

Deterioration of Refrigerated Stock

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Definitions

The following Definitions apply to this Section in addition to the General Definitions at the front of this policy and keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply.

Refrigeration Unit

Refrigerators, freezer units and chiller cabinets, cold room or cold store.

Refrigerated Stock

Stock in any **Refrigeration Unit**.

Cover

We will pay for **Damage** to **Refrigerated Stock** at the **Premises** contained in any **Refrigeration Unit**, caused by deterioration or putrefaction due to:

- (a) a rise or fall in temperature in the **Refrigeration Unit** resulting from:
 - (i) breakdown of or accidental **Damage** to its refrigerating plant or associated thermostatic or other control devices
 - (ii) accidental failure of the public supply of electricity not occasioned by the deliberate act of the supply authority
- (b) contamination by the escape of refrigerant fumes.

Our liability will not exceed the sum insured stated in the **Schedule** for any one occurrence.

Extensions

The following Extensions apply to this Section.

Seasonal Refrigerated Stock Increase

The sums insured for **Refrigerated Stock** are increased by 25% during the **Period of Insurance** either:

- (a) during November, December and the first 15 days of January and the 30 days up to and including Easter Day and 7 days thereafter
- (b) during any other period during the year where the seasonal trend of Your Business requires such an increase in the sum insured, provided that such trend can be supported by previous trading records and that the period of the increase does not exceed 90 days in any **Period of Insurance**.

Exclusions

The following Exclusions apply to this Section in addition to the General Exclusions at the front of this policy.

This section does not cover:

1. deterioration or putrefaction which itself results from a **Defined Peril**
2. **Damage** caused by any wilful act or neglect by **You** or any **Employee**
3. **Damage** caused by faulty packing or stowage
4. **Damage** caused by inherent defect or any form of normal trade loss
5. the **Excess** stated in the **Schedule**.