



Obligations in case of a Business Shutdown



Insurers' Requirements

In the event of a business shutdown the previously prevailing risk situation changes. The **insurer must be notified of such a potential increase in risk** to enable him to react accordingly.

In order not to jeopardize the insurance cover, the Insured shall take all reasonable precautions for the safety of the property insured. For instance, the following measures are recommended:

- The shutdown must be carried out in an orderly manner to ensure an equally orderly restart of operations
- All safety installations and devices (e.g. automatic fire extinguishing system, fire detection system, alarm system, etc.) must remain fully functional
- Fire protection doors and emergency doors should be kept closed, even when they are equipped with an automated locking device that is connected to the fire alarm system
- An uninterrupted alarm chain (direct link to a permanently manned location, on-call service, deactivation of the intervention time, etc.) must be guaranteed
- To minimise sources of ignition, all electrical devices, including small equipment, should be disconnected from the power supply (with the exception of alarm and safety equipment)
- Fire loads should be minimised by removing any additional combustible materials from production areas and by thorough cleansing (incl. extraction and filter systems, conveyor belts, etc.)
- All supply systems (e.g. gas, compressed air, water, steam, etc.) that are not needed during the shutdown should be switched off (keeping in mind the frost resistance of water pipes)
- The required maintenance and servicing measures regarding buildings and technical equipment, incl. fire protection equipment/systems and plant/factory security systems must be maintained
- The plant/factory security must be maintained to protect the facility against arson, theft and vandalism (e.g. restricted access, minimizing the outside storage of flammable materials and keeping a distance of at least 10 meters to the nearest building, maintaining guard duties as well as regular patrols and inspection tours of premises, activation of alarm systems, burglar alarms and anti-theft devices, etc.)

All contractually agreed obligations and safety regulations contained in the insurance contract remain valid and unchanged. Any required changes thereto, e.g. switching off safety devices/equipment, may only be made in agreement with the insurer.

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matter of trust.