

THATCHED PROPERTY POLICY WARRANTIES (OF)

*The following clauses apply to **your** policy:*

It is **your** duty to ensure that:

- **You do not burn solid fuel in any form of enclosed stove**
- All chimneys to open fires are kept in good repair and professionally cleaned at least once per year before winter use.
- No bonfires are lit at a distance of less than 100 metres from the premises.
- No naked flames are left burning in unoccupied rooms of the **home** unless in a purpose designed fireplace, hearth or grate .
- No naked flames or tools producing naked flames are present in the attic or loft space at any time.
- The electrical installation in the **home** is inspected every 10 years by a qualified electrical engineer, and a full copy of the report and recommendations is sent to Playle-Russell. We will advise you which recommendations we require you to carry out and give a suitable time-scale in which to have the work completed.
- The following fire extinguishing appliances (or those specifically agreed by Playle-Russell) are kept in the home:
 1. One 2kg (or equivalent) dry powder fire extinguisher in the kitchen and near to cooking appliances.
 2. A 2 gallon (or equivalent) water extinguisher, or 3 litre “Hydrospray” extinguisher, elsewhere in the **home**.

If you fail to comply with each or any of the above duties we shall reserve the right not to pay claims directly or indirectly caused by fire.

NON-STANDARD CONSTRUCTION CLAUSE

It is understood and agreed that the private dwelling of the **home** is not of **standard construction**.