

**Reliance General Insurance Company Ltd.****Add-On/ Clause Wording under Industrial All Risk Policy****Spontaneous Combustion for Coal:**

This policy shall extend to include loss or damage by fire only of or to the property insured caused by its own fermentation, natural heating or spontaneous combustion.

The above cover is subject to the following warranties:

- i. Warranted that adequate drainage facilities are provided to prevent accumulation of water due to Watering
- ii. Warranted that majority of the hotspots within 1-1.25 meters of the surface and all stacks should be inspected weekly for overheating
- iii. Warranted that temperature at frequent intervals within the stack to be measured/monitored at different surface levels
- iv. Warranted sufficient provision for water spraying system should be made all along the area storage facility
- v. Warranted that the water monitor provided at the storage should be checked on weekly basis for its efficiency
- vi. Warranted that all water sprinkler heads in the storage area need to be cleaned once in month for its smooth functioning.

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