



Marketline Insurance Services Ltd

Open Market Insurance Policy



Underwritten by





THIS POLICY (AND THE SCHEDULE WHICH FORMS AN INTEGRAL PART OF THE POLICY) IS A LEGAL CONTRACT. IT NEEDS TO BE EXAMINED THOROUGHLY TO ENSURE IT MEETS THE INSURED'S REQUIREMENTS. IF IT DOES NOT MET THE INSURED'S REQUIREMENTS THE INSURANCE ADVISER NEEDS TO BE CONTACTED WITHOUT UNDUE DELAY

ANY FACTS WHICH THE INSURER HAS TAKEN INTO ACCOUNT IN THE ASSESSMENT OR ACCEPTANCE OF THIS INSURANCE, AND ANY SUBSEQUENT CHANGES TO THOSE FACTS, NEED TO BE DECLARED. FAILURE TO DO SO MAY INVALIDATE YOUR POLICY OR RESULT IN CERTAIN COVERS NOT OPERATING FULLY. IF YOU ARE IN ANY DOUBT AS TO WHETHER A FACT IS MATERIAL OR NOT, THE INSURANCE ADVISER NEEDS TO BE CONTACTED WITHOUT UNDUE DELAY

Royal & Sun Alliance Insurance plc (herein called the Insurer) and the Insured agree that

- 1 This Policy the Schedule (including any Schedule issued in substitution) and any Memoranda shall be considered one Document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears
- 2 The Proposal or any information supplied by the Insured shall be incorporated in the contract
- 3 The Insurer will provide the insurance described in this Policy subject to the terms and conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept the premium

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General Conditions

- 1 This Policy shall be voidable in the event of misrepresentation misdescription or non-disclosure in any material particular
- 2 It is a requirement of this Policy that liability of the Company is conditional upon observance of the terms of this Policy relating to anything to be done or complied with by the Policyholder This shall include any requirements described in this Policy or any clause attaching to and forming part of this Policy as condition precedents to any liability of the Company
- 3 The Insured at his own expense shall
 - A) take all reasonable precautions to prevent or diminish loss destruction or damage or any occurrence or cease any activity which may give to liability under this Policy and to maintain all buildings furnishings ways works machinery plant caravans and vehicles in sound condition
 - B) exercise care in the selection and supervision of employees
 - C) as soon as possible after discovery cause any defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require
- 4 This Policy shall be avoided if
 - A) the Business be wound up or carried on by a liquidator or receiver or permanently discontinued or
 - B) the Insured's interest cease otherwise than by death or
 - C) any alteration be made either in the Business or in the Premises or property therein the occupation of any Insured Person or any other circumstances whereby the risk is increased

at any time after the commencement of this insurance unless its continuance be admitted by memorandum signed by or on behalf of the Company
- 5 This Policy shall be avoided if the Insured's interest ceases and nothing herein contained shall give any right against the Company to any person other than Insured except to a transferee approved by the Company
- 6 The discount specified in the Schedule is allowed off the net premium on this Policy in consideration of the Insured undertaking to offer annually for three years (unless otherwise stated) from the date specified in the Schedule the insurance under this Policy on the terms and conditions in force at the expiry of each Period of Insurance and to pay the premium annually in advance it being understood that
 - A) the Company shall be under no obligation to accept an offer made in accordance with the above mentioned undertaking
 - B) the Sums Insured may be reduced at any time to correspond with any reduction in value or reduction in the Business

The above mentioned undertaking applies to any policy or policies which may be issued by the Company in substitution for this Policy and the same discount shall be allowed off the net premiums on any substituted policy or policies issued by the Company

Payment of the premium due at the commencement of the undertaking specified in the Schedule shall be deemed acceptance by the Insured of the terms of this clause
- 7 If any part of the Premium or Renewal Premium is based on estimates provided by the Insured the Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record The Insured shall within one month after the expiry of each Period of Insurance provide such information as the Company may require The Premium shall then be adjusted and the difference paid by or allowed to the Insured
- 8 This Policy may be cancelled
 - A) by the Company giving 30 days notice in writing to the Insured at his last known address Thereupon the Insured shall become entitled to a proportionate return of premium
 - B) by the Insured giving 30 days notice in writing to the Company at the address shown in the Schedule provided an undertaking in accordance with General Condition 6 is not in force The Insured shall be entitled only to a return premium in accordance with the Company's usual short period scale provided that no claim has been made in the then current Period of Insurance
- 9 The total amount payable by the Company in respect of any claim irrespective of the number of parties insured by this Policy having a claim under this Policy shall not exceed in the whole the Total Sum Insured or in respect of any item its Sum Insured or any other stated Limit of Liability

For the purpose of the Sum Insured/Limit of Indemnity all of the parties insured under this Policy shall be treated as one party or legal entity so that there will be only two parties to the contract of insurance namely the Company and the Insured both as defined herein

Data Protection

All personal information supplied by you will be treated in confidence by the RSA Group of companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in data systems of the RSA Group of companies or our agents or subcontractors.

The RSA Group of companies may pass your personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries which may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request.

How to contact the Data Protection Liaison Officer

On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to:

Data Protection Liaison Officer
Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

Claims Handling Process

Guidance when making a claim

Claims Notification

Conditions that apply to the policy and in the event of a claim are set out herein. It is important that you comply with all policy conditions and you should familiarise yourself with any requirements.

To notify us of a claim in the first instance please contact Marketline Insurance Services Ltd on 0207 618 2929 between the hours of 9.00 to 17.30 Monday to Friday or as soon as practicable on the next working day. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required.

Claims conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of any claim. Ideally, as part of the initial notification, you will provide:

- Your name, address and your home and mobile telephone numbers.
- Personal details necessary to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable us to make an initial evaluation on policy liability and claim value. We may, however, request additional information depending upon circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim to inspect the damage, or to undertake further investigations.

Preferred Suppliers

We take pride in the claims service we offer to our customers. Our philosophy is to repair or replace lost or damaged property, where we consider it appropriate, and we have developed a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Where we can offer repair or replacement through a preferred supplier but we agree to pay our customer a cash settlement, then payment will normally not exceed the amount we would have paid our preferred supplier.

Claims Conditions

- 1 If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy or if any loss destruction or damage be occasioned by the wilful act or with the connivance of the Insured all benefit under this Policy shall be forfeited.
- 2 On the discovery of any circumstance or event which may give rise to a claim under this Policy the Insured shall
 - A) notify the Company in writing as soon as reasonably practical
 - B) give immediate notice to the Police Authority in respect of loss destruction or damage (other than by fire or explosion) caused by malicious persons or thieves if insured by this Policy
 - C) carry out and permit to be taken any action which may be reasonably practicable to prevent further loss destruction or damage and to minimise or check any interruption of or interference with the Business or to avoid or diminish the loss
 - D) as soon as reasonably possible after discovery cause any defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require
 - E) within 30 days (7 days in the case of Damage caused by riot civil commotion strikers locked-out workers persons taking part in labour disturbances or malicious persons if insured by this Policy) after the circumstances or event or of the expiry of the Indemnity Period or such further time as the Company may allow at his own expense deliver to the Company
 - 1) full information in writing of the claim
 - 2) details of any other insurance relating to the claim
 - 3) all such business books documents proofs information explanation and other evidence as may be reasonably required all of which information and details may be produced by the Insured's professional accountants or auditors who are regularly acting as such their report being prima facie evidence of such information and details
 - 4) if demanded a statutory declaration of the truth of the claim and of any matter connected with it
- 3 No claim under this Policy shall be payable unless the terms of Claims Condition 2 have been complied with
- 4 If the Company elects or becomes bound to reinstate or replace any property the Insured shall at his own expense produce and give to the Company all such plans documents books and information as the company may reasonably require The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and shall not in any case be bound to expend in respect of any one of the items insured more than the sum insured thereon

- 5 A) On the happening of any loss destruction or damage in respect of which a claim is or may be made under this Policy the Company and every person authorised by the Company may without thereby incurring any liability and without diminishing the right of the Company to rely upon any conditions of this Policy enter take or keep possession of the building or premises where the loss destruction or damage has happened and may take possession of or require to be delivered to them any of the property hereby insured and may keep possession of and deal with such property for all reasonable purposes and in any reasonable manner The condition shall be evidence of the leave and licence of the Insured to the Company so to do if the Insured or anyone acting on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company in doing any of the above-mentioned acts then all benefit under this Policy shall be forfeited The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not
- B) No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute any claim in the name of the Insured for its own benefit and shall have full discretion in the conduct of any proceedings and in the settlement of any claim

The Insured shall give all such assistance as the Company may require

- 6 The Insured shall at the Company's request and expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss under this Policy whether such acts and things shall be or become necessary or required before or after the Company indemnifies the Insured

7 Not applicable to Money Personal Accident and Personal Injury (Robbery) Insurance

If at the time of any claim there is any other insurance covering the Insured's interest in the property lost destroyed or damaged or the same legal liability the Company's liability under this Policy shall be limited to its rateable proportion of such claim

If any such other insurance is subject to any condition of average this Policy if not already subject to any condition of average shall be subject to average in like manner

If any other insurance effected by or on behalf of the Insured is expressed to cover any of the property hereby insured but is subject to any provision whereby it is excluded from ranking concurrently with this Policy either in whole or part or from contributing rateably to the loss destruction or damage the Company's liability hereunder shall be limited to such proportion of the loss destruction or damage as the sum hereby insured bears to the value of the property

8 Not applicable to Liability Personal Accident Personal Injury (Robbery) and Legal Expenses Insurance

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time being in force Where any difference is by this condition to be referred to arbitration the making of an award shall be a requirement to any right of action against the Company

9 Application only to Glass Breakage Damage to Neon and Illuminated Signs Electric Light Fittings and Sanitary Earthenware Insurance

Notwithstanding Claims Condition 2A) of this Policy in the event of any breakage loss or damage the Insured shall give immediate telephone notice to the Company If such breakage relates to stained glass the Company shall only be liable for the cost of repairing the broken glass by stained glass artists of recognised repute and standing and shall not pay any loss arising from alleged inferior artistic merit

10 Applicable only to Liability Insurance

Every letter claim writ summons and process in connection with the event shall be forwarded to the Company immediately on receipt The Insured shall also give the Company written notice immediately the Insured has knowledge of any prosecution or inquest in connection with any occurrence which may give rise to liability under this Policy

11 Applicable only to Personal Accident and Personal Injury (Robbery) Insurance

All certificates information and evidence required by the Company shall be furnished free of expense to and in the form requested by the Company The Insured Person shall as often as required submit to medical examination on behalf of and at the Company's expense in connection with any claim

The Insured's or the Insured's personal representative's receipt shall discharge the Company

The Insured person or the Insured Person's personal representative shall have no right to claim from or sue the Company if the Insured comprises more than one party having an interest in the Insured Person the Benefit shall represent the total amount payable in respect of that Insured Person for all interests covered by this insurance

- 12 It is possible to choose the law applicable to a contract of insurance covering a risk situated in the UK. As such, we have chosen the laws of England and Wales to be applicable to the contract of insurance between us and will take Payment of your Premium as evidence of your acceptance of our choice If any other law is to apply, it must be agreed by both parties and evidenced in writing

Transit Insurance

Interpretations

Consignment shall mean

All Property whether contained in one or any number of parcels packages or containers or in bulk sent at one time in one load from one address to one address

Damage shall mean

Physical loss damage or destruction

Event shall mean

Any one occurrence or all occurrences of a series consequent upon or attributable to one original source or cause

Money shall mean

Cash bank notes currency notes cheques bankers' drafts postal orders money orders current postage stamps and revenue stamps National Insurance stamps National Savings stamps and certificates holiday savings stamps luncheon vouchers credit company sales vouchers VAT purchase invoices Premium Bonds bills of exchange giro cheques and drafts gift tokens trading stamps unused units in franking machines consumer redemption vouchers credit cards and cash dispenser cards

Insured's Contribution shall mean

The first £100 of each and every claim (as ascertained after the application of the Underinsurance Condition)

Property shall mean

Property belonging to or for which the Insured is responsible incidental to the Business

Territorial Limits shall mean

Great Britain Northern Ireland The Channel Islands and the Isle of Man

The Company will by payment (or at the Company's option by repair reinstatement or replacement) indemnify the Insured if any part of the Property suffers Damage within the Territorial Limits during any Period of Insurance

Property is insured

A) Despatched FOB

while in transit as provided for in the Schedule until delivered on board the export steamer or aircraft at port or airport of shipment including temporary storage (for a period not exceeding 30 days or any such longer period specifically agreed by the Company) on quays wharves or in warehouses (other than packer's warehouse) or sheds

B) Despatched by Post Rail or Road Carrier

while in the custody or control of the postal authority railway board or any road carrier until delivered to the consignee's premises or in course of return transit to the Insured's Premises

C) In the custody of the Insured's Travellers or Agents

1) while travelling on business including while contained in vehicles

2) while deposited in any building not owned or occupied by the Insured but only in respect of Damage as a result of fire explosion water damage aircraft or articles dropped therefrom or theft involving entry to or exit from the building by forcible and violent means

D) On Vehicles owned or operated by the Insured other than in respect of trailers while being loaded upon carried by temporarily housed upon or being unloaded from any such vehicle

Provided that the liability of the Company in respect of any claim arising out of any one happening or event shall not exceed the Limits of Liability or in the whole the Total Sum Insured (except as provided for in Extensions 1) 2) and 3) below)

Extensions

The Company will indemnify the Insured in addition to the Limits of Liability and Total Sums Insured shown in the Schedule provided that vehicles owned or operated by the Insured his travellers or agents are included in this insurance in respect of

- I additional costs reasonably incurred in
 - A) transshipping Property to another vehicle delivering it to the original destination or returning it to the place of despatch following Damage to the Property or an accident to the conveying vehicle
 - B) removal of debris following Damage to the Property or an accident to the conveying vehicle
 - C) reloading on to any vehicle any Property if it falls from such vehicle

Limit of Liability any one event £1000

2) Damage to sheets ropes packing materials dunnage securing chains and toggles owned by the Insured or in the charge or control of the Insured whilst carried on any such vehicle

Limit of Liability any one event £1000

3) Damage to the personal effects belonging to the driver or attendant whilst carried by any such vehicle in the course of the employment of the driver or attendant with the Insured

Limit of Liability any one event in respect of any one person £100

Exclusions

The Company shall not be liable in respect of

- 1 the amount of the Insured's Contribution
- 2 loss of market loss of profits delay or any consequential loss
- 3 loss of sheets ropes packing materials dunnage securing chains and toggles as a result of disappearance or shortage if such loss is not traceable to any Event or is only revealed when an inventory is made
- 4 Property warehoused under a contract for storage and distribution
- 5 Money and securities

- 6 jewellery watches furs cameras radios televisions record players cassette players video equipment and the like belonging to vehicle drivers or attendants
- 7 Property carried by or despatched by the Insured for hire or reward
- 8 Damage to Property arising as a result of packing which was inadequate to withstand normal handling during transit
- 9 Damage to Property
 - A) due to insufficient labelling or incorrect addressing or to failure to make proper and complete declarations required by carriers
 - B) In any vehicle which is being used outside the normal course of the Business for social domestic or pleasure purposes except that this shall not apply to Property in the custody of the postal authority the railway board or other carrier
 - C) in open vehicles owned or operated by the Insured caused by atmospheric or climatic conditions unless the Property is protected by vehicle sheets
- 10 Damage to Property caused by or arising from
 - A) wear tear depreciation deterioration mildew moth vermin inherent vice inherent nature mechanical or electrical breakdown failure or derangement unless external damage has occurred
 - B) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power confiscation requisition seizure or destruction by any government or any public authority
- 11 Damage to Property in Northern Ireland caused by or happening through or in consequence of
 - A) riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons
 - B) any unlawful wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any unlawful association

For the purposes of this exclusion

unlawful association means any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973

Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear

In any action suit or other proceedings where the Company alleges that by reason of the provisions of this exclusion any Damage is not covered by this Policy the burden of proving that such Damage is covered shall be upon the Insured

- 12 Damage to any Property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any liability or loss directly or indirectly caused by or contributed to by or arising from
 - A) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - B) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 13 Damage to Property directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- 14 Electronic Risk Exclusion
 - A) Damage to Data which shall include but shall not be limited to:
 - 1) Damage to or corruption of Data whether in whole or in part
 - 2) unauthorised appropriation of use of access to or modification of Data
 - 3) unauthorised transmission of Data to any third parties
 - 4) Damage arising out of any misinterpretation use or misuse of Data
 - 5) Damage arising out of any operator error in respect of Data
 - B) Damage to the Property Insured or Money (if insured) arising directly or indirectly from:
 - 1) the transmission or impact of any Virus
 - 2) unauthorised access to a System
 - 3) interruption of or interference with electronic means of communication used in the conduct of the Insured's Business including but not limited to any diminution in the performance of any website or electronic means of communication
 - 4) Failure of a System
 - 5) anything described in (A) above

but in respect of (B)1) (B)2) (B)3) and (B)4) this shall not exclude subsequent Damage which itself results from a cause not otherwise excluded provided that such Damage does not arise by reason of any malicious act or omission
- 15 Loss of or damage to trailers and stock therein

Definitions

Data

shall mean information represented or stored electronically including but not limited to code or series of instructions operating system software programs and firmware

Failure of a System

shall mean the complete or partial failure or inability whether in terms of availability, functionality and/or performance or otherwise of a System whether or not owned by the Insured to operate at any time as desired as specified or as required in the circumstances of the Insured's business activities.

Microchip

shall mean a unit of packaged computer circuitry manufactured in small scale and made for program logic and/or computer memory purposes and expressly including integrated circuits and microcontrollers.

System

shall include computers, other computing and electronic equipment linked to computer hardware, electronic data processing equipment, Microchips and anything which relies on a Microchip for any part of its operation and includes, for the avoidance of doubt, any computer installation.

Virus

shall mean programming code designed to achieve an unexpected, unauthorised and/or undesirable effect or operation when loaded onto a System, transmitted between Systems by transfer between computer systems via networks, extranets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMs or otherwise and whether involving self-replication or not.

Special Conditions

I Vehicle Security Requirements (Applicable if shown in the Schedule)

1) Alarm (applicable if shown in the schedule)

No claim will be admitted for theft from a vehicle unless the Insured proves that the vehicle has been fitted with an alarm.

Such alarm to be in efficient working order and duly operated whenever the vehicle is not individually attended.

2) Additional Protection (applicable if shown in the schedule)

No claim will be admitted for theft from a vehicle unless the vehicle is protected with yale-type mortice dead lock(s) or latch-lock(s) to the back door(s) and side door(s) of the body and a yale-type mortice dead-lock to the driver's door and 3 inch brass or steel bolt(s) to the bottom(s) of the other cabin door(s) or such alternative locks approved by the Company in writing.

Such protections to be in efficient working order and duly operated whenever the vehicle is not individually attended.

3) Unattended Vehicle (applicable in all cases)

No claim will be admitted for theft from any vehicle not individually attended unless

A) all doors, windows and other openings are left closed, securely locked and properly fastened and

B) entry or access to the vehicle has been effected by forcible and violent means.

4) Overnight Requirement (applicable in all cases)

i) No claim will be admitted for theft in respect of Property left in or on any unattended commercial vehicle for the night except where such commercial vehicle is protected in accordance with any other Vehicle Security Requirement(s) specified herein and is either garaged in a building which is securely closed and locked or parked in a compound secured by locked gates or where such commercial vehicle is within 30 metres of the Insured's private dwelling house or where the Insured is residing away from their private dwelling house or any other premises agreed by the Company.

ii) No claim will be admitted for theft in respect of Property left in or on any unattended private car for the night except where such private car is either garaged in a building which is securely closed and locked or parked in a compound secured by locked gates.

Property Damage Insurance

If any of the Property Insured described in the Schedule suffers Damage at the Premises by any of the Covers insured the Company will in accordance with the provisions of the insurance pay to the Insured the amount of loss or at its option reinstate or replace such property provided that the Company's liability in any one period of insurance shall not exceed in the whole the total sum insured or in respect of any item its sum insured or any other stated limit of liability

For the purpose of this insurance Damage shall mean loss destruction or damage

Covers

The following are the Covers insured except

- a) in respect of the Property on the stall during working hours the covers not insured are 2, 3, 4, 5, 7, 8, 9, 10 and 11
- b) as otherwise stated in the schedule
- I A **Fire** excluding Damage
 - 1) by explosion resulting from fire
 - 2) to property caused by its undergoing any process involving the application of heat
- B) **Explosion** excluding Damage
 - 1) caused by the bursting of any boiler economiser or other vessel machine or apparatus belonging to or under the control of the Insured in which internal pressure is due to steam only
 - 2) to any vessel machine or apparatus or its contents resulting from the explosion thereof but this shall not exclude Damage caused by explosion of
 - any boiler
 - gas
 used for domestic purposes only
- C) **Lightning**
- D) **Aircraft** or other aerial devices or articles dropped therefrom
- 2 **Earthquake** excluding Damage caused by fire
- 3 **Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons** excluding Damage
 - 1) arising from confiscation requisition or destruction by order of the government or any public authority
 - 2) arising from cessation of work
 - 3) A) in the course of theft or attempted theft
 - B) in respect of any building which is empty or not in use
- 4 **Storm or flood** excluding Damage
 - 1) attributable solely to change in the water table level
 - 2) caused by frost subsidence ground heave or landslip
 - 3) to fences gates and moveable property in the open
- 5 **Escape of water from any tank apparatus or pipe** excluding Damage
 - 1) by water discharged or leaking from an automatic sprinkler installation
 - 2) in respect of any building which is empty or not in use
- 6 **Impact by any road vehicle** (including any fork lift truck or other industrial vehicle) or animal
- 7 **Accidental escape of water from any automatic sprinkler installation** excluding Damage
 - 1) by freezing in any building which is empty or not in use
 - 2) by heat caused by fire
- 8 **Theft (which is deemed to include attempted theft)** excluding theft
 - 1) which does not involve
 - entry to or exit from a building or the unit by forcible and violent means or
 - actual or threatened assault or violence
 - 2) from any part of the building not occupied by the Insured for the purpose of the Business
 - 3) from the open or from any outbuilding other than in respect of trailers
 - 4) to property in transit other than in respect of trailers
 - 5) to Money and securities of any description
 - 6) to Glass if more specifically insured
- 9 **Subsidence ground heave or landslip** excluding Damage
 - 1) arising from the settlement or movement of made-up ground or by coastal or river erosion
 - 2) occurring as a result of the construction demolition structural alteration or structural repair of any property at the Premises
 - 3) arising from normal settlement or bedding down of new structures
 - 4) commencing prior to the granting of cover under this insurance
- 10 **Any other accident** excluding Damage
 - 1) by any of
 - directly caused by malicious persons not acting on behalf of or in connection with any political organisation

- A) the Covers
 - B) the causes expressly excluded from the Covers specified in the paragraphs 1-9 or 11-15 (whether or not Insured)
- 2) to any property caused by
- A) its own faulty or defective design or materials
 - B) inherent vice latent defect gradual deterioration wear and tear
 - C) faulty or defective workmanship operational error or omission on the part of the Insured or any of their employees
- but this shall not exclude subsequent Damage which itself results from a cause not otherwise excluded
- 3) caused by
- A) corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or insects
 - B) change in temperature colour flavour texture or finish
 - C) joint leakage failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
 - D) mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which the breakdown or derangement originates
- but this shall not exclude
- 1) such Damage which itself results from other Damage and is not otherwise excluded
 - 2) subsequent Damage which itself results from a cause not otherwise excluded
- 4) caused by
- A) pollution or contamination
 - B) acts of fraud or dishonesty
 - C) disappearance unexplained or inventory shortage misfiling or misplacing of information
- 5) to
- A) a building or structure caused by its own collapse or cracking
 - B) moveable property in the open fences and gates by wind rain hail sleet snow flood or dust
 - C) property resulting from its undergoing any process of production packing treatment testing commissioning servicing or repair

- 6) to
- A) property in transit other than in respect of trailers
- B) Money and securities of any description
- C) vehicles licensed for road use (including accessories thereon) caravans railway locomotives rolling stock watercraft or aircraft
- D) property or structures in course of construction or erection and materials or supplies in connection with all such property in course of construction or erection

11 Accidental breakage of fixed Glass

- A) by fracture extending through its entire thickness
- B) Damage to neon and illuminated signs and electric light fittings
- C) Accidental breakage of fixed sanitary earthenware
- D) Damage by impact or falling glass to
 - 1) the framework and fittings of the ground floor frontage
 - 2) goods on display in windows

including glass and Sanitary Earthenware in any part of the Buildings at the Premises otherwise occupied by the insured as a private dwelling provided that such glass and Sanitary Earthenware are not otherwise insured

excluding

- 1) breakage or Damage
 - A) consequent upon alterations to the framework or position of any of the Glass or neon and illuminated signs and electric light fittings or to sanitary earthenware
 - B) consequent upon settlement or expansion or contraction of frames or fittings in buildings under construction and during a period of six months after the date of completion of the buildings
 - C) while the Premises are empty or not in use
 - D) existing prior to the commencement of this insurance and not subsequently replaced
 - E) in respect of neon and illuminated signs and electric light fittings
 - 1) occasioned by or traceable to wear and tear or gradual deterioration mechanical or electrical breakdown or removal from the fixed position other than by theft or attempt thereat
 - 2) of bulbs or tubes unless consequent upon Damage to signs or fittings
- 2) any consequence of fire or explosion more specifically insured

Provided that the liability of the Company in respect of

- 1) Damage by impact or falling glass to the framework and fittings of the ground floor frontage or goods on display in windows shall not exceed £500 any one loss
- 2) breakage or Damage to
 - A) glass which is bent tinted stained or fired or incorporated in multiple glazed units (other than double glazing units)
 - B) decoration or protective film or alarm foil on glass shall not exceed £1,000 in any one Period of Insurance unless to comply with the quality recommended in the British Standard Code of Practice BS6262: 1982
- 12 **Oil** escaping from a fixed heating installation or apparatus connected therewith excluding the cost of replacing the oil
- 13 **Falling trees** or parts thereof excluding Damage caused by felling or lopping by or on behalf of the Insured
- 14 **Damage to Buildings** caused by falling television or radio receiving aerials fittings and masts
- 15 **Accidental Damage** for which the Insured is responsible to the underground water gas and drain pipes or electricity cable extending from the Buildings to the public mains

Insured's Contribution

This insurance does not cover the Insured's Contribution (as shown below or as otherwise specified in the Schedule) being the first part of each and every loss to be borne by the Insured at each separate premises as ascertained after the application of all other terms and conditions of the insurance including the Underinsurance Provision

A	Cover 9 (Subsidence) if insured	£1,000
B	All other Covers	£100

Exclusions

This insurance does not cover

A Marine Policies

Damage to property which at the time of the happening of the Damage is insured by or would but for the existence of this insurance be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected

B Sonic Bangs

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

C War and Allied Risks

Damage occasioned by

- 1) riot or civil commotion except to the extent that it is specifically insured
- 2) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion, revolution insurrection or military or usurped power

D Pollution and Contamination

Damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the Property Insured caused by

- 1) pollution or contamination which itself results from any Cover insured (other than Cover 10)
- 2) any Cover insured (other than Cover 10) which itself results from pollution or contamination

E Radioactive Contamination

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any liability or loss directly or indirectly caused by or contributed to by or arising from

- 1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

F Northern Ireland

Damage in Northern Ireland occasioned by or happening through or in consequence of

- 1) civil commotion
- 2) any unlawful wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association

For the purpose of this exclusion –

Unlawful Association means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973

Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear

In any action suit or other proceedings where the Company alleges that by reason of the provisions of this exclusion any Damage is not covered by this insurance the burden of proving that such Damage is covered shall be upon the Insured

G Terrorism – Chemical Biological and Radiological Contamination – Exclusion

This clause applies to the Property Damage Insurance Business Interruption Insurance and Computer Equipment Insurance sections if insured by this Policy

The Terrorism Exclusions applicable to each of the insurances above are deleted and replaced as follows

This Policy does not cover any loss damage liability cost or expense of any kind directly or indirectly caused by resulting from or in connection with any act of terrorism

For the purposes of this exclusion terrorism means the use or threat of use of biological chemical and/or nuclear force or contamination by any person(s) whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government(s) or put any section of the public in fear

This Policy does not cover any loss whatsoever or any expenditure resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from

- a) ionising radiations or contamination by radioactivity or from the combustion of any radioactive material
- b) chemical and/or biological and/or radiological irritants contaminants or pollutants

- computer records documents manuscripts and business books for an amount not exceeding £25,000 in respect of any one loss
- in so far as they are not otherwise insured directors partners and employees personal effects including clothing pedal cycles tools instruments and the like for an amount not exceeding £500 per person
- but any cover granted under this insurance for Damage by Theft shall not apply to personal effects partly or wholly of precious metal jewellery watches furs contact lenses portable electronic entertainment equipment cameras Money and securities of any description
- to the extent that they are not otherwise insured motor vehicles motor chassis and their contents
- satellite dishes
- Glass Sanitary Earthenware neon and illuminated signs and electric light fittings
- Static and mobile trailers

Definitions of Property

Property Insured

- Buildings
- General Contents
- Stock
- Other property or interests



At the Premises including within the open yards forming part of the Premises (subject to any specific exclusions)

all as defined below or more fully described in the Schedule and all being the property of the Insured or for which they are responsible but excluding

- property which is more specifically insured
- unless specifically notified to and accepted by the Company as insured
- A) land roads pavements piers jetties bridges culverts or excavations
- B) livestock growing crops or trees

Buildings

- buildings (being built mainly of brick stone concrete or other non-combustible materials unless otherwise stated in the Schedule)
- landlord's fixtures and fittings in and on the buildings
- small outside buildings extensions annexes gangways
- walls gates and fences
- services which shall mean telephone gas and water mains electrical instruments meters piping cabling and the like and the accessories thereon extending from the buildings to the perimeter of the premises or to the public mains (including those underground)

Tenant's Improvements

- tenant's improvements alterations and decorations

General Contents

- machinery plant fixtures fittings and other trade equipment
- all office equipment and other contents
- patterns models moulds plans and designs

Money

- cash bank notes currency notes cheques bankers drafts postal orders money orders current postage stamps and revenue stamps National Insurance stamps National Savings stamps and certificates holiday savings stamps luncheon vouchers credit company sales vouchers VAT purchase invoices Premium Bonds bills of exchange giro cheques and drafts gift tokens trading stamps unused units in franking machines consumer redemption vouchers and credit cards

Stock

- stock and materials in trade work in progress and finished goods

Glass

- normal flat annealed glass
- toughened and laminated glass
- mirrors
- bent tinted stained or fired glass
- decoration or protective film or alarm foil on glass



including lettering therein

Sanitary Ware

- sanitary ware of every description

Designation of Property

Where necessary the item heading under which any property is insured shall be determined by the designation under which such property appears in the Insured's books

The Insurance Provided

In respect of Buildings Tenant's Improvements and General Contents (other than motor vehicles directors' partners' and employees' and personal effects computer records documents manuscripts and business books)

the Company will pay

A the cost of reinstatement being

- where the property is destroyed the cost of rebuilding or in the case of General Contents the cost of its replacement by similar property
- where the property is damaged the cost of repairing or restoring the damaged portions to a condition substantially the same as but not better or more extensive than its condition when new

B the cost of complying with Public Authorities' requirements being

such additional cost of reinstatement of the property as may be incurred with the Company's consent in complying with Building Regulations or local authority or other statutory requirements first imposed upon the Insured following the Damage provided that the reinstatement is completed within twelve months of the occurrence of the Damage or within such further time as the Company may in writing allow

C the cost of removing debris being

the cost incurred with the Company's consent in removing debris dismantling demolishing shoring up and propping portions of the property but excluding any costs or expenses

- 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
- 2) arising from pollution or contamination of property not insured by this policy

D the cost of professional fees being

those necessarily incurred in the reinstatement of the property but not for preparing any claims

The undernoted provisions apply

I Public Authorities' Requirements

The Company shall not be liable in respect of cost B for

- improvements relating to undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance)
- any rate tax duty development or other charge or assessment which may arise out of capital appreciation as a result of complying with any of the regulations or requirements referred to

2 Partial Damage

Where Damage occurs to only part of the property the Company's liability shall not exceed the amount which the Company would have been liable to pay had the property been wholly destroyed

3 Reinstatement on Another Site

The work of reinstatement may be carried out wholly or partially upon another site and in any manner suitable to the requirements of the Insured provided that it does not increase the Company's liability

4 Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the Day One Reinstatement Value

Day One Reinstatement Value shall mean

The total of the insured costs A B C and D in reinstating the Property Insured to a condition substantially the same as when new at the level of costs applying at the commencement of the period of insurance

5 Alternative Basis of Settlement

The Company's liability shall be limited to the Alternative Basis of Settlement (as defined below)

- A) until the cost of reinstatement has actually been incurred
- B) if the work of reinstatement is not carried out as quickly as is reasonably practicable
- C) if at the time of its Damage the property is covered by any other insurance effected by or on behalf of the Insured and such other insurance is not on the identical basis of reinstatement defined in cost A
- D) if in the Schedule it is stated that the Alternative Basis of Settlement applies

Under the Alternative Basis of Settlement the Company will pay the value of the property at the time of its destruction or the amount of the damage including the cost of

- complying with Public Authorities requirements
- removing debris
- Professional fees

as defined in costs B C and D above and subject to the provisions and exceptions applying to those costs For the purpose of the Underinsurance Provision the Insurable Amount shall be the total of the value at the time of the Damage of the Property Insured by the item and the additional costs B C and D

In respect of computer records documents manuscripts and business books

the Company will pay

- A) the value of the materials as stationery
- B) the clerical labour and computer time expended in reproducing such computer records or writing up such documents
- C) the costs necessarily and reasonably incurred in connection with the reproduction of any information to be recorded

but excluding the value to the Insured of the information and subject to the Company's liability not exceeding the limit stated in the definition of General Contents

- D) the cost incurred with the Company's consent in removing debris dismantling demolishing shoring up and propping portions of the property but excluding any costs or expenses
- 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
 - 2) arising from pollution or contamination of property not insured by this policy

In respect of Stock and other insured property not specifically provided for

the Company will pay

- A) the value of the property at the time of its destruction or the amount of the damage
- B) the cost incurred with the Company's consent in removing debris dismantling demolishing shoring up and propping portions of the property but excluding any costs or expenses
 - 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
 - 2) arising from pollution or contamination of property not insured by this policy

The undernoted provisions apply

1 Seasonal Increase

The sum insured in respect of Stock shall be increased by 100% in accordance with the period(s) described on the schedule

2 Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the value at the time of Damage of the Property insured by the item

General Provisions applicable to all items

Reinstatement by the Company

The Company may at its own option reinstate or replace any property destroyed or damaged without being bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner

The Insured shall at their own expense produce and provide the Company with all such plans documents books and information as the company may reasonably require

Extinguishment Expenses

The Company will pay the reasonable costs incurred by the Insured in refilling fire extinguishing appliances and replacing used sprinkler heads solely in consequence of insured Damage to the Property Insured

Theft Cover Extension

Any cover granted under this insurance in respect of Theft includes

- A) the cost of repairing Damage to the Buildings (whether or not the Buildings are insured hereunder) if the Insured is responsible for the repairs and the Damage is not otherwise insured

- B) the reasonable expenses (not exceeding £1,000) incurred in necessarily replacing locks to the Buildings or safes or strongrooms therein consequent upon Theft (as insured) of keys from such building or from the residence of any of the authorised keyholding directors partners or employees of the Insured

Exhibitions Extension – applicable if shown in the schedule

The following item is added to the Property Damage Insurance

Exhibition Property at any Exhibition incidental to the Policyholder's Business or while in direct transit to and (or) from the Exhibition within the Situation

Exclusions

This Extension does not cover Damage

- 1) caused by or arising from (other than by fire or explosion) any marquee undergoing any process of production packing treatment or repair
- 2) To Exhibition Property at any Exhibition premises for longer than 30 days without the prior written agreement of the Company
- 3) To Exhibition Property whilst being demonstrated or worn
- 4) caused by theft of Exhibition Property left unattended at the Exhibition
 - a) during Exhibition opening hours
 - b) outside Exhibition opening hours unless theft involves entry to or exit from the room containing the Exhibition Property by violent or forcible means or the Exhibition premises or site is patrolled by security personnel

Basis of Settlement

The Company will pay or at its option reinstate or replace the Exhibition Property subject to the Limit of Liability stated in the schedule

Definitions

Exhibition shall mean any demonstration exhibition trade fair or show

Limit as per shown in the schedule

Memoranda

Property at other locations

Subject to all the provisions and exclusions the cover granted by this insurance is extended to apply to the undernoted Property Insured whilst removed from the premises as indicated below

except that

- 1) the insurance applies only in so far as the property is not otherwise insured
- 2) any cover granted in respect of Damage by Theft shall not apply under this extension
- 3) this extension applies only to Damage occurring within Great Britain Northern Ireland the Channel Islands the Isle of Man and the Republic of Ireland
- 4) the Company's liability for any one loss shall not exceed the limit stated

Property and Location	Limit of Liability for any one loss
A Computer records documents manuscripts and business books at any location and whilst in transit	The limit stated in the General Contents definition
B Other property (excluding vehicles licensed for road use) at any location to which the property has been temporarily removed for cleaning renovation repair or other similar purposes and whilst in transit	15% of the relative sum insured but in no case exceeding £250,000

Automatic Reinstatement after a Loss (not applicable in respect of Stock in Transit and Deterioration of Stock)

In the absence of written notice by the Insured or the Company to the contrary within 30 days of the occurrence of any Damage the Company's liability shall not be reduced by the amount of any loss and the Insured shall pay the appropriate additional premium for such automatic reinstatement of cover provided that in respect of Damage by Theft (if insured) the automatic reinstatement shall apply on the first occasion only in each Period of Insurance

Index Linking

If shown in the Schedule as applicable the Company will adjust the sum insured (and the Declared Value where appropriate) by each item except Rent in line with suitable indices of costs and the premium for renewal will be based on the adjusted amounts

Transfer of Interest

If at the time of any insured Damage to any building insured the Insured shall have contracted to sell their interest in the building and the purchase is subsequently completed the purchaser shall be entitled on completion of the purchase to the benefit of this Insurance in respect of such Damage if and so far as the property is not otherwise insured by the purchaser or on the purchaser's behalf against such Damage without prejudice to the rights and liabilities of the Insured or the Company under this insurance up to the date of completion

Workmen

Workmen are allowed on the Premises for the purpose of effecting repairs and minor structural and other alterations and also for general maintenance purposes and the like without prejudice to this insurance

Risk Protections (applicable only when the Insured is responsible for Risk Protections)

A Automatic Sprinkler and Fire Alarm Installations

(Applicable if a reduced premium rate is allowed on account of such an installation or if the insurance covers Damage by the accidental escape of water from a sprinkler installation)

The Insured shall

- 1) take all reasonable steps to
 - A) prevent frost and other damage to the installations and in so far as it is their responsibility
 - B) maintain the installations (including the automatic external alarm signal) in efficient condition

- C) maintain ready access to the water supply control facilities
- 2) in the event that changes repairs or alterations to the installations are proposed notify the company in writing and obtain its prior agreement in writing
- 3) allow the Company access to the Premises at all reasonable times for the purpose of inspecting the installations
- 4) carry out the routine tests laid down by the Company and remedy promptly any defect revealed by a test

In the event that alterations or repairs become necessary to the automatic sprinkler installation the Company may at its option suspend any cover which is granted against Damage by the accidental escape of water from the installation until the alterations or repairs have been carried out and approved by the Company Notice of any such action will be given by the Company in writing

B Fire Extinguishing Appliances

(Applicable if a reduced premium rate is allowed on account of the appliances)

The Insured shall maintain all fire extinguishing appliances in efficient working order

C Security Precautions

(Applicable to any cover granted in respect of Damage by Theft and Money and where the Insured is responsible for said Security Precautions and is shown as applicable on the Schedule)

It is a condition precedent to the Company's liability for loss or damage that

- A) in respect of any Intruder Alarm System installed at the Premises
 - 1) the intruder Alarm System is maintained in full and effective working order
 - 2) the Business Premises are not left unattended unless the Intruder Alarm System is tested and set in its entirety
 - 3) where the Intruder Alarm System is required or approved by the Company as a condition of cover it is installed in accordance with a specification agreed in writing by the Company
 - 4) no alteration to or substitution of
 - A) any part of the Intruder Alarm System
 - B) the procedures agreed by the Insured for police or any other response to any activation of or other warning signal pertaining to the Intruder Alarm System
 - C) the maintenance contract

shall be made without the written agreement of the Company

- 5) no structural alteration of or changes in layout to the Premises that could affect operation of the Intruder Alarm System shall be made without the written agreement of the Company
- 6) the Insured shall maintain secrecy of codes for operation of the Intruder Alarm System and shall not leave details of such codes at the Business Premises when the Business Premises are unattended
- 7) in the event of notification of any activation of the Intruder Alarm System or interruption of the means of communication during any period that the system is set a Keyholder shall attend and allow access to the Business Premises without delay
- 8) in the event that the Insured receives any notification
 - A) from the police alarm installer or maintenance contractor or Alarm Receiving Centre that response to alarm signals or line interruptions from the Intruder Alarm System may be withdrawn or the level of response reduced or delayed
 - B) from a Local Authority or Magistrate imposing any requirement for abatement of nuisance
 - C) that the Intruder Alarm System cannot be returned or maintained in full working order the Insured shall advise the Company as soon as possible and in any event not later than 10 am on the Company's next working day and comply with any subsequent requirements stipulated by the Company
- B) whenever the Business Premises are left unattended
 - 1) all locks bolts and other protective devices are in full and effective operation
 - 2) all keys (including those relating to any part of the Intruder Alarm System) are removed from the Business Premises
- C) out of working hours all keys and notes of combination lock letters and numbers of safes and strongrooms containing money are removed from the business premises

D The Minimum Standard of Security

(Applicable to any cover granted in respect of Damage by Theft and where the Insured is responsible for said Minimum Standard of Security and is shown as applicable on the Schedule)

It is a condition precedent to the Company's liability for Damage that the Insured shall have implemented the following security measures by the Effective Date stated in the Schedule

- A) the Final Exit Door of the Premises be fitted with a mortice deadlock which has 5 or more levers and/or conforms to BS3621 : 1980 specification for thief resistant locks and matching boxed striking plate
- B) All other external doors and all internal doors giving access to any part of the buildings not occupied by the Insured for the purpose of the Business be fitted with either
 - 1) A mortice deadlock with matching boxed striking plate as specified in A) above
 - or
 - 2) Two key – operated security bolts for doors one fitted approximately 30cm from the top of the door and the other 30cm from the bottom
- C) all ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies or down pipes are to be fitted with key-operated window locks This requirement does not apply to windows/skylights which are protected by solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from the Company and is stated on the Schedule

Any door or window officially designed a fire exit by the fire authority is excluded from these requirements

Interpretations

Intruder alarm System includes all lines and equipment used to transmit the signals to and from the Premises

Keyholder shall mean any person or keyholding company authorised by the Insured who is available at all times when the Intruder Alarm System is set to accept notification of faults or alarm signals or messages relating to the Intruder Alarm System

Business Premises shall mean that part of the Premises occupied by the Insured for the purposes of the Business described in the Schedule

Business Interruption Insurance

If Damage by any of the Covers insured occurs at the Premises

- A) to property used by the Insured for the purpose of the Business which causes interruption of or interference with the Insured's Business at the Premises
- B) which prevents the Insured from tracing or establishing customers' Outstanding Debit Balances in whole or in part due to them

the Company will pay to the Insured

- 1) in respect of A) the amount of loss resulting from the interruption or interference caused by the Damage in accordance with the provisions of the insurance

provided that payment has been made or liability admitted for the Damage under an insurance covering the interest of the Insured in the property
- 2) in respect of B) the amount of loss resulting from the Damage in accordance with the provisions of the insurance

The Company's liability in any one Period of Insurance shall not exceed in the whole

- 1) in respect of A) the total sum insured or in respect of any item its sum insured or any other stated limit of liability
- 2) in respect of B) the sum of £5,000 or any other limit of liability stated in the Schedule

For the purpose of this insurance Damage shall mean loss destruction or damage

Covers

The following are the Covers insured except as otherwise stated in the Schedule

- I A **Fire** excluding Damage
 - 1) by explosion resulting from fire
 - 2) to property caused by its undergoing any process involving the application of heat
- B **Explosion** excluding
 - 1) damage caused by the bursting of any vessel machine or apparatus belonging to or under the control of the Insured in which internal pressure is due to steam only
 - 2) loss resulting from the Insured being deprived of the use of any vessel machine or apparatus or its contents as a result of the explosion thereof

but this shall not exclude explosion of

 - any boiler used for domestic purposes only or of any other boiler or economiser on the Premises
 - gas used for domestic purposes only
- C **Lightning**
- D **Aircraft**

- 2 **Earthquake** excluding Damage caused by fire
- 3 **Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons** excluding Damage
 - 1) arising from confiscation requisition or destruction by order of the government or any public authority
 - 2) arising from cessation of work
- 4 **Storm or Flood** excluding Damage
 - 1) attributable solely to change in the water table level
 - 2) caused by frost subsidence ground heave or landslip
 - 3) to fences gates and moveable property in the open
- 5 **Escape of water from any tank apparatus or pipe** excluding Damage
 - 1) by water discharged or leaking from an automatic sprinkler installation
 - 2) in respect of any building which is empty or not in use
- 6 **Impact** by any road vehicle (including any fork lift truck or other industrial vehicle) or animal
- 7 **Accidental escape of water from any automatic sprinkler installation** excluding Damage
 - 1) by freezing in any building which is empty or not in use
 - 2) by heat caused by fire
- 8 **Theft (which shall be deemed to include attempted theft)** excluding Damage
 - 1) which does not involve
 - entry to or exit from a building by forcible and violent means or
 - actual or threatened assault of violence
 - 2) to property in transit
- 9 **Subsidence ground heave or landslip** excluding Damage
 - 1) arising from the settlement or movement of made-up ground or by coastal or river erosion
 - 2) occurring as a result of the construction demolition structural alteration or structural repair of any property at the Premises
 - 3) arising from normal settlement or bedding down of new structures
 - 4) commencing prior to the granting of cover under this insurance

10 Any other accident (excluding Damage)

- 1) by any of
 - A) the Covers
 - B) the causes expressly excluded from the Covers specified in paragraphs 1-9 and 11-14 (whether or not insured)
- 2) to any property caused by
 - A) its own faulty or defective design or materials
 - B) inherent vice latent defect gradual deterioration wear and tear
 - C) faulty or defective workmanship operational error or omission on the part of the Insured or any of their employees

but this shall not exclude subsequent Damage which itself results from a cause not otherwise excluded

- 3) caused by
 - A) corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or insects
 - B) change in temperature colour flavour texture or finish
 - C) joint leakage failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
 - D) mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which the breakdown or derangement originates
 - E) the deliberate act of a supply undertaking in withholding the supply of water gas electricity fuel or telecommunication services

but this shall not exclude

- 1) such Damage which itself results from other Damage and is not otherwise excluded
 - 2) subsequent Damage which itself results from a cause not otherwise excluded
- 4) caused by
 - A) pollution or contamination
 - B) acts of fraud or dishonesty
 - C) disappearance unexplained or inventory shortage misfiling or misplacing of information
 - 5) to
 - A) a building or structure caused by its own collapse or cracking

- B) moveable property in the open fences and gates by wind rain hail sleet snow flood or dust
 - C) property resulting from its undergoing any process of production packing treatment testing commissioning servicing or repair
- 6) to
 - A) property in transit
 - B) property or structures in course of construction or erection and materials or supplies in connection with all such property or structures
 - C) vehicles licensed for road use (including accessories thereon) caravans trailers railway locomotives rolling stock watercraft or aircraft
 - D) land roads pavements piers jetties bridges culverts or excavations
 - E) livestock growing crops or trees

11 Oil escaping from a fixed heating installation or apparatus connected therewith

12 Falling trees or parts thereof excluding Damage caused by felling or lopping by or on behalf of the Insured

13 Damage to Buildings caused by falling television or radio receiving aerials aerial fittings and masts

14 Accidental Damage for which the Insured is responsible to the underground water gas and drain pipes or electricity cable extending from the Buildings to the public mains

Exclusions

The Company shall not be liable for loss resulting from

A War and Allied Risks

Damage occasioned by

- 1) riot or civil commotion unless such Cover is specifically insured and then only to the extent stated
- 2) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion, revolution insurrection or military or usurped power

B Sonic Bangs

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

C Pollution and Contamination

pollution or contamination but this shall not exclude loss resulting from Damage (not otherwise excluded) caused by

- 1) pollution or contamination which itself results from any Cover insured (other than Cover 10)
- 2) any Cover insured (other than Cover 10) which itself results from pollution or contamination

D Radioactive Contamination

Damage occasioned by or happening through or occasioning loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any liability or loss directly or indirectly caused by or contributed to by or arising from

- 1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

E Northern Ireland

Damage in Northern Ireland occasioned by or happening through

- 1) civil commotion
- 2) any unlawful wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association

For the purpose of this exclusion –

Unlawful Association means any organisation which is engaged in Terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973

Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear

In any action suit or other proceedings where the Company alleges that by reason of the provisions of this exclusion any Damage is not covered by this insurance the burden of proving that such Damage is covered shall be upon the Insured

The Insurance Provided**Items on Gross Profit**

Subject to the provisions below the Company will pay as indemnity –

A) In respect of Reduction in Turnover

The sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period falls short of the Standard Turnover in consequence of the Damage

B) In respect of Increase in Cost of Working

the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage

but not exceeding the total of

- the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided plus
- 5% of the sum insured by the item (but not more than £250,000)

The following are the provisions referred to above

1 Alternative Trading

If during the Indemnity Period goods are sold or services rendered elsewhere than at the Premises for the benefit of the Business either by the Insured or by others on the Insured's behalf the money paid or payable in respect of such sales or services shall be taken into account in arriving at the turnover during the Indemnity Period

2 Savings

If any of the charges or expenses of the Business payable out of Gross Profit cease or reduce in consequence of the Damage the amount of such savings during the Indemnity Period shall be deducted from the amount payable

3 Professional Accountants' Charges

The Company will pay the reasonable charges payable by the Insured to their professional accountants for producing information required by the Company under the terms of the Claims Conditions and for reporting that such information is in accordance with the Insured's accounts

4 Underinsurance

If the sum insured is less than the Insurable Amount the amount payable shall be proportionately reduced

Outstanding Debit Balances

Subject to the provisions below the Company will pay as indemnity -

A) The difference between

- 1) the Outstanding Debit Balances

and

- 2) the total of the amounts received or traced in connection with such balances

B) The additional expenditure incurred with the consent of the Company in tracing and establishing customers' debit balances after the Damage

The following are the provisions referred to above

1 Professional Accountants' charges

The Company will pay the reasonable charges payable by the Insured to their professional accountants for producing information required by the Company under the terms of the Claims Conditions and for reporting that such information is in accordance with the Insured's accounts

2 Limit of Liability

The Company's liability in any Period of Insurance shall not exceed in the whole the sum of £5,000 or any other limit of liability stated in the Schedule

Definitions

The following notes refer to the Definitions stated below

- 1 To the extent that the Insured is accountable to the tax authorities for Value Added tax all terms in this insurance shall be exclusive of such tax
- 2 For the purpose of these definitions any adjustment implemented in current cost accounting shall be disregarded
- 3 The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's normal accountancy methods due provision being made for depreciation
- 4 The Uninsured Variable costs have the meaning usually attached to them in the Insured's accounts
- 5 In the definition of Insurable Amount the amount of Gross Profit shall be proportionately increased to correspond with the Maximum Indemnity Period where it exceeds twelve months

Indemnity Period

the period beginning when the Damage occurs and ending when the results of the Business cease to be affected by the Damage but not exceeding the Maximum Indemnity Period (as shown in the Schedule)

Turnover

the money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the Business at the Premises

Gross Profit

the amount by which the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed

the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Variable Costs

Uninsured Variable Costs

- Purchases and related discounts
- Bad debts

unless otherwise stated in the Schedule

Rate of Gross Profit

the rate which Gross Profit would have borne to Turnover during the Indemnity Period

Standard Turnover and
the Turnover which would have been obtained during the Indemnity period

Insurable Amount

the Gross Profit which would have been earned in the twelve months immediately following the date of the Damage

had the Damage not occurred after account has been taken of the trends of the Business of the variations in or other circumstances affecting the Business either before or after the Damage or which would have affected the Business had the Damage not occurred

Outstanding Debit Balances

The total recorded under the provisions of Debit Recording adjusted for

- A) bad debts
- B) amounts debited (or invoiced but not debited) and credited (including credit notes and cash not passed through the books at the time of the Damage) to the credit accounts of the Business in the period between the date to which the last monthly record relates and the date of the Damage
and
- C) any abnormal condition of trade which had or could have had a material effect on the Business so that the figures thus adjusted shall represent as nearly as reasonably practicable those which would have been obtained at the date of the Damage had the Damage not occurred

General Extensions

The insurance is extended to include loss as insured in consequence of

- I
 - A) closure or restrictions placed on the Premises on the advice or with the approval of the Medical Officer of Health of the Public authority as a result of a notifiable human disease manifesting itself at the Premises
 - B) Injury or illness sustained by any customer or employee arising from or traceable to foreign or injurious matter in food and drink sold from the Premises
 - C) closing of the whole or part of the Premises by order of the Public Authority for the area in which the Premises are situate consequent upon defects in the drains and other sanitary arrangements at the Premises
 - D) murder or suicide occurring at the Premises
 - E) vermin and pests at the Premises
 - F) damage (but excluding obstruction by snow or flood water) to property in the vicinity of the Premises by any of the Covers insured which
 - 1) hinders or prevents the use of the Premises or access thereto or
 - 2) causes a fall in the number of customers attracted to the vicinity of the Premises whether the property used by the Insured for the purpose of the Business shall be damaged or not

but excluding Damage which prevents or hinders the supply of electricity gas water or telecommunications services

provided that the Company's liability after the application of all other terms and conditions of the Policy shall not exceed the sum insured by this insurance

- 2 Damage by any of the Covers insured to any suppliers' premises within Great Britain Northern Ireland the channel Islands or the Isle of Man up to a limit of 10% of the Gross Profit Sum Insured

- 3 Damage by any of the Covers insured to property at any generating station or substation of the public electricity supply undertaking land based premises of the public gas supply undertaking or of any natural gas producer linked directly therewith water works or pumping station of the public water supply undertaking from which the Insured obtains electricity gas or water shall be deemed to have resulted from Damage to property at the Premises

provided that the Company's liability after the application of all other terms and conditions of the Policy shall not exceed the sum insured by this insurance

General Memoranda

Payments on Account

Payments on account may be made during the Indemnity Period if desired

Automatic Reinstatement after a Loss

(not applicable in respect of Outstanding Debit Balances or Loss of Liquor Licence)

In the absence of written notice by the Insured or the Company to the contrary the Company's liability shall not be reduced by the amount of any loss the Insured undertaking to pay the appropriate additional premium for such automatic reinstatement of cover

Records

The Insured shall maintain a record elsewhere than in the building in which the original records are kept showing the total amount outstanding in the credit accounts of the Business at the end of each month and in the event of Damage giving rise to claim shall supply that record to the Company

Misuse or Contamination of Computer Systems

Insofar as this insurance covers loss resulting from Computer Misuse the Company's liability in respect of any such loss shall not exceed £100,000 (or the total sum insured or any other stated limit of liability if less) after the application of all the provisions of the insurance including any deductible

Computer Misuse shall mean the deliberate or accidental misuse or contamination of any computer system (including programs and data) from

- A) Any act executed through accessing the system
- B) Any infection of any kind within the system

Money Insurance

Section I Money

The Company will pay to the Insured up to the Limit of Liability for any loss of or damage to the Money and property described in Items 1 to 5 below

provided that

- A) as regards Item 3 the loss or damage is due to robbery or attempt thereat
- B) as regards Item 5 the loss or damage is due to theft or attempt thereat and
- C) the Company's liability in respect of any one occurrence or number of occurrences arising directly or indirectly from any one source or original cause shall not exceed the relevant Limit of Liability

Item No.		Limit of Liability any one loss
1	Money as described in Interpretation IA In the Insured's Premises on contract site whilst attended during Working Hours or in transit or in a bank night Safe and thereafter within bank premises until at the bank's risk and at the Insured's residence	£2000
2	Money as described in Interpretation IB	£250,000
3	Clothing and personal effects (not exceeding £25 per person in personal money) belonging to the Insured or any of the Insured's directors partners or employees while engaged in the Business	£250 per person
4	Stamped or impressed National Insurance Cards	Unlimited
5	Any postal franking machine safe strongroom or any container or waistcoat used for the carriage of Money belonging to the Insured or for which the Policyholder is responsible	Unlimited

Exclusions

The Company shall not be liable for

- 1) loss by theft by any director partner or employee of the Insured not discovered within seven working days of the occurrence
- 2) shortage due to error or omission
- 3) loss from an unattended vehicle
- 4) loss due to the use of counterfeit Money
- 5) loss or damage arising from riot or civil commotion in Northern Ireland and the Republic of Ireland
- 6) losses not within Great Britain Northern Ireland the Republic of Ireland and the Channel Islands or the Isle of Man

- 7) loss destruction or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
- 8) loss or damage directly arising from war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
- 9) loss from the Insured's residence if the Money is not in a locked safe
- 10) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any liability or loss directly or indirectly caused by or contributed to by or arising from
 - 1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - 2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 11) the first £100 of each and every loss

Interpretations

- 1 Money shall mean
 - A) cash bank notes currency notes uncrossed cheques (including travellers cheques but excluding pre-signed blank cheques) uncrossed bankers' drafts uncrossed postal orders uncrossed money orders current postage and revenue stamps National Insurance stamps (not fixed to cards) National Savings stamps bills of exchange luncheon vouchers consumer redemption vouchers Holiday with Pay stamps gift tokens trading stamps
 - B) crossed cheques (other than pre-signed blank cheques) crossed bankers' drafts crossed giro cheques and crossed postal orders crossed money orders unused units in franking machines National Savings Certificates Premium Bonds credit company sales vouchers VAT purchase invoices

belonging to the Insured or for which the Insured is responsible and pertaining to the Business
- 2 Working Hours shall mean

the period during which the Premises are actually occupied for Business purposes and during which the Insured or those of the Insured's employees who are entrusted with Money are in the Premises

Special Conditions

Contribution

If at the time of any claim under this insurance the Insured is or would but for the existence of this Policy be entitled to indemnity under any other policy or policies the Company shall not be liable except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected

Section 2 Personal Injury (Robbery)

In the event of the Insured or any director partner or employee of the Insured (hereinafter called the Insured Person) sustaining accidental Bodily Injury which

- A) is sustained solely and directly as a result of robbery or attempt thereat while such Insured Person is engaged in the Business and
- B) within two years is the sole cause of Death Disablement or incurring of Medical Expenses for which the Benefit is claimed

the Company will pay the appropriate Benefit to the Insured in accordance with the number of Units of cover as shown the Schedule

Bodily Injury does not include sickness or disease or any naturally occurring condition or degenerative process or the result of a gradually operating cause

Exclusions

The Company will not pay the Benefit if

- 1 Bodily Injury is sustained by any person before such person attains the age of sixteen years or after the expiry of the Period of Insurance during which such person attains the age of seventy five years
- 2 Bodily Injury Death Disablement or Medical Expenses is the result of or is contributed to by the Insured Person having a physical or mental defect of any sort which was known either to the Insured or the Insured Person when the Policy was issued or at renewal

However the exclusion shall not apply if the defect has been notified to the Company and accepted in writing

Interpretations

- I Benefits shall mean
 - 1) Death
Disablement
 - 2) Loss of one or more Limbs or Eyes
 - 3) Permanent Total Disablement other than by Loss of Limb or Eye from gainful employment of any and every kind
 - 4) Temporary Total Disablement from usual occupation
 - 5) Medical Expenses necessarily incurred in the treatment of the Insured Person

- 2 The amount payable for each Unit of cover shall be:

Benefit

- 1) £5000
- 2) £5000
- 3) £5000
- 4) £50 per week for a maximum of 104 weeks in all and not necessarily consecutive
- 5) Reimbursement up to 15% of the amount payable under Benefit 4

- 3 Loss of Limb shall mean

- 1) in the case of a leg loss by physical severance at or above the ankle or permanent total loss of use of a complete foot or leg
- 2) in the case of an arm loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent total loss of use of a complete arm or hand

- 4 Loss of Eye shall mean permanent and total loss of sight which will be considered as having occurred

- 1) in both eyes if the Insured Person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- 2) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning seeing at 3 feet what the Insured Person should see at 60 feet)

- 5 Medical Expenses shall mean the cost of medical surgical or other remedial attention treatment or appliances given or prescribed by a qualified member of the medical profession and all hospital nursing home and ambulance charges

RSA Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right

Our complaints process

Initially, please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the Company's final decision in writing

Customer Relations Contact Details

Customer Relations Office
RSA
Bowling Mill
Dean Clough Industrial Estate
Halifax
HX3 5WA

What to do if you are still not satisfied

If you are still not satisfied Royal & Sun Alliance Insurance plc is regulated by the Financial Conduct Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them

Insurance Division
The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Your rights

Your rights as a customer to take legal action remains unaffected by the existence or use of any complaints procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority.