IN CONSIDERATION of the Insured named in the Schedule hereto paying to the Company named in the Schedule the Premium mentioned in the Schedule.

THE COMPANY AGREES (subject to the terms exceptions and conditions contained herein or endorsed or otherwise expressed hereon which shall so far as the nature of them respectively will permit be deemed to be conditions precedent to the rights of the Insured to recover hereunder) that if the Property Insured at the Situation described in the Schedule or any part thereof shall suffer any loss destruction or damage (hereinafter referred to as “Damage”) caused by fire, or by lightning, or by explosion of boilers or gas used for domestic purposes only, or by any Extra Peril specified in the Schedule, at any time during the Period of Insurance or of any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy, the Company will pay to the Insured the value of the Property Insured at the time of the happening of its loss or destruction or the amount of such damage or at the Company's option reinstate or replace such Property or any part thereof

PROVIDED THAT the liability of the Company shall in no case exceed:

1. in the whole the Total Sum Insured or in respect of any item its Sum Insured at the time of the Damage, or
2. if any other Damage shall have occurred during the same period of insurance, the Sum Insured remaining after payment for such Damage unless the Company shall have agreed to reinstate any such Sum Insured.

EXCEPTIONS

Unless otherwise expressly stated in the Policy, this insurance does not cover:

1. Damage occasioned by or through or in consequence of, directly or indirectly, any of the following:
   (a) fire or explosion resulting from earthquake, volcanic eruption or other convulsion of nature;
   (b) the Property Insured's own spontaneous fermentation or heating;
   (c) the Property Insured undergoing any process involving the application of heat;
   (d) burning whether accidental or otherwise of forests, bush, prairie, pumps or jungle, and the clearing of lands by fire;
   (e) the burning of property by order of any public authority;
   (f) riot, civil commotion, strikers or locked-out workers;
   (g) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war;
   (h) mutiny, military or popular uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;
   (i) any nuclear weapons material;
   (j) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, solely for the purpose of this exception combination shall include any self-sustaining process of nuclear fission;
   (k) pollution or contamination not resulting from an insured peril;
   (l) theft during or after the occurrence of a fire;
   (m) explosion other than of boilers or gas used for domestic purposes only.

2. Damage to any electrical machine, apparatus, or any portion of the electrical installation arising from or occasioned by its own over-running, excessive pressure, short circuiting, self heating, arcing or leakage of electricity arising from whatever cause (lightning included);

3. Damage to Property which at the time of the happening of such Damage is insured by, or would but for the existence of this Policy, be insured by any marine policy or policies, except in respect of any excess beyond the amount which would have been payable under such marine policy or policies had this Policy not been effected;

4. Goods held in trust or on commission, bullion, unset precious stones, works of art, manuscripts, plans, drawings, or designs, patterns, models, moulds, securities, obligations, documents, stamps, coined or paper money, cheques, books of accounts, business books, computer system records, explosives unless specially mentioned as insured by this Policy;

5. Consequential loss or damage of any kind or description.

This Policy will be also subject to the following clauses:

6 Terrorist Exclusion Clause

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes loss, damage, liability, cost or expense of whatsoever nature or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

It is also agreed that, regardless of any contributory causes, this Policy does not cover any loss, damage, liability, cost or expense directly or indirectly arising out of

(a) biological or chemical contamination; and/or
(b) missiles, bombs, grenades, explosives
due to any act of terrorism.
For the purpose of this Exception:

an "act of terrorism" means an act, including but not limited to the use or 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 reasons including the intention to influence any government and/or to put public, or any section of the public, in fear.

"Contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

This Exception also excludes loss, damage, liability 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.

If the Company alleges that by the reason of this Exception, any loss, damage, liability, cost or expense is not covered under this Policy the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Exception is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

7. IT Clarification Clause

Loss of, damage to or destruction of property under this Policy shall mean physical loss of physical damage to or physical destruction of the substance of property.

Physical loss of physical damage to the substance of property shall not include loss of damage to or destruction of data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure. Consequently the following are excluded from this Policy:

(a) Loss of or damage to or destruction of data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage.

(b) Loss, damage or destruction resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses resulting from such loss or damage.

Notwithstanding the above-mentioned exclusions, this Policy shall not exclude any loss of, damage to or destruction of any property insured which itself results from fire or any extra perils insured under this Policy.

8. Seepage Exclusion Clause

This Policy does not cover any -

(a) loss of, damage to, or loss of use of property directly or indirectly caused by seepage, pollution or contamination;

(b) the costs of removing, nullifying or cleaning-up seeping, polluting or contaminating substances;

(c) fines, penalties, punitive or exemplary damages.

CONDITIONS

1. IDENTIFICATION

This Policy and the Schedule (which forms an integral part of the Policy) shall be read together as one contract and words and expressions to which specific meanings have been attached in any part of this Policy or of the Schedule shall bear such specific meanings wherever they may appear.

2. MISREPRESENTATION

If there be any material misdescription of any of the Property Insured, or of any building or place in which such property is contained, or any misrepresentation as to any material fact to be known for estimating the risk, or any omission to state such fact, the Company shall not be liable under this Policy so far as it relates to property affected by any such misdescription, misrepresentation or omission.

3. REASONABLE PRECAUTIONS

The Insured shall maintain the Property Insured in a proper state of repair and take all reasonable precautions to prevent Damage thereto.

4. ALTERATIONS AND REMOVALS

Unless the Insured has obtained the consent of the Company in writing before the occurrence of any Damage, the insurance ceases to attach regarding the Property affected under any of the following circumstances:

(a) if the trade or manufacture carried on by the Insured be altered, or if any circumstances affecting the Situation insured be changed in such a way as to increase the risk of Damage by any of the Insured Perils;

(b) if the Situation insured becomes unoccupied and so remains for a period of more than 30 days;

(c) if the Property Insured is removed from the Situation insured;

(d) if the interest in the Property Insured passes from the Insured otherwise than by will or operation of law.

5. CANCELLATION

This Policy may be cancelled at any time:

(a) by the Insured on notice to that effect being given in writing to the Company, in which case the Company will retain the customary short period rate for the time the Policy has been in force as follows and subject to Minimum Premium set by the Company whichever is the greater.

<table>
<thead>
<tr>
<th>Period in force</th>
<th>1 month</th>
<th>2 months</th>
<th>9 months</th>
<th>10 months or over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Refund</td>
<td>90%</td>
<td>80%</td>
<td>10%</td>
<td>0%</td>
</tr>
</tbody>
</table>

(b) by the Company on 7 days' advance notice to that effect being given in writing to the Insured's last known address, in which case the Company shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of the cancellation.

6. WARRANTIES

Every warranty to which the Property Insured or any item thereof is or may be made subject shall from the time the warranty attaches applies and continues to be in force during the whole currency of this Policy, and non-compliance with any such warranty shall be a bar to any claim in respect of such Property or item, provided that whenever this Policy is renewed a claim in respect of Damage occurring during the renewal period shall not be barred by reason of a warranty not having been complied with at any time before commencement of such period.
7. CLAIMS (ACTION BY THE INSURED)
If any event giving rise to or likely to give rise to a claim under this Policy comes to his knowledge the Insured shall:
(a) immediately
   (i) take steps to minimise the Damage and recover any missing property
   (ii) give notice in writing to the Company
   (iii) give notice to the Police in the event of deliberate or malicious damage;
(b) within 30 days or such further time as the Company may in writing allow deliver to the Company
   (i) a claim in writing for the Damage containing as particular an account as may be reasonable practical of all the several articles or items of property Damaged and the amount of Damage thereto respectively, having regard to their value at the time of the Damage
   (ii) particulars of all other insurance if any;
(c) at all times at his own expense provide to the Company all such information and available documents or proofs regarding
   (i) the origin and cause of the Damage and the circumstances under which the Damage occurred
   (ii) any matter touching the liability or the amount of liability of the Company
as may be reasonably required by the Company together with a declaration on oath or in other legal form of the truth of the claim and any matters connected therewith.

8. FORFEITURE OF BENEFITS
All benefits under this Policy shall be forfeited:
(a) if any claim made be in any respect fraudulent;
(b) if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain benefit under this Policy;
(c) if any Damage is caused by the wilful act or with the connivance of the Insured;
(d) if the Insured or any person acting on his behalf hinder or obstruct the Company in the exercise of its rights;
(e) in respect of any claim made and rejected if an action or suit be not commenced within twelve months after such rejection;
(f) in respect of any claim where arbitration takes place pursuant to Condition 14 of this Policy and an action or suit be not commenced within twelve months after the making of an arbitration award;
(g) in respect of any claim after the expiration of twelve months from the happening of the Damage, unless such claim is the subject of pending legal action or arbitration.

9. POSSESSION RIGHTS
On the happening of Damage in respect of which a claim is made:
(a) the Company and any person authorised by the Company may without hereby incurring any liability or diminishing any of the Company’s rights under this Policy:
   (i) enter take or keep possession of the premises where such Damage has occurred;
   (ii) take possession of or require to be delivered to the Company any Property Insured and deal with such Property for all reasonable purposes and in any reasonable manner;
(b) no Property may be abandoned to the Company whether taken possession of by the Company or not.

10. OPTION TO REINSTATE
The Company may at its option, repair or replace the Property Damaged, or any part thereof, instead of paying the amount of the Damage, or may join with any other persons companies or insurers in so doing, but the Company shall not be bound to repair exactly or completely, but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in repair than it would have cost to repair such Property as it was at the time of the occurrence of such Damage, nor more than the Sum Insured thereon.
If the Company so elects to repair or replace any property, the Insured shall at his own expense furnish the Company with such plans specifications measurements quantities and such other particulars as the Company may require, and no acts done or caused to be done by the Company with a view to repair or replace shall be deemed an election by the Company to repair or replace.
If in any case the Company shall be unable to repair or replace the Property Insured because of any law or regulations in force affecting the alignment of streets, or the construction of buildings, or otherwise, the Company shall, in every such case, only be liable to pay such sums as would be required to repair or replace such Property if the same could lawfully be repaired to its former condition.

11. AVERAGE (UNDERINSURANCE)
If at the time of Damage, the Property Insured be collectively of greater value than the sum insured thereon, the Insured shall bear a share of the Damage corresponding directly to the proportion of underinsurance. Every item, if more than one, of the Property Insured shall be separately subject to this Condition.

12. CONTRIBUTION
If at the time of Damage, there be any other insurance effected by or on behalf of the Insured covering any of the Property damaged, the liability of the Company hereunder shall be limited to its ratable proportion of such Damage.
If any such other insurance is expressly covered by any of the Property Insured, but is subject to any provision whereby it is excluded from ranking concurrently with this Policy either in whole or in part or from contributing ratably to the Damage as the sum hereby insured bears to the value of the Property.

13. SUBROGATION
The Insured shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from any other parties, to which the Company shall be or would become entitled or subrogated upon its paying or making good any Damage under this Policy, whether such acts and things shall be or become necessary or required before or after indemnification by the Company.

14. ARBITRATION
All differences arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrator, then the choice shall be referred to the Chairman for the time being of the Hong Kong International Arbitration Centre It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy.
that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within twelve calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

**CLASSES/WARRANTIES/ENDORSEMENTS**

(Where any of the following endorsements, clauses and warranties are expressly mentioned in the Policy Schedule, they shall be attached to and forming part of this Policy.)

**A7 FOUNDATIONS EXCLUSION** The insurance on Building excludes that part of any building below the level of the under surface of its lowest floor.

**A8 ELECTRICAL INSTALLATIONS** The Company will not be liable for loss of or damage to any Electrical Plant, Apparatus or Installation caused by its own over-running, excessive pressure, short circuiting or self-heating.

**A10 ELECTRICAL INSTALLATIONS (FIRE OR LIGHTNING)** The Company will not be liable for loss of or damage, other than that caused by Fire or Lightning, to any Electrical Plant, Apparatus or Installation caused by its own over-running, excessive pressure, short circuiting or self-heating.

**A11 LIEN CLAUSE** Loss, if any, under this policy shall be payable to the Lien Holder/s named in the Schedule of this Policy as their interest may appear, whose receipt will be a valid discharge.

**A12 MORTGAGEE/NON-OCCUPYING LANDLORD CLAUSE** It is hereby declared and agreed that this insurance shall not be invalidated by any change of occupancy or increase of risk taking place in the property without the knowledge of the Insured, provided that he shall immediately, on the same coming to his knowledge, give notice thereof to the Company and pay any additional premium which may be required from the date of such increase of risk.

**A13 MORTGAGEE CLAUSE** Loss, if any, under this policy shall be payable to the Mortgagees or Assignees of mortgagee interest named in the Schedule of this Policy to the extent of their interest.

It is hereby agreed that in the event of loss or damage, the company will pay the Mortgagees or said Assignees to the extent of their interest but not exceeding the sum insured or the reinstatement value (less depreciation if any) of the property insured whichever is lower and that this insurance in so far as concerns the interest therein of the Mortgagees or said Assignees only shall not be invalidated by any act or neglect of the Mortgagor or Owner of the property insured, nor by anything whereby the risk is increased being done to, upon or in any building hereby insured, without the knowledge of the Mortgagees or said Assignees provided always that the Mortgagors or said Assignees shall notify the Company of any change of ownership or alteration or increase of hazard not permitted by this insurance so soon as any such changed alteration or increase shall come to their knowledge, and on demand shall pay to the Company the appropriate additional premium from the time when such increase of risk first took place.

And it is further agreed that whenever the Company shall pay the Mortgagees or said Assignees any sum for loss or damage under this policy, and shall claim that as to the Mortgagor or Owner no liability therefore existed the Company shall at once be legally subrogated to all rights of the Mortgagees or said Assignees to the extent of such payment and the Mortgagees or said Assignees shall do and execute all such further or other acts, deeds, transfers, assignments, instruments and things as may be necessary or be reasonably required by the Company for the purpose of better effecting such subrogation, but such subrogation shall not impair the right of the Mortgagees or said Assignees to recover the full amount of their claim. Provided that as between the Company and the Mortgagor or Owner of the property insured, nothing contained in this clause shall in any way constitute or be deemed to constitute any waiver of, or prejudice or affect any rights which the Company may have against the Mortgagor or Owner of the property insured, or lessen any obligations which may be imposed on the Mortgagor or Owner of the property insured either by or under this policy or by law, and such rights and obligations shall as between the Company and the Mortgagor or Owner of the property insured remain in full force and effect.

The Company reserves the right to cancel this policy at any time as provided by the terms thereof, but in such case this policy shall continue in force for the benefit only of the Mortgagees or said Assignees for 10 days after notice to the Mortgagees or said Assignees of such cancellation, and shall then cease, and the Company shall have the right like cancel to cancel this agreement.

**A22 RENT CLAUSE** The insurance on rent applies only if (any of) the said building(s) or any part thereof is unfit for occupation in consequence of its destruction or damage and then the amount payable shall not exceed such proportion of the sum insured on Rent as the period necessary for reinstatement bears to the term of Rent insured.

**A33 LEGAL REQUIREMENTS WARRANTY** Warranted that the Insured shall duly comply with and observe all provisions, requirements and regulations of (i) Fire Services Department and/or (ii) Labour Department and/or (iii) Dangerous Goods Ordinance and/or (iv) Factories and Industrial Undertaking Ordinance and/or (v) Any other Statutory Obligation having given and required notice pursuant to same the breach and disregard of which may affect or increase the risk hereby insured except only that this Warranty shall not apply in respect of any Ordinance, Regulation Notice or Requirement expressly waived by the Company by endorsement on this Policy.

**A34 STORAGE WARRANTY** Warranted no waste materials or goods of any description whatsoever whether belonging to the Insured or not shall be stored temporarily or otherwise on any staircase or landing or in any passageway within or in common use with the premises described in the policy. Provided that the Company shall be deemed to have waived any breach of this Warranty not occasioned by or contributed to by the Insured of which the Company shall have received written notice from the Insured prior to the occurrence of loss destruction or damage. Warranted also that all waste materials shall be kept in receptacles and removed from the building daily.

**B1 BAMBOO, CANE, WILLOW AND RATTANWARE WORKS WARRANTY** Warranted no stripping or peeling or upholstering carried out on the within described premises.

**B3 BILLIARD TABLE CLAUSE** The Company is not liable for loss or damage to the cloths and/or cushions of billiard tables which may arise from lighted material falling thereon whilst in use or from the use of over-heated irons.

**B4 BOILER HOUSE WARRANTY** Warranted any boiler house is a separate building or compartment not communicating with the within described premises.

**B5 BOAT AND SHOE WARRANTY** Warranted no manufacture of rubber or plastic footwear on the within described premises.

**B8 COLD STORE CLAUSE** B Notwithstanding anything herein contained to the contrary this policy covers loss of or damage to the property therein insured which may be caused by change of temperature resulting from the total or partial disablation of the refrigerating plant by Fire or Lighting as within defined, subject otherwise to the terms, limitations and conditions of the policy.

**B10 COTTON WARRANTY B** Warranted that no loose cotton or oily or greasy waste will be stored, nor will any opening up and/or drying of cotton be allowed, on the within described premises.

**B11 COTTON WASTE WARRANTY** Warranted no cotton waste used on the within described premises in the manufacture of any article.

**B12 DIRECT HEAT WARRANTY** Warranted no process, involving the use of direct heat be carried on in the within described premises.

**B13 ENGINEERING AND METAL WORKERS WARRANTY** Warranted no spray painting or paint drying by artificial heat or electro-plating on the within described premises.

**B14 FLAMMABLE LIQUIDS AND SOLVENTS WARRANTY A** Warranted no flammable liquids or solvents or any other substances having a flashpoint below 150°F(66°C) used or stored on the within described premises.

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Important: Please read this Policy carefully. If any error or mis-description be found, please return this Policy to the Company.

RCCW/KFC/RD/C0004
B15 GARAGING OF VEHICLES WARRANTY Warranty no vehicle having petrol or other liquid fuel in its fuel tank (forklift trucks excepted) will be housed on the premises herein described, nor will enter any storage space therein except for the sole purpose of loading and unloading

B16 GAS CYLINDERS WARRANTY Warranted no filling of cylinders or other gas containers on the within described premises.

B17 HEAT WARRANTY Warranted no process involving the use of either direct or indirect heat carried on the within described premises.

B18 LENS MANUFACTURING WARRANTY Warranted no lens manufacturing carried out on the within described premises.

B19 MOTIVE POWER WARRANTY Warranted no motive power other than hand power used on the within described premises.

B20 MOTOR VEHICLE WARRANTY A Warranted no repairs or servicing are carried on in the within described premises.

B21 MOTOR VEHICLE WARRANTY B Warranted no petrol or other liquid fuel, other than in underground tanks, in the fuel tanks of vehicles and a quantity not exceeding 4 gallons in metal cans fitted with lids kept in the within described premises.

B22 NATIVE MEDICINE SHOP WARRANTY Warranted that bulk sales only will be transacted and no dispensing or sorting or preparation of medicine or herbs will be carried out on the within described premises.

B23 NYLON COTTON WARRANTY Warranted no vegetable cotton used or stored on the within described premises; the use and storage of "Nylon Cotton" is permitted.

B24 OCCUPANCY WARRANTY A Warranted no goods or merchandise, other than samples, stored in the within described premises.

B25 OCCUPANCY WARRANTY B Warranted no trade processing or manufacturing carried on at the within described premises.

B31 PETROL WARRANTY Warranted no petrol or other liquid fuel, other than in the fuel tanks of vehicles and a quantity not exceeding 4 gallons in metal cans fitted with lids, kept in the within described premises.

To apply to all policies covering buildings, or contents of buildings in which motor vehicles are kept except motor service and filling stations and petroluem risks for which special provision is made under the Tariff.

B32 PLASTIC GOODS FABRICATORS WARRANTY A Warranted

(a) no raw materials for the manufacture of plastics used or stored

(b) no process involving the use of heat except sealing or jointing by electrical heat carried out on the within described premises

(c) no solvents or other substances having a flash point below 150°F used or stored

B33 PLASTIC GOODS MANUFACTURES WARRANTY A Warranted no raw materials for the manufacture of plastics other than protein based resins; products based on formaldehyde or other aldehydes; polyamide resins; polycarbonate based resins; polyethylene (polyethylene); silicone resins; cellulose acetate; fluorocarbons; polyester resins including alkyd resins used or stored on the within described premises.

B34 PLASTIC GOODS MANUFACTURERS WARRANTY B Warranted no raw materials for the manufacture of plastics other than protein based resins; products based on formaldehyde or other aldehydes; polyamide resins; polycarbonate based resins; polyethylene (polyethylene); silicone resins; cellulose acetate; fluorocarbons; polyester resins including alkyd resins; polystyrene, acetal resins, acrylic resins; acrylonitrile butadiene styrene (A.B.S.) resins; ethyl cellulose; halogenated plastics; epoxy resins; polystyrene used or stored on the within described premises.

B37 FLAMMABLE LIQUIDS AND SOLVENTS WARRANTY B Warranted that the amount of solvents and other substances having a Flash Point below 150°F used or stored on the within described premises shall not exceed 4 gallons in the aggregate.

B38 PLASTIC GOODS MANUFACTURERS WARRANTY F Warranted no cutting, grinding or buffing or similar process causing plastics dust carried on the within described premises without the use of an efficient dust extraction plant in connection therewith.

B39 PLASTIC MATERIAL WARRANTY Warranted no plastic material used or stored on the within described premises.

B40 PRESS PACKING WARRANTY Warranted no cotton stored or manipulated on the within described premises.

B43 SMELTING WARRANTY Warranted no smelting on the within described premises other than small work involved in the fashioning and repair of jewellery.

B44 SPRAY PAINTING WARRANTY Warranted no spray painting or spraying of petrol or any process in connection therewith on, or within 25 feet of, the within described premises.

B45 STORAGE WARRANTY (HAZARDOUS) Warranted no goods specified as Extra Hazardous in the attached Classified goods List stored on the within described premises.

B46 STORAGE WARRANTY (EXTRA HAZARDOUS) Warranted no cotton, other than in fully machine pressed metal bound bales, and not more than 50 gallons of kerosene and/or gasoline be stored on the within described premises.

B51 WOODWORKING WARRANTY Warranted no woodworking on the within described premises.

B53 UNOCCUPIED BUILDING WARRANTY Warranted that at no time shall the premises described herein be used for the storage or deposit of goods of any kind or for any other purpose whatsoever.

It is further warranted that all doors windows and other openings shall be so secured at all times as to prevent entrance by any un-authorised person or persons.

B54 STORAGE WARRANTY (SHOPS)

(a) Warranted no trade processing or manufacturing carried on in the premises which involves the use of:

(i) machinery with a motive power in excess of 5 H.P. in the aggregate

(ii) heating or boiling apparatus other than of the small domestic type

(b) Warranted no storage or deposit for sale of:

1. Acids
2. Alcohols
3. Ammunition, Explosives, Fireworks and Fire crackers
4. Bamboo, Cane, Willow, Rattan and articles made therefrom
5. Benzene and Benzine
6. Calcium carbide
7. Candles and Wax
8. Chlorates, Perchlorates and chlorides
9. Compressed Gases
10. Cotton, Hemp, Jute and Kapok (except in fully machine pressed and metal bound bales)
11. Cotton quills

12. Films (nitrocellulose base)
13. Firewood, Charcoal and Coal
14. Flammable substances having a flash point below 150°F
15. Insecticides having a flash point below 150°F
16. Joss sticks and paper
17. Kerosene
18. Liquefied petroleum gases
19. Matches, other than in tin-lined cases
20. Matting and Mat bags* (other than Seagrass matting)
21. Naphtha
22. Nitrates & Nitrites
23. Oils having a flash point below 150°F
24. Oily and greasy rags and waste
25. Paints, Enamels and Lacquers having a flash point below 150°F
26. Paper flowers, lanterns and the like and Paper shavings
27. Peroxides
28. Petroleum and Petroleum spirits
29. Phosphorus
30. Potable spirits in containers other than bottles and jars
31. Printing inks having a flash point below 150°F
32. Resins having a flash point below 150°F
33. Sodium hydroxide (Caustic soda)
34. "Wood wool and shavings"
**Matting and Mat bags are permitted if used solely for packing or covering other goods on the premises**

**B55 MATTRESS MAKERS AND UPHOLSTERERS WARRANTY** A Warranted no foamed rubber or foamed plastic material used or stored or manufactured on the within described premises.

**B57 PLASTIC GOODS FABRICATORS WARRANTY**

(a) No raw material for the manufacture of foamed or expanded plastics

(b) No foamed or expanded plastics other than ethyl vinyl acetate foam and polyvinyl chloride foam used or stored on the within described premises

**B58 PLASTIC GOODS FABRICATORS WARRANTY C**

(a) No raw material for the manufacture of foamed or expanded plastics

(b) No foamed or expanded plastics other than ethyl vinyl acetate foam and polyvinyl chloride foam, flexible polyurethane foam, expanded polystyrene used or stored on the within described premises

**GW3 PUBLIC GODOWN (GOODS IN STORE) WARRANTY**

1. Legal Requirements: The Insured shall duly comply with and observe all provisions, requirements and regulations of

   (i) Fire Services Department and/or (ii) Labour Department and/or (iii) Dangerous Goods Ordinance and/or (iv) Factories and Industrial Undertaking Ordinance and/or (v) Any Other Statutory Obligation

   including any Notice given and requirements made pursuant to same the breach and disregard of which may affect or increase the risk hereby insured except only that this Warranty shall not apply in respect of any Ordinance, Regulation Notice or Requirement expressly waived by the Company by endorsement on this Policy.

2. (a) No goods specified in the attached Classified Goods List

   (b) No goods specified as Extra Hazardous in the attached Classified Goods List

   (c) No cotton other than in fully machine pressed metal bound bales

   (d) Not more than 50 gallons of kerosene and/or gasoline

**GW4 PRIVATE GODOWN**

1. Legal Requirements: The Insured shall duly comply with and observe all provisions, requirements and regulations of

   (i) Fire Services Department and/or (ii) Labour Department and/or (iii) Dangerous Goods Ordinance and/or (iv) Factories and Industrial Undertaking Ordinance and/or (v) Any Other Statutory Obligation

   including any Notice given and requirements made pursuant to same the breach and disregard of which may affect or increase the risk hereby insured except only that this Warranty shall not apply in respect of any Ordinance, Regulation Notice or Requirement expressly waived by the Company by endorsement on this Policy.

2. Storage: Warranted no waste materials or goods of any description whatsoever whether belonging to the Insured or not shall be stored temporarily or otherwise on any staircase or landing or in any passageway within or in common use with the premises described in the policy. Provided that the Company shall be deemed to have waived any breach of this Warranty not occasioned by or contributed to by the Insured of which the Company shall have received written notice from the Insured prior to the occurrence of loss destruction or damage. Warranted also that all waste materials will be kept in receptacles and removed from the building daily.

3. The godown is not a public godown and is used only by the occupier for the storage of his own goods or those for which he is responsible and contains no goods accepted for a rent or other consideration.

   N.B. It is permissible to charge rent on goods already in store for the period between the date of their sale and the date of their delivery.

4. The godown be locked from the outside when not being worked.

5. (a) No trade processing or manufacturing carried on

   (b) No sleeping, dwelling or cooking

   (c) No sleeping or dwelling other than by caretakers and no cooking

   (d) The capacity of power driven equipment and machinery, other than that used for the handing and/or lifting of goods (packing and repacking of goods excepted) and pumps used in connection with fire fighting equipment, does not exceed 5 H.P. in the aggregate

   (e) No sorting, packing or repacking of goods other than incidental to the distribution of goods stored in the godown; not more than 10 persons engaged therein

   (f) No goods specified in the attached Classified Goods List

   (g) No goods specified as Extra Hazardous in the attached Classified Goods List

   (h) No cotton, other than in fully machine pressed metal bound bales

   (i) Not more than 50 gallons of kerosene and/or gasoline

   (j) No vehicle having petrol or other liquid fuel in its fuel tank housed (forklift trucks excepted) nor allowed to enter other than for the sole purpose of loading and unloading in any floor, compartment or covered passageway under the control of the Insured and used as godown storage space and situated in the within described building.