

ATTACHING TO AND FORMING PART OF POLICY NO.

## ROOFING OPERATIONS - LIMITATION OF COVERAGE

You agree, as a condition of coverage, to the following endorsement:

All "Open Roofs" shall be covered by the contractor if the roof is to be left unattended. Contractor must take "Appropriate" steps to determine adverse weather and provide "Appropriate" temporary waterproof covering, able to withstand the elements. If contractor fails to do either, any resulting Property Damage to any building or structure or its content will not be covered by this policy.

The term "Open Roofs" as used in this endorsement shall include any roof or section thereof where the protective covering (shingles, tar, felt paper, etc.) has been removed leaving exposed the wood shell in addition to the wood shell or section thereof being removed.

The term "appropriate" as used in this endorsement shall mean that conduct or action customarily taken or used by similar contractors in the jurisdiction to protect or prevent damage, or that which is customarily done by contractors in the same field under similar circumstances.

### TORCH DOWN AGREEMENT

The contractor will have at hand a functional fully charged 15 lb. or larger dry chemical fire extinguisher when hot tar or other heat processes are being used. The contractor agrees to remain at the job site for a period of not less than 30 minutes after any torch down or similar heat process work has been performed. The contractor will perform a final inspection of the work completed and the job site immediately preceding departure from the premises.

The DECLARATIONS, INSURING AGREEMENTS, DEFINITIONS, EXCLUSIONS and CONDITIONS of this Policy otherwise remain unchanged.

EFFECTIVE DATE:

PSA1026 (10/96)

**Saginaw**