

INSURANCE TERMS AND CONDITIONS FOR NON-ROAD VEHICLES AND REPLACEABLE TOWED EQUIPMENT

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These terms and conditions apply to insurance contracts concluded with ERGO Insurance SE, the insured object of which is a non-road vehicle or towed equipment thereof, or machinery, devices, and other objects intended for a specific or special purpose. In any matters not resolved by these terms and conditions, the parties to an insurance contract shall be guided by the general terms and conditions of insurance contracts, the Law of Obligations Act, and other legislation.

1. Definitions

- **Insurer** is ERGO Insurance SE.
- **Policyholder** is a person who has an insurable interest and who has concluded an insurance contract with the insurer. Person who has an insurable interest may either be the owner or the legal possessor of the insured object.
- **Non-road vehicle** means a motor vehicle moving on wheels or tracks and intended for a specific task, having at least two axles and a design speed of at least six kilometres per hour (excavator, combine harvester, loader, lift or similar). In addition to the non-road vehicle the insurance cover extends to any replaceable towed equipment fitted by the same producer.
- **Tractor** means a motor vehicle moving on wheels or tracks and intended for agricultural work, forestry, etc. and having at least two axles and a design speed of at least six kilometres per hour (wheel tractor, forestry tractor or logging tractor, etc.). In addition to the tractor the insurance cover extends to any replaceable towed equipment fitted by the same producer.
- **Replaceable towed equipment** means a working mechanism used along with the tractor or non-road vehicle, the main purpose of which is complementing or changing the functionality of the machinery and which has been constructed in a manner that it is towed by the vehicle (e.g. hitch linkage of a wheel tractor, combine harvester header, cutting attachment of a forestry tractor, front or back bucket of a loader, etc.). A piece of replaceable towed equipment cannot be used on its own. When several pieces of replaceable towed equipment from different producers are used, they must be stated separately in the insurance contract. If several pieces of towed equipment are used with a piece of machinery, the insurance contract is valid for a demounted piece of equipment in their place of storage regardless of whether the machine is located at the place of work or is moving from one place to another within the territory covered with the insurance.
- **A trailer or an attachment** is a device pushed or pulled when hitched to a tractor and intended and modified for a specific task and it has at least one permanent wheel on the ground (seeder, plough, harrow, etc.). An attachment cannot be used on its own.
- **A special-purpose or specific machine** is a motorised vehicle moving on wheels or tracks, which has been adapted for a specific type of work or a specific task. A special-purpose or specific machine may be constructed on the base of a lorry. In addition to the machine the insurance cover extends to the machinery and equipment permanently mounted on it and necessary for conducting specialised work or tasks, unless otherwise specified in the insurance contract.
- **A device or any other object** is a piece of equipment adapted for specialised work or facilitating the work (e.g. generator, compaction device, laser-operated measuring device, etc.). The device can be mounted on a trailer or a lorry.
- **Insurance contract** is concluded for a fixed term and is valid in the insurance period, on the terms and conditions and in the location and territory specified in the insurance contract. Unless otherwise agreed upon, the insurance contract is not valid if the insured object is rented.
- **Covered place** is a building, structure or area located on the address specified in the insurance contract, where the object of the

insurance is stored when not in use (storage place, e.g. garage, farmyard). When the covered place is not established in the insurance contract, the covered place is a site where the insured object is used for the work. Insurance contract can also only apply in the covered place.

- **Covered territory** is an area specified in the insurance contract, where the machine moves around (e.g. movement from the storage place to the place of work) or where the machine is used for the work (e.g. field, forest, construction site, quarry). Unless agreed otherwise in the insurance contract, the cover only applies in Estonia.
- **Excess** is a part of damages specified in the insurance contract, that the insurer does not cover. Excess can be a specific sum of money or a percentage of the damages. An insurance contract can include several instances of excess that are applied either together or separately depending on the terms and conditions. Excess is applied to each insured event.
- **Insurance indemnity** is a sum of money that is paid to compensate for damage resulting from an insured event. The amount of insurance indemnity per insured event is limited to the damages incurred as a result of an insured event, the market value of the insured object at the time of the insured event or the sum insured.

2. Insured object

- 2.1. The insured object is a non-road vehicle, tractor, trailer or a special-purpose vehicle, a device or other object (hereinafter: machine) specified in the insurance contract.
- 2.2. When several machines are listed in the insurance contract, each machine is regarded as a separate insured object.
- 2.3. A machine is insured as a set determined by its producer.

3. Insurable value and sum insured

- 3.1. Insurable value is the market value of the machine at the time of the insured event. Market value is the average sales price of the machine in Estonia or the acquisition cost of a machine of similar technical specifications and age at the time of the insured event.
- 3.2. The sum insured is the maximum amount paid per insured event. The sum insured shall not be reduced by the amount of indemnity paid out.
- 3.3. If the sum insured differs from the insurable value by less than 10%, under-insurance shall not be applied.

4. Insured event

An insured event is an unexpected and unforeseeable event specified in these terms and conditions, upon the occurrence of which the insurer has to perform its obligation under the contract. If the precise time of the insured event cannot be determined, it is deemed to be the day on which the policyholder or a person considered equivalent to the policyholder should have learned about the insured event.

5. Insurable risk and significant circumstances influencing thereof

- 5.1. Insurable risk is a threat against which the machine will be insured.
- 5.2. Significant circumstances influencing insurable risk include the provisions of the insurance contract and its annexes, including any additional and special conditions related to insurable risk and safety requirements and the fulfilment or failure to fulfil them.

- 5.3. Among others, important circumstances influencing the insurable risk include:
 - 5.3.1. changing the area of usage and purpose of the machine;
 - 5.3.2. changes of the circumstances related to the storage place, its surveillance or security alarm system;
 - 5.3.3. replacement of the theft alarm system and immobiliser device, surveillance device or video surveillance system;
 - 5.3.4. changes in the ownership and rental relations;
 - 5.3.5. changes in the completeness of the machine, loss of a key or registration document, etc.
- 5.4. If the insured risk increases, the policyholder must inform the insurer of it immediately in writing.

6. Main risks related to a machine

- 6.1. Damages caused by the following shall be compensated:
 - 6.1.1. fire and explosion. Fire means the spread of open fire (including damages resulting from smoke, soot, and extinguishing activities). An explosion is a force with immediate effect that is created upon expansion of gases or vapours or caused by an explosive device;
 - 6.1.2. a storm or a tree or other object falling on the machine due to a storm. A storm is understood as a wind with the average speed or with gusts of at least 18 metres per second. The occurrence of a storm must be either common knowledge, the wind speed must be able to be established according to the observation data of the closest meteorology station and/or the area where the event occurred must display damages typical to a storm;
 - 6.1.3. a theft, stealing, robbery of a vehicle or any of its parts or attempt thereof, if at the time of the insured event the machine was guarded according to the contract and/or safety requirements;
 - 6.1.4. wrongful actions of a third party aimed at damaging or destroying the machine or any of its parts.
- 6.2. The machine has been insured against the main risks listed above.

7. Risks related to moving and working with the machine

- 7.1. Damage incurred while moving and working with the machine shall be compensated when caused by:
 - 7.1.1. traffic accident on the road, including when the machine is transported with a motorised vehicle or a trailer, when being towed by another motorised vehicle or machine, when coupled in front or behind, as well as damages to the front, side or back window by a stone or other objects on the road.
A traffic accident is understood as an incident when damages are caused due to at least one vehicle or machine moving on the road or departure from the road.
A road is a structure open for pedestrians or traffic or another area intended for traffic by the landowner;
 - 7.1.2. damages from loading or unloading, when its purpose was the transport of the machine on a motorised vehicle or a trailer.
Loading and unloading is understood as hauling the machine or it moving on its own on a motorised vehicle and down from it.
 - 7.1.3. running against an obstacle or a stationary object;
 - 7.1.4. collision with a moving or standing machine or any other motorised vehicle.
- 7.2. The machine has been insured against risks related to moving around and working. Extra cover can be chosen for damages incurred due to the circumstances listed in the next clause.

8. Extra cover

- 8.1. Damages caused by the following shall be compensated:
 - 8.1.1. the machine tipping over or falling on its side (e.g. on a field, in the forest or other similar places);

- 8.1.2. the machine sinking into or getting stuck in the soil (e.g. on a field, in the forest or other similar places) and damages to the machine due to hauling it out and lifting it onto the road. When the engine, drive, undercarriage or any other part of the vehicle that sunk or got stuck into the soil was overloaded (larger than the load permitted by the manufacturer, overload, overheating, etc.) according to the usage instructions of the machine, the damages are not reimbursed;
- 8.1.3. the machine falling into a ditch or trench (e.g. on a construction site or a similar place) and getting damaged when it is lifted or hauled out of it;
- 8.1.4. a tree or any other object falling on a working machine, including damages to the front, side or back window of the cabin due to it;
- 8.1.5. any other unexpected and unforeseen event not ruled out by these terms and conditions.
- 8.2. The machine has been insured with extra cover specified in the insurance contract.

9. Part of a tractor or non-road vehicle breaking due to mechanical force and damages to the electrical system

- 9.1. Damages caused by the following shall be compensated:
 - 9.1.1. breakage of the engine, undercarriage or other parts due to mechanical force or centrifugal force (including when it causes damages to the other aforementioned parts of the machine);
 - 9.1.2. short circuit, short circuit voltage or short circuit current in the machine parts using different voltage, resulting in damages to the electrical systems or other machine parts.
- 9.2. Damages referred to in clause 9.1 are reimbursed when all of the following conditions have been met:
 - 9.2.1. the machine has been used for its intended purpose and has not been overloaded at the time of the event or preceding the event;
 - 9.2.2. all the required maintenance works have been conducted on the machine at the required time and by a competent person and the maintenance works have been verified.
- 9.3. Breakage of a part of the machine due to mechanical force and damages to the electrical system require extra cover and the insurer only provides coverage against them when concluding a tractor and non-road vehicle insurance (not offered with the insurance of a trailer or attachment, special-purpose vehicle or any other object).

10. Reimbursement of the rental costs of a tractor and a non-road vehicle

- 10.1. Rental costs for a replacement machine are reimbursed to a policyholder when the machine that was damaged in an insured event can be restored (according to clause 12.3 of these terms and conditions) and it is not possible to use the machine during the time it is being restored. The rental cost is the average rental cost in Estonia or the lowest comparable cost to rent a machine with the same usage purpose. Based on the contract and/or a expense receipt (e.g. an invoice), the justified rental cost is reimbursed for the period between recording the insured event and the restoration of the damaged machine or until the reimbursement decision is made.
- 10.2. The amount of the reimbursement of rental costs per one insured event is limited with a rental cost for a maximum of 15 days, but does not exceed EUR 3,000.
- 10.3. The following shall not be compensated:
 - 10.3.1. transport costs of the replacement machine from the location of the rental facility to the place of the work and back (including the cost of loading and unloading and other costs related to its use (cost of the fuel, etc.)).
 - 10.3.2. damages due to the damaging, destruction or loss of the replacement vehicle regardless of the event and its causes;
 - 10.3.3. rental cost in case of the total destruction, theft and robbery of the machine, including damages to glass

surfaces (when only the front and back window of the cabin is damaged).

- 10.4. Reimbursement of the rental costs of a replacement machine requires extra cover and the insurer only provides cover against it when concluding a tractor and non-road vehicle insurance (not offered with the insurance of a trailer or attachment, special-purpose vehicle or any other object).

11. Exclusions

- 11.1. The following shall not be compensated:

- 11.1.1. non-compliance of the engine, drive, undercarriage, equipment, system (electrical, steering, brake, air supply, cooling, power supply, exhaust, hydraulic or other similar system) or any other part to the requirements set for the technical condition of the machine and the equipment and the resulting damages, failures, period of being out of order or disturbance in operation.
If the failure, system being out of order or disturbance in operation results in an insured event (e.g. fire, traffic accident, etc.), the damages are reimbursed. Damages for costs the policyholder should have carried out to bring the machine or its parts into compliance with the requirements are not reimbursed;
- 11.1.2. damages caused by cracking and breakage due to the ageing of the material or an object and natural wear-and-tear;
- 11.1.3. damages caused by an explosion in the engine, pressure vessel or other similar parts; freezing, insufficient supply and leakage of oil, coolant or other liquids; insufficient lubrication or lubricant; using substandard or unsuitable fuel, oil or other liquids;
- 11.1.4. damages caused due to the manufacturer's intended and/or permitted limitations being exceeded or the machine being overloaded regardless of the event and its cause;
- 11.1.5. damages caused by the machine not being used for its intended purposes, in the intended manner or in unusual conditions;
- 11.1.6. damages to a machine working underground and parts thereof regardless of the event and its cause (including part of the machine being trapped underground and the costs of unearthing it or writing it off, etc.);
- 11.1.7. the machine being damaged or destroyed on a aircraft, watercraft or a floating vessel (raft or pon-toon, etc.), as well as damages caused by the floating vessel tipping over (including the machine sinking into a body of water).
- 11.1.8. damages incurred due to an unsuitable motorised vehicle or trailer used for the transport or towing of the machine or due to an unsuitable method of fastening it on a motorised vehicle or trailer;
- 11.1.9. damages caused by the machine being removed from the possession of its owner or legal possessor due to a fraud or blackmail; as well as damages the machine incurred if unlawfully taken from the possession of its owner or legal possessor and the police was not notified as required;
- 11.1.10. damages caused by a long-term process like corrosion, accumulation of particles and sediments, accumulation of scale, exposure to chemical compounds and substances, excessive moisture, etc.;
- 11.1.11. scratches, dents, notches and other damages that do not affect the regular operation of the machine;
- 11.1.12. damages to only a tyre or a crawler, when it does not involve an insured event. When an insured event is caused by the breakage of a tyre or a crawler (e.g. causes the machine to drive off the road), such damage is reimbursed;
- 11.1.13. damages which are, based on their contract or the law, the responsibility of the manufacturer, distributor, installer, lessor or lessee;
- 11.1.14. damages discovered during the maintenance or inspection of a machine or when being returned to the lessor; also the cost of scheduled maintenance and

any replaced parts;

- 11.1.15. errors, malfunctions or disturbances in the software. If a software error, malfunction or disturbance results in an insured event (e.g. a traffic accident, etc.), the damages are reimbursed. Costs related to the restoration and replacement of the software are not reimbursed;
- 11.1.16. damages and costs arising from any changes or additions when the machine or a part thereof is restored, replaced or re-purchased when compared to the situation where the insured event had not happened;
- 11.1.17. expedited delivery costs of a part of the machine being replaced, overtime fees (including the recovery and restoration of a machine); increase in the price of material, spare parts, labour, etc.
- 11.1.18. monetary claims that cannot be regarded as direct proprietary damage, like a claim of a third person, loss of income, fine, interest, late fee, etc.
- 11.1.19. damage and costs directly or indirectly caused by:
- 11.1.19.1. use of nuclear energy for any reason whatsoever or its getting out of control;
- 11.1.19.2. radioactive radiation and radioactive contamination;
- 11.1.19.3. war, civil war, any military activity, armed conflict, invasion, public unrest, coup d'etat, lockout, streak, state of emergency, expropriation, terrorism,
- 11.1.19.4. earthquake.

12. Compensation for loss or damage

- 12.1. The justified cost of the restoration, replacement or repurchase of a machine or part thereof that was damaged, destroyed or lost in an insured event and other costs are reimbursed.
- 12.2. Other costs are understood as follows:
- 12.2.1. necessary and justified costs carried to prevent or lessen the damages and any justified costs the policyholder has deemed necessary to carry depending on the circumstances;
- 12.2.2. cost of salvaging and transporting the machine. The cost of salvaging the machine includes the cost of lifting up a machine that was damaged and tipped over, hauling out a machine stuck in the soil, lifting a machine that drove off the road, as well as any cleaning costs. Transport cost is the cost of transporting the damaged machine to the closest repair shop and back. The costs of salvaging and transporting the machine are reimbursed in up to 10% of the sum insured, but not exceeding EUR 5,000.
- 12.3. If the damaged machine can be restored and the restoration is economically justified, the justified restoration and/or replacement costs are reimbursed;
- 12.3.1. the expenses for disassembly and restoration of the damaged part (cost of works and auxiliary materials), as well as re-assembly expenses;
- 12.3.2. the replacement expenses of a damaged part in relation to the transport and assembly expenses. Upon compensation for replacement expenses, the age, technical condition, level of wear and completeness of the replaceable part shall be taken into account. If a part, the level of wear of which corresponds to its age, cannot be re-acquired, the cost of a new part shall be compensated (at a maximum, the cost of the original part in the completeness prescribed by the manufacturer).
- 12.4. If the machine is destroyed or damaged to an extent that it cannot be restored or restoring it is not economically justified, as well as in case of theft or robbery, the market value of the machine at the time of the insured event is reimbursed. The market value is established depending on the year of construction, number of hours worked, technical condition, level of wear, completeness, etc. of the machine. The extent of the reimbursement of damages and whether the restoration is economically justified is determined by the insurer.
- 12.5. If there has been less than one year from the first purchase of the machine and the machine has had only one owner or a responsible user during this period, and the machine's initial

sales price has been verified, the damages incurred as a result of an insured event are reimbursed in the extent of their initial sales price.

- 12.6. The right of ownership to the compensated machine, its residues or part shall transfer to the insurer. If the policyholder wants to retain the insured object or its part damaged due to the machine in their ownership or does not transfer it to the insurer, the indemnity shall be reduced by the value of that asset after the insurance event.
- 12.7. If an insured event occurs outside Estonia, the policyholder has the obligation to deliver the damaged or destroyed machine or a part of it to the insurer in Estonia. The insurer does not reimburse any damages related to the delivery of the damaged or destroyed machine or remains or parts thereof to Estonia.

13. Actions in case of loss event

- 13.1. Upon an loss event, the policyholder has the obligation to:
 - 13.1.1. to immediately apply measures to avoid any increase in damage and reduce any possible damage;
 - 13.1.2. to immediately inform the police of what has happened in case of a theft, robbery or wrongful activity of a third party; to inform the rescue service if fire has occurred or an explosive has exploded; in all other events, the relevant competent bodies or persons should be informed;
 - 13.1.3. to inform the insurer of the insured event in writing, doing it as soon as possible in person or through their representative, disclosing in their declaration the time, circumstances, and reason of the insured event along with the presumed damages, witnesses, participants, and persons at fault, and to follow any subsequent guidelines from the representative of the insurer;
 - 13.1.4. if possible, to retain the scene of the insured event intact until the insurer inspects it;
 - 13.1.5. to take care that the person to whose the phone the security alarm system or video surveillance system is directed would immediately take the measures described in the above clauses upon the receipt of an alarm signal;
 - 13.1.6. to present the list of the machines or machine parts stolen, damaged or destroyed in an insured event to the insurer as soon as possible;
 - 13.1.7. to allow the insurer to identify, during the handling procedures, the reasons for and amount of damage arising from the insured event;
 - 13.1.8. to present the machine to be inspected by the insurer in the state that it was after the event;
 - 13.1.9. not to start the restoration or recycling of a damaged or destroyed machine without the insurer's consent;
 - 13.1.10. in case of a theft, along with their declaration to present the document verifying the purchase and sales transaction of the stolen machine (contract, invoice, etc.) or a rental document; in case of a theft also to present all parts of the registration document (if the machine is registered) and all keys; in case of a robbery, to present all the keys and registration documents in the possession of the policyholder;
 - 13.1.11. to present all the other information to the insurer (e.g. recordings of the video surveillance system or the monitoring system).
- 13.2. The obligation to supply proof of the insured event rests with the policyholder. The policyholder is required to submit to the insurer the information that is necessary for determining the performance of the insurer's contractual obligations.

14. General safety requirements

- 14.1. The machine may only be used by an authorised person who has passed the necessary training.
- 14.2. The user of the machine must observe all the safety requirements set out in the usage instructions of the machine, the applicable legislation, rules, guidelines, etc., and also the requirements of the manufacturer of the machine and the requirements applicable to the machine's technical condition and equipment.

- 14.3. It is prohibited to conduct such works with the machine that it is not intended for, as well as works that are not compatible with the requirements set for the technological condition of the machine and its equipment (including working above the maximum load permitted by the manufacturer, lifting an object which is heavier than the maximum permitted lifting capacity, etc.).
- 14.4. Maintenance work must be carried out on the machine according to the operating manual and the manufacturer's instructions. All the required maintenance works must be conducted at the right time. Required maintenance works must not be missed. Maintenance works may only be carried out by a competent person or company. Maintenance works need to be documented and the document verifying the maintenance work must be preserved in a format that can be reproduced.
- 14.5. The good working order and the technical condition of the machine must be inspected on a regular basis. Any parts, liquids or substances with a short usage time and/or high consumption rate must be replaced when:
 - 14.5.1. they are worn, broken or damaged;
 - 14.5.2. need to be replaced according to the producer's requirements or prescriptions or the machine's operating manual.
- 14.6. The machine must be equipped with all the basic extinguishing equipment required by the applicable legislation. Primary extinguishing equipment must be in compliance with the respective legislative requirements and always in good working order. The good working order of primary extinguishing equipment must be verified on a regular basis.
- 14.7. When the machine is undergoing maintenance and repair works, the room where they are conducted (e.g. a garage) must be equipped with basic extinguishing devices. The selection, placement, designation and maintenance of basic extinguishing equipment must comply with the applicable legislation, regulations, guidelines, etc.
- 14.8. If an extinguishing system has been fitted to the engine room of the machine, it must always be in good working order and properly maintained.
- 14.9. When moving with the machine from one place to another, or transporting or towing the machine and participating in traffic, the applicable legislation, regulations, guidelines, etc. must be adhered to.

15. Safety requirements related to guarding the machine

- 15.1. When not in use, the machine must be kept in a building or guarded area with closed and locked entrances and exits and a security alarm system in place.
- 15.2. The area being guarded means that the following requirements need to be implemented either jointly or separately depending on the provisions of the insurance contract.
 - 15.2.1. manned surveillance (security guard) in the building or area where the machine is stored either around the clock or outside working hours;
 - 15.2.2. security alarm system in the building where the machine is stored or perimeter security system on the fencing around the area where the machine is stored. The alarm system must be placed in a manner that the machine would be in the working area of the system sensors. The alarm system must have an output to a security company or the security switchboard of a permanently guarded area or to the phones of at least two people;
 - 15.2.3. video surveillance system in the building or area where the machine is stored. A video surveillance system is an integrated system of a control device, camera(s), sensor(s) and other pieces of equipment, which is intended to enable the machine and its surroundings being monitored, to react to movement and to record the information. The video surveillance system must be placed in a manner that the machine would be in the working area of the system sensors and cameras. If the system is movement-activated, it must have an output to a security company or the security switchboard of a permanently guarded area or to the phones of at least two people;
 - 15.2.4. an anti-theft alarm system fitted on the machine. An alarm system is an integrated system composed of a

- control device, switch(es), sensor(s), alarm, remote control devices, batteries and other devices, which must react to the opening of the machine's door, window, engine hatch or any other opening. Engaging the system must be distinguishable (with a sound signal and blinking lights). The system must have an autonomous battery which is capable of engaging the alarm event when the battery cable has been cut;
- 15.2.5. the machine must be fitted with an electronic start-up blocking device, i.e. an immobiliser, that must prevent the engine from starting by breaking the electrical circuit and/or blocking the fuel supply;
 - 15.2.6. a tracking system fitted to the machine to detect its location. A tracking system is an integrated system composed of a control device, transmitter and other devices, which enables the machine to be located with satellite communication or other technology. The surveillance system must always be in good working order.
- 15.3. Every time when leaving from the machine, a person authorised to use the machine or the possessor of the machine must:
 - 15.3.1. close and lock all doors, windows, and other openings and hatches;
 - 15.3.2. take with them all registration documents and keys (including mechanical and/or electronic keys, remote control devices, etc);
 - 15.3.3. keep the machine's registration documents and keys in a safe place, in a manner and place which is not accessible to third persons;
 - 15.3.4. activate the anti-theft alarm system fitted to the machine (if the said system has been included in and required with the insurance contract). The alarm system must always be in good working order;
 - 15.3.5. activate an immobiliser device fitted on the machine. The immobiliser device must always be in good working order (if the immobiliser device has been mentioned in the insurance contract and is required);
 - 15.3.6. activate the tracking system fitted to the machine or verify that it is activated (if the said system has been included in and required with the insurance contract).
 - 15.4. Every time when leaving the building where the machine is stored, the person authorised to use the machine or the possessor of the machine must:
 - 15.4.1. close and lock all entries and exits (doors, windows, shutters, etc.);
 - 15.4.2. activate the building's security alarm system and/or the structure's perimeter security system (if the said system has been included in and required with the insurance contract) and verify that the working area and sensitivity of the sensor(s) has not been limited or reduced in any way. The alarm system must always be in good working order;
 - 15.4.3. activate the building's video surveillance system or verify that it is activated (if the said system has been included in and required with the insurance contract) and verify that the working area and sensitivity of the sensor and the camera has not been limited or reduced in any way; also make sure that the system's rechargeable battery or batteries would be charged and information would be saved. The video surveillance system must always be in good working order;
 - 15.4.4. keep the fire alarm system fitted in the building switched on around the clock (if the said system is legally required). The fire alarm system must always be in good working order.
 - 15.5. During pauses in the working day intended for resting and lunch, the machine must be guarded in a reasonable manner and not left unsupervised for a longer period of time. If a person authorised to use the machine or the possessor of the machine leaves from the machine, the person must follow clause 15.3 of the safety requirements.
 - 15.6. The safety requirements related to guarding the machine set out in clause 15.2 are established in the insurance contract. The insurer has the right to impose other safety requirements in relation to the machine.