

**Form # 222 - RENO** (Rev. June 15, 2015)  
**Course of Construction / Renovation Endorsement**

*(internal ref. – Endorsement to be used in conjunction with FE-V, E1-F1, A1, A2, A3, Diamond, S20001, 9745 policy forms)*

This endorsement attaches to and forms part of the attached policy.

In the event of any construction or renovation work at the premises described in the Declarations, the following conditions shall apply.

**1. TARRING AND TORCH-ON MEMBRANE OPERATIONS WARRANTY**

Pre-Operations Requirements:

- All portable combustible materials (including, but not limited to lumber, sawdust, etc) must be a minimum of 20 feet away from the work area(s). Sheet metal guards, asbestos blankets and similar protection must be provided to prevent ignition of combustible material that cannot be moved.
- Suitable fire extinguishers or hand hose must be maintained near the operations.

Post-Operation Requirements:

- After work, a thorough check must be made for smoldering fire and guard patrol protections must be maintained for a minimum of two hours.

**2. WAIVERS OF SUBROGATION**

You must not waive any rights of recovery against any person without our prior written agreement.

**3. REFUSE WARRANTY**

Burning:

- It is hereby understood and agreed that there shall be no refuse burned at any construction site covered under this policy unless the insured has obtained authorization under the Fire Marshals Act, the Environmental Protection Act, and/or a local permit has been obtained.

Storage of Refuse and other Materials:

- All portable combustible materials (including, but not limited to lumber) must be removed a minimum of 20 feet from the working and adjoining areas, or kept in a metal sanitation bin.
- There will be no storage of building materials on the roads that are required by fire department to access the project.

**4. FORM #501 – SUB-CONTRACTORS CGL WARRANTY**

The insured must obtain written proof of CGL insurance (minimum of \$1 million limit) from all major sub-contractors (major sub-contractors being – electrical, mechanical, plumbing, roofing, framing, masonry, and any contractor using open flame devices) prior to allowing them to commence work on site.

**5. FIRE PROTECTIONS**

You must ensure that visible and accessible fire extinguishers be placed on each level of the dwelling.

**6. THEFT OF UNFIXED BUILDING MATERIALS**

If theft coverage is provided under the attached policy form, then theft of materials and supplies located on or next to the 'residence premises' used to construct, alter or repair the dwelling or other structures on the 'residence premises' is limited to \$100,000 subject to the deductible shown in the Declarations.

**FAILURE TO COMPLY WITH THESE WARRANTIES SHALL RENDER INSURANCE UNDER THIS POLICY NULL AND VOID.**

All of these warranties have been written so as to apply to the more common site situations, however, if you require clarification or a more specific warranty written for the project, your request should be presented to underwriters in writing. It may require that a site inspector be sent by underwriters.

**Confirmation of any change or variation in these warranties must be obtained from Premier in writing and must be attached to this policy or clearly indicated on the policy declarations to be valid.**

**EXCEPT AS PROVIDED HEREIN, ALL THE TERMS AND CONDITIONS OF THIS POLICY SHALL HAVE FULL FORCE AND EFFECT.**

Location Address: \_\_\_\_\_

Named Insured: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_