



HSB Engineering Insurance Limited

DETERIORATION OF STOCK INSURANCE SPECIFICATION DOS

COVER

The Company will indemnify The Insured against loss of or damage to Insured Property being **stock in any cold chamber** described in The Schedule(s) by deterioration or putrefaction in consequence of an **Accident**

The term **stock in any cold chamber** shall include **stock** which at the time of the **Accident** giving rise to such deterioration or putrefaction is elsewhere at The Situation and which but for the **Accident** would in the normal course be placed in the cold chamber

Subject otherwise to the terms Conditions and Exclusions of this Policy

ADDITIONAL COVER

Disposal of Damaged Stock

1. In respect of each claim for loss or damage for which liability is accepted the cover provided by this Specification extends to include costs necessarily and reasonably incurred by The Insured in the removal and disposal of **stock** damaged subject to a maximum liability under this extension of £5,000

Cleaning and Disinfection

2. In respect of each claim for loss or damage for which liability is accepted the cover provided by this Specification extends to include costs necessarily and reasonably incurred by The Insured in the cleaning and disinfection of the cold chamber subject to a maximum liability under this extension of £5,000

SPECIAL DEFINITIONS

Accident

1. Rise or fall in temperature in the cold chamber as a result of any cause not excluded
2. Action of refrigerant fumes which have escaped from the cold chamber machinery

Optional Restriction in Cover

Where JDN appears against an item in The Schedule part 1 of **SPECIAL DEFINITION Accident** is replaced by the following

1. Rise or fall in temperature in the cold chamber as a result of
 - (a) sudden and unforeseen damage to the machinery serving the cold chambers described in The Schedule and non-operation (from any inherent cause) of any thermostatic or automatic controlling devices pertaining thereto
 - (b) failure of the public supply of electricity at the terminal point of the supply authority's feed to The Situation specified in The Schedule

SPECIAL EXCLUSIONS

The Company shall not be liable for

Machinery Damage

1. Loss of or damage to the cold chamber machinery

Excluded Perils

2. Deterioration or putrefaction resulting from loss or damage at The Situation caused by or arising from
 - (a) Fire lightning explosion earthquake flood storm tempest inundation escape of water from water containing apparatus leakage from sprinkler installations aircraft and other aerial devices or articles dropped therefrom
 - (b) theft or any attempted theft



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Consequential Loss

3. Loss of use or consequential loss or damage of any kind or description unless specifically provided for elsewhere within this Policy

Deliberate Act of Supply Authority

4. Loss consequent upon the total or partial failure of the public supplies of electricity or any communications network caused by
 - (a) deliberate act of any supply authority unless performed for the sole purpose of safeguarding life or protecting a part of any supply authority's system
 - (b) scheme of rationing unless necessitated solely by physical damage to a part of the supply authority's system
 - (c) strike or lock-out total or partial withdrawal of labour or partial or complete cessation of work
 - (d) drought