

POLICY WRITING

All policies and endorsements will be issued by the Plan. A separate policy will be issued for each location. "Location" shall be defined as any building or sections of buildings which are separated by:

- (1) an 8 inch masonry party wall or a 6 inch reinforced concrete wall which pierces or rises to the underside of the roof and which pierces or extends to the innerside of the exterior wall or:
- (2) by any other wall type construction that can be documented as a non-combustible wall with a minimum two hour fire rating which has been laboratory tested for independent structural integrity under fire conditions.

except that fences or detached signs may be included as a separate item on the policy provided they are on the described premises.