

RICS FIRE SAFETY EXCLUSION (XSA amended)

This policy excludes and We shall not be liable in respect of any Claim, Circumstance, loss, damage, liability, claimant's costs, Defence Costs and expenses and/or other sums based on, arising out of or in any way connected to the combustibility, fire safety requirements or fire protection performance of any façade materials, roof materials, cladding, core, filler, composite, insulation, glazing, balconies, terraces, doors, hatches, signage, decorative panels, roof voids, roof cavities, chimneys, flues, external wall system and/or internal wall system of any building or structure, external roof system and/or internal roof system above the ceiling level of the upper-most storey of any building or structure, including but not limited to any component or material used for the external cladding or façades or roofs of any building or structure, insulation, and signage, and the manufacture, assembly, fixing or construction thereof; or any aspect of fire safety or fire performance of a building or structure; including but not limited to warning of fire, escape from the building or structure in the event of fire, fire spread, structural integrity, the provision of access and facilities to the emergency services and/or the provision of premises not fit for habitation or any other aspect of fire safety or fire performance of a building or structure.

However, notwithstanding the above, this exclusion shall not apply in respect of any Claim or Claims arising from any Professional Business undertaken in relation to any building with four storeys (not including basements or mezzanine levels) or less above ground level, including the ground floor provided that the maximum amount payable in the aggregate in the Period of Insurance by Insurers in respect of any such Claim or Claims, any claimant's costs and any Defence Costs or any other sums payable under the policy shall not exceed the £1,000,000 which shall not be reinstated.

The Excess as stated in the Schedule is amended to read including Defence Costs.

All other terms, conditions, limitations and exclusions of the policy remain unaltered.