in the current period of insurance, the Company will return part of the premium calculated on the Company's cancellation rates for the unexpired period of insurance less any long-term discount on premiums granted.