

FELT ROOF CONDITION

In respect of all *Buildings* with a felt on timber roof:-

- (a) The *Excess* as stated in the schedule under Section A - Buildings and Section B - Trade Contents is increased to £500 each and every claim in respect of cover 4 - Storm.

The amount will be deducted after *average* has been taken into account (see Settling Claims).

- (b) The felt on timber roof is to be inspected on an annual basis by a competent roofing contractor and any recommendations are to be implemented immediately.