

Homeowners Under Construction Endorsement - Form 2267

If the Coverage Summary Page indicates Form 2267 applies, the following forms part of the policy:

It is herewith understood and agreed that all exclusions on this policy that are specific to the Dwelling being "Under Construction" shall not apply during construction.

This Endorsement ceases to apply after the Dwelling is completed and ready for occupancy or if construction ceases for more than 30 consecutive days.

It is warranted by the insured that all of the following conditions shall apply as a condition precedent to recovery under this policy.

1 REFUSE WARRANTY

There shall be no burning of refuse or building materials at the construction site except in preparation of building materials during construction in cold weather conditions.

There will be a daily cleanup program in place at the construction site and a disposal program in place for the removal of waste and debris at regularly scheduled intervals.

2 PORTABLE FIRE EXTINGUISHER WARRANTY

The appropriate type of portable fire extinguishers bearing the Underwriter's Laboratories of Canada (ULC) label that are in proper working order must be maintained at the site in compliance with applicable fire codes and regulations, and kept on all self-propelled construction equipment.

3 TEMPORARY HEATING WARRANTY

The use of open flame, forced-air heaters in the interior of any building are strictly forbidden. Any other temporary heating device to be used on site shall be listed or approved by a nationally recognized testing laboratory. Such approved temporary heating device shall be operated as per the manufacturer's guidelines and clearances. The approved heater shall be secured to a wall or floor with no less than 1.25 metres (4 feet) of clear space surrounding it.

Open flame heaters used outside of any building structure shall be positioned at least 1.25 metres (4 feet) away from the building and secured.

Tarpaulins, canvas, or similar enclosing material shall be securely fastened to prevent it from being blown by the wind against heaters or other sources of ignition.

It is understood that this warranty is material to the risk and that the said warranty has induced us to enter into the insurance policy.

Breach of any of the conditions of this warranty shall cause the insurance policy to be null and void.

EXCEPT AS OTHERWISE PROVIDED IN THIS FORM ALL TERMS, CONDITIONS AND PROVISIONS OF THE POLICY TO WHICH THIS RIDER IS ATTACHED SHALL HAVE FULL FORCE AND EFFECT.

