PROTECTIVE DEVICES

The premium for this policy includes a credit for:

1. a fire or burglar alarm;
2. an automatic sprinkler system; or
3. another protective device described on the "declarations"

that is installed on the "insured premises". The device must be approved by "us".

"You" agree to maintain the device in working order and to notify "us" promptly when it becomes inoperative or has been removed.