Masonic Mutual

UNOCCUPANCY CONDITIONS

- Any utility or fuel supplies not required for operation of the alarm system or the heating system to be shut off at the switch or stopcock where they enter the building.

- Pipes which are exposed and / or vulnerable to freezing to be lagged using 32mm thick good quality, non-combustible lagging.

- Internal temperature to be maintained at minimum of 7 degrees centigrade.

- The building is to be kept secured by:
  1. The use of mortice deadlocks conforming to BS3621 or close-shackle padlocks with matching locking bar on all external doors or shutters.
  2. The use of window locks – where locks are not fitted windows must be screwed shut
  3. Repairing any broken or defective window or boarding them externally using 19mm thickness shuttering grade plywood adequately secured and braced against forced entry
  4. Sealing all letterboxes or fitting a stout steel cage internally

- The building and external areas immediately surrounding it are to be kept free of all unfixed combustible materials.

- The building is to be inspected internally at least once a week to ensure that the above requirements are in place.

PARTIAL UNOCCUPANCY REQUIREMENTS

The following shall be conditions precedent to any liability of the MUTUAL to make any payment under this insurance:

a) all devices for preventing access to the UNOCCUPIED areas of the BUILDINGS are put into full and effective operation at all times.

b) all unwanted mail or other combustible materials in or immediately adjacent to the UNOCCUPIED areas must be removed at least once a week

c) where possible, all mains supplies must be are turned off and the water system drained down. Where this is not possible the internal temperature is to be maintained at a minimum of 7 degrees centigrade

d) the UNOCCUPIED areas of the PREMISES must be inspected at least once a week by a responsible person to ensure that there is no deterioration in the fabric of the unoccupied areas of the BUILDINGS and that compliance with conditions a) – c) continues