

Condition removed from Commercial Combined, Property Owners and SME policy wordings, reads as follows:

## Section 1 - Material Damage

### Conditions to Section 1

#### 7. Electrical Inspection and Testing Programme Condition

It is a condition precedent to the **Insurer's** liability that:

- a) the electrical installation at the **Premises** must be periodically inspected and tested in accordance with I.S. 10101:2020 Requirements for Electrical Installations (as amended) – or as stipulated by the **Insurer** – by an Approved Contractor, a **Competent Person** or a Registered Member appropriate for the type of installation
- b) on completion of such inspection and testing as required in a) above, a recognised Electro Technical Council of Ireland (ETCI) Electrical Installation Condition Report is to be issued, retained for at least 10 years and a copy provided to the **Insurer** upon request
- c) all reported defects noted in any Condition Report or guidance to the **Insured** must be remedied promptly to prevent risk and danger and within a maximum of 45 days of the inspection and testing or as agreed with the **Insurer** in writing. Where a defect poses an immediate or imminent threat to the person or the building, it must be rectified immediately by a qualified electrician or be put safely out of use until such rectification is completed. Such rectification works must be recorded, and form part of a new certificate and a report of the test should be completed by the **Competent Person** carrying out the test.
- d) further periodic inspection and testing must be undertaken in accordance with the recommendations of the Electrical Installation Condition Report or within five years whichever is the less, or as stipulated by the **Insurer**
- e) additional inspection and testing must be undertaken and all reported defects remedied in accordance with item c) above:
  - i. immediately following refurbishment or structural renovation work at the **Premises**
  - ii. immediately following any water damage affecting the **Premises**
- f) all portable electrical devices must be the subject of an annual PAT test in accordance with Safety, Health and Welfare at Work (General Application) Regulations (S.I No.229 of 2007) and any subsequent amendments thereto, by a suitably qualified electrician and any devices failing such test must be immediately put out of use and removed from the **Premises**.