

Survey Requirement

Endorsement applicable to all Sections of the Certificate.

It is a condition precedent to **Our** liability to indemnify **You** under this **Certificate** that the following is added to and forms part of the General conditions of this **Certificate**.

The **policy** has been issued on the basis that **We** survey **Your** premises during the **period of insurance** and that **You** comply with any resulting risk improvements or recommendations within the timescales given by **Our** surveyor.

In the event that **You** do not comply with the risk improvements or recommendations within the timescales given by the surveyor, then **We** at **Our** sole discretion and with seven days written notice may elect to:

- a) amend the terms, conditions or exclusions of the **Certificate**; and/or
- b) amend the **Certificate** premium; or
- c) cancel the **Certificate**.

In the event that the **Certificate** terms, conditions or exclusions are amended, **You** may elect to cancel this insurance.

In the event that the **Certificate** is cancelled **you** shall be entitled to the return of a proportionate part of the premium paid in respect of the unexpired term of this **Certificate** provided that there have been:

- a) no claims made under the **Certificate** for which we have made a payment;
- b) no claims made under the **Certificate** which are still under consideration;
- c) no incident likely to give rise to a claim but is yet to be reported to **Us**; during the **Period of Insurance**.