

IMPORTANT INFORMATION
please read this first

engineering plant insurance policy extension b

deterioration of refrigerated goods

This Extension B applies if stated in the Schedule and only with respect to those items of Plant specified in the Plant Schedule against which Extension B is shown.

We will Insure You against physical loss of or damage to the refrigerated goods owned by You, or for which you are responsible stored in the cold storage spaces (including the cost of their disposal) cooled by the Plant specified in the Plant Schedule occurring during the Period of Insurance caused by deterioration or putrefaction resulting from:

- (a) a change in temperature due solely to:
 - (i) Insured Damage to the Plant;
 - (ii) the operation or failure of thermostats, pressure controls or limiting/controlling/ protection devices, **but shall not include loss or damage caused by the manual setting of switches or controls;**
 - (iii) the accidental failure of public supply services;
 - (iv) the sudden leakage of refrigerant from the Plant or Pressure Pipe Systems forming part of the Plant specified in the Plant Schedule;
- (b) contamination of the goods by reason only of leakage of refrigerant from the Plant.

Provided that Our total Liability under this Extension B for all claims arising out of any one occurrence shall not exceed the Limit of Liability stated in the Schedule less the Deductible.

We may at Our option pay for the cost of replacement of the refrigerated goods or replace those goods. If the goods are Your property, We shall not be bound to pay in any event more than the purchase price of those goods paid by You, together with any handling cost incurred by You.

Exclusions Applying to Extension B

We will not Insure You under this Extension B for:

- (a) any consequential damage resulting in any way from the deterioration or putrefaction of the goods;
- (b) damage to goods due to the failure of the public supply services as a result of any deliberate act by the supply authority not performed for the sole purpose of safeguarding life or protecting any part of the public supply system;
- (c) damage to goods resulting from the intentional interruption of the electricity service by the public supply authority in the case of flood, fire, storm or natural disasters;
- (d) damage to goods due to any scheme of rationing which is not necessitated solely by accidental damage to the generating or supply equipment of the public supply authority;
- (e) damage to goods due to or resulting from disease of any kind, from improper storage, damage to packing material or inadequate air circulation;
- (f) damage to goods which are alive or are of a bacterial nature.

Subject to the provisions of this Policy and Schedules.