

- 3 EXPLOSION but excluding
 - a) **DAMAGE** (other than **DAMAGE** by FIRE resulting from EXPLOSION) occasioned by the bursting of a boiler (not being a boiler used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **INSURED**
 - b) **DAMAGE** to vessels machinery or apparatus or their contents resulting from the explosion thereof
- 4 AIRCRAFT and other aerial devices or articles falling or dropping therefrom
- 5 EARTHQUAKE
- 6 SUBTERRANEAN FIRE
- 7 RIOT CIVIL COMMOTION strikers, locked out workers, or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation excluding **DAMAGE** resulting from cessation of work or from confiscation or destruction or requisition by order of the Government or any Public Authority
- 8 MALICIOUS PERSONS (other than malicious persons acting on behalf of or in connection with any political organisation) but excluding **DAMAGE**
 - a) when a **BUILDING** is left **UNOCCUPIED** OR **UNTENANTED**
 - b) by THEFT
 - c) by FIRE or EXPLOSION
- 9 STORM OR FLOOD but excluding **DAMAGE**
 - a) to fences gates or car parks or moveable property in the open
 - b) by frost or freezing
 - c) by SUBSIDENCE GROUND HEAVE OR LANDSLIP
- 10 ESCAPE OF WATER from any tanks water apparatus or water pipes but excluding
 - a) **DAMAGE** caused by or happening through
 - i. defects of which the **INSURED** is aware
 - ii. SUBSIDENCE GROUND HEAVE OR LANDSLIP
 - iii. repair or alteration to the **PREMISES**
 - iv. water discharged or leaking from any automatic sprinkler installation
 - b) **DAMAGE** in any **UNOCCUPIED** OR **UNTENANTED** portion(s) of the **BUILDINGS**
- 11 IMPACT with the property **INSURED** by any road vehicle or animal

The cover provided by this Section extends to include loss of INCOME and INCREASE IN COST OF WORKING resulting from interruption of the **BUSINESS** due to:

- 1 DENIAL OF ACCESS
DAMAGE to property in the vicinity of the **PREMISES** which prevents or hinders the use or access to the **PREMISES** provided that **INSURERS** liability shall not exceed £25,000 in respect of any one occurrence.
- 2 PUBLIC UTILITIES
DAMAGE to property at any land based **PREMISES** from which the **INSURED** obtains electricity gas water or telecommunication service provided that the **INSURERS** liability shall not exceed £25,000 in respect of any one occurrence
- 3 SUPPLIERS
DAMAGE within the TERRITORIAL LIMITS at any site of a supplier of goods to the **INSURED** provided that **INSURERS** liability shall not exceed £25,000 in respect of any one occurrence.

- 4 LOSS OF BOOK DEBTS
loss in consequence of the **INSURED** being unable to trace or establish **OUTSTANDING DEBIT BALANCES** as a result of **DAMAGE** caused by a **PERIL COVERED** to the **INSURED's** books of account or other **BUSINESS** books or records at the **PREMISES**

The **INSURERS** will pay to the **INSURED** the amount of the loss resulting from such **DAMAGE** but not exceeding

- a) the difference between the **OUTSTANDING DEBIT BALANCES** and the total amounts received or traced and
- b) the additional expenditure incurred with the previous consent of the **INSURERS** in tracing and establishing the **OUTSTANDING DEBIT BALANCES** after the **DAMAGE**
provided that:
 - i. the **BUSINESS** is not permanently discontinued, wound up or carried on by a liquidator or receiver, unless the **INSURERS** have agreed to do so
 - ii. the **INSURED** keep their books of account and other **BUSINESS** books and records containing customers accounts in fire resisting safes or fire resisting cabinets of at least two hours fire resistance or store such records elsewhere than at the **PREMISES**
 - iii. the **INSURERS** liability shall not exceed £25,000 in respect of any one occurrence

Excluding loss resulting from

- a) books or records being mislaid or misfiled
- b) erasure or distortion of information on Computer Records or other records
 - i. due to the presence of magnetic flux unless such flux results from lightning
 - ii. whilst mounted in or on any machine or data processing apparatus unless caused by **DAMAGE** to the machine or apparatus
 - iii. due to defects in such records
 - iv. deliberate falsification of **BUSINESS** records.

CONDITIONS

- 1 **AUTOMATIC REINSTATEMENT OF SUM INSURED**
In the event of **DAMAGE** as **INSURED** other than **THEFT** and in the absence of written notice by the **INSURERS** or the **INSURED** to the contrary within 30 days of the **DAMAGE** the amount of the **DAMAGE** will be reinstated automatically as from the date of the occurrence and the **INSURED** undertakes to pay such necessary premiums as may be required.
- 2 **AVERAGE**
If the **ANNUAL INCOME** of the **BUSINESS** at the time of the **DAMAGE** is greater than the Sum **INSURED** on Loss of **INCOME** detailed in the Schedule the amount payable by the **INSURERS** in respect of such loss shall be proportionately reduced.
- 3 **MATERIAL DAMAGE**
Cover under this Section applies only in respect of interruption following **DAMAGE** at the **PREMISES** arising from a **PERIL COVERED** under this Section and where **INSURERS** have admitted liability under this Policy or where other **INSURERS** of the **PREMISES** insure the **DAMAGE** and those **INSURERS** have admitted liability under their policy in respect of a cause which would be a **PERIL COVERED** under this Section.
- 4 **PROFESSIONAL ACCOUNTANTS/AUDITORS**
 - i. Any particulars or details contained in the **INSURED's** books of account or other **BUSINESS** books or documents or other proofs information or evidence which may be required by the **INSURERS** for the purpose of investigating or verifying any claim hereunder may be produced by professional accountants/auditors if at the time they are regularly acting as such for the **INSURED**
 - ii. the **INSURERS** will indemnify the **INSURED** in respect of the reasonable and proper charges payable by the **INSURED** to their professional accountants / auditors for producing such particulars or details or other proofs information or evidence as may be required by **INSURERS** and for reporting that such particulars or details are in accordance with the **INSURED's** books of account or other **BUSINESS** books or documentsProvided that the sum of the amount payable under this Condition and the amount otherwise payable under this Section shall in no case exceed the Total Sum **INSURED** stated in the Schedule.
- 5 **COMPUTER RECORDS**
It is a condition precedent to the liability of the **INSURERS** to make any payment in respect of **DAMAGE** to computerised records that such records have a security copy taken at least once a week and such copies are kept off the **PREMISES**.

DEFINITIONS

GLASS - All fixed plain sheet or plain plate glass in windows doors fanlights skylights partitions furniture display and showcases counters or shelves.

SANITARY FIXTURES AND FITTINGS - Fixed items of sanitary ware contained in the **PREMISES**.

SIGNS, FASCIAS, BLINDS & CANOPIES - Signage fascias blinds and canopies affixed to the **PREMISES**.

BREAKAGE - Accidental fracture extending through the entire thickness of the **GLASS**.

Other words with special meaning in this section are defined in the General Definitions section of this Policy.

COVER

In the event of **BREAKAGE** of **GLASS** or **DAMAGE** to **SANITARY FITTINGS SIGNS, FASCIAS, BLINDS & CANOPIES** occurring at the **PREMISES** during the Period of Insurance the **INSURERS** will indemnify the **INSURED** against such **BREAKAGE** or **DAMAGE** (including the cost necessarily incurred with the consent of the **INSURERS** of boarding up pending replacement of **GLASS** following **BREAKAGE**) provided that the said property described in the Schedule are the property of the **INSURED** or for which the **INSURED** is responsible. The **INSURERS** will replace such **GLASS** with **GLASS** of a similar quality or as otherwise recommended by the British Standard Code of Practice BS6262.

The liability of the **INSURERS** shall not exceed the sum **INSURED** stated in the Schedule.

EXCLUSIONS

The **INSURERS** shall not be liable to provide an indemnity in respect of

- 1 **BREAKAGE** of **GLASS** or **DAMAGE** to **SANITARY FITTINGS SIGNS, FASCIAS, BLINDS & CANOPIES**:
 - a) by fire
 - b) in any **UNOCCUPIED OR UNTENANTED PREMISES**
 - c) arising from repairs decorations additions or alterations to the **PREMISES**
 - d) to property **INSURED** whilst being installed fitted or moved or which was in any way defective at the time that cover was effected
 - e) due to any defect in the framework or other fittings
- 2 **DAMAGE** to **SIGNS, FASCIAS, BLINDS & CANOPIES**:
arising from:
 - a) wear and tear gradual deterioration inherent vice its own defective design or materials or from any process of cleaning or restoring or by vermin or attributable to atmospheric or climatic conditions other than hail or windstorms
 - b) mechanical or electrical breakdown
- 3
 - a) the cost of removing or replacing fixtures or other obstructions to replacement
 - b) undamaged portions of a suite set or pair

EXTENSION

The Insurance provided under this Section extends to include **DAMAGE** to window and door frames and fittings providing such **DAMAGE** is a direct consequence of **BREAKAGE** of **GLASS** insured by this Section subject to a limit of £500 in any one occurrence.

DEFINITIONS

NEGOTIABLE MONEY - Cash, bank and currency notes, uncrossed cheques, uncrossed money orders, postal orders, current postage stamps, national insurance stamps, national savings stamps, luncheon vouchers and trading stamps, bankers drafts, VAT purchase invoices, credit company sales vouchers and gift tokens belonging to the **INSURED** or for which the **INSURED** is responsible in connection with the **BUSINESS**.

NON-NEGOTIABLE MONEY - Crossed cheques, crossed money orders, crossed postal orders, crossed bankers drafts, stamped national insurance cards, national savings certificates, premium bonds, unexpired units in franking machines, and credit card sales vouchers belonging to the **INSURED** or for which the **INSURED** is responsible in connection with the **BUSINESS**.

MONEY - Negotiable Money And Non-Negotiable Money

Other words with special meaning in this section are defined in the General Definitions section of this Policy.

COVER

In the event of

- 1 **DAMAGE** to NEGOTIABLE MONEY by any cause occurring during the Period of Insurance whilst
 - a) in the **PREMISES** during **BUSINESS HOURS**
 - b) in the **PREMISES** out of **BUSINESS HOURS** not contained in a locked safe
 - c) in locked proprietary safe
 - d) in transit to or from any bank or postal office
 - e) in a bank night safe until removed by a bank official
 - f) in the private **DWELLING** of the **INSURED** or Partner or Director or **EMPLOYEE** of the **INSURED**
- 2 **DAMAGE** to safes postal franking machines or tills the property of the **INSURED** or for which they are responsible caused by THEFT or any attempt thereat provided that the **INSURERS** liability shall not exceed £500 in respect of any one occurrence
- 3 **DAMAGE** to the clothing and personal effects of the **INSURED** or partner director or **EMPLOYEE** of the **INSURED** consequent upon robbery or hold up whilst in charge of Money provided that the **INSURERS** liability shall not exceed £500 in respect of any one occurrence
- 4 **DAMAGE** to security cases bags belts and waistcoats used to carry Money consequent upon robbery or hold-up provided that the **INSURERS** liability shall not exceed £500 in respect of any one occurrence.
- 5 **DAMAGE** to NON-NEGOTIABLE MONEY up to a limit of liability any one loss of £250,000 unless otherwise stated in the Schedule

The **INSURERS** will indemnify the **INSURED** against such **DAMAGE** provided that:

- i. the liability of the **INSURERS** for any one loss shall not exceed the Limits of Liability stated in the SCHEDULE
- ii. loss of Money by theft involves:
 - a) entry to or exit from the **BUILDING** by forcible and violent means
 - b) assault or violence or threat of assault or violence to the **INSURED** or Partner or Director or **EMPLOYEE** of the **INSURED** or any other person lawfully in the **BUILDING**

CONDITIONS

1 SECURITY PROTECTIONS

It shall be a condition precedent to any liability of the **INSURERS** to make any payment under this Section in respect of **THEFT** or any attempt thereat that:

- a) all protections under the **INSURED's** control and existing at inception of this insurance or subsequently fitted to comply with the **INSURERS** requirements are kept in force and maintained throughout the currency of this insurance and are not varied or removed without the written consent of the **INSURERS** and the protections are in full use when the **PREMISES** are closed for **BUSINESS** or are left unattended
- b) all keys and duplicate keys of safes and strongrooms (and of all intruder alarm systems if any) are:
 - i. removed when the **PREMISES** are closed for **BUSINESS** or are left unattended
 - ii. kept in a secure place not in the vicinity of safes or strongrooms or intruder alarm systems controls when the **PREMISES** are occupied by the **INSURED** or any authorised **EMPLOYEE** of the **INSURED**.
- c) the drawer of any cash register or till is emptied of **MONEY** at the close of **BUSINESS** each day and such drawer is left open outside **BUSINESS HOURS**

2 NEGOTIABLE MONEY TRANSITS

It is a condition precedent to the liability of the **INSURERS** to make any payment under this Section in respect of **DAMAGE** to **NEGOTIABLE MONEY** in transit

- i. that where **NEGOTIABLE MONEY** in transit exceeds £2,000 it must be accompanied by at least two able bodied adults
- ii. that where **NEGOTIABLE MONEY** in transit exceeds £4,000 it must be accompanied by at least three able bodied adults
- iii. that where **NEGOTIABLE MONEY** in transit exceeds £7,500 it must be carried by a professional security company.

3 MONEY TRANSITS RECORD

It shall be a condition precedent to any liability of the **INSURERS** to make any payment under this Section that a daily record be kept of the **MONEY** in Transit and on the **PREMISES** and that such record shall be deposited in a secure place other than in safes containing the **MONEY**.

EXCLUSIONS

INSURERS shall not be liable to provide an indemnity in respect of

- 1 Shortages due to clerical or accounting errors or omissions
- 2 loss due to fraud or dishonesty of any **EMPLOYEE**
- 3 loss from any unattended vehicle
- 4 loss of **MONEY** in the hands of roundsmen or collectors
- 5 loss of **MONEY** from gaming machines amusement machines vending machines or Automatic Teller Machines
- 6 **MONEY** belonging to the Post Office Limited
- 7 any consequential loss
- 8 loss suffered as a result of a **BUSINESS** transaction
- 9 loss of **NEGOTIABLE MONEY** in transit by post
- 10 **DAMAGE** due to use of counterfeit money
- 11 loss of **MONEY** by deception fraud or dishonesty committed with the clear intent of obtaining improper financial gain by persons other than the **INSURED** or an **EMPLOYEE**
- 12 loss of **MONEY** from an unattended unlocked vehicle

COVER

If during the Period of Insurance the **INSURED** or any Partner Director or **EMPLOYEE** of the **INSURED** (hereinafter called the ASSURED PERSON) shall suffer accidental **BODILY INJURY** which shall solely or independently of any other cause result within twelve months in death or disablement and such accidental **BODILY INJURY** shall have been sustained solely and directly as a result of malicious attack or assault arising from **THEFT**, robbery or hold-up or any attempt thereat while such an ASSURED PERSON is engaged in the **BUSINESS** of the **INSURED** the **INSURERS** will pay compensation to the ASSURED PERSON or Legal Representatives in accordance with the TABLE OF BENEFITS set out below.

Benefit 1	Death	£10,000
Benefit 2	Disablement	
	a) Loss of one or more Limbs or Eyes	£10,000
	b) Permanent Total Disablement preventing the ASSURED PERSON from engaging in gainful employment of any and every kind other than by Loss of Limb(s) or Eye(s)	£10,000
	c) Temporary Total Disablement preventing the ASSURED PERSON from engaging in their usual occupation for a maximum of 104 weeks	Normal weekly wage or salary up to £100 per week

EXCLUSIONS

The **INSURERS** shall not be liable to provide compensation to the ASSURED PERSON in respect of

- a) **BODILY INJURY** or death or disablement consequent upon or contributed to by the ASSURED PERSON suffering from any pre-existing physical or mental condition defect or infirmity
- b) **BODILY INJURY** sustained by any person before such person attains the age of 16 years or after the expiry of the Period of Insurance during which such person, attained the age of 70 years
- c) injury which is in any way brought about by or with the collusion of the **INSURED** or partner or director or **EMPLOYEE**
- d) injury which is in any way brought about by any drugs or intoxication or by any existing physical defect or infirmity unless this has been notified to the **INSURERS** and accepted in writing
- e) sickness or disease or any naturally occurring condition or degenerative process or the result of a gradually operating cause

CONDITIONS

- a) No compensation shall be payable
 - i. under more than one of the Benefits 1, 2 a) and 2 b) in respect of any one ASSURED PERSON and on payment of a claim under any one of these benefits all further liability under this Section for that ASSURED PERSON shall cease
 - ii. under Benefit 2 c) until the termination of the disablement or 104 weeks whichever is the sooner except by special agreement of **INSURERS** and any sum paid under Benefit 2 c) shall be deducted from any sum becoming payable under Benefit 1, 2 a) or 2 b) in respect of the same injury
- b) Permanent Total Disablement shall have lasted for 104 weeks before Benefit 2 b) becomes payable
- c) All certificates information and evidence required by the **INSURERS** shall be supplied free from expense to and in the form prescribed by the **INSURERS** and the ASSURED PERSON shall as often as required submit to medical examination on behalf of and at the expense of the **INSURERS** in connection with any claim In the case of death of an ASSURED PERSON the **INSURERS** shall be entitled to have a post-mortem examination at its own expense
- d) the **INSURERS** shall not be affected by notice of any trust charge lien or assignment or any other dealing and the receipt of the **INSURED** or any of the **INSURED's** personal legal representatives for any compensation payable shall in all cases be effectual discharge by **INSURERS**
- e) No Benefit shall be payable until the entire amount thereof has been ascertained and agreed
- f) Benefit shall only be payable provided Death or Loss occurs or Disablement commences within twenty four months of the date of **BODILY INJURY** .

