

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section.

**Special definitions
for this section****Contents**

The contents of **your business premises** used in connection with the **business** which belong to **you** or for which **you** are legally responsible, including:

- a. computer and ancillary equipment (including VDU's, keyboards, printers and software), television and video equipment, photographic, photocopying, surveying and telecommunications equipment;
- b. documents, briefs, manuscripts, plans, business books, computer systems records and programs, transparencies, prints, negatives and portfolios;
- c. goods held in trust, stock and samples;
- d. wines, spirits and tobacco kept for entertainment purposes;
- e. works of art or precious metals;
- f. fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings;
- g. heating oil for the **business premises** contained in fixed tanks in the open at the premises;
- h. tenant's improvements, decorations, fixtures and fittings including, if attached to the building, external signs, aerials and satellite dishes;
- i. pipes, ducting, cables, wires and associated control equipment at the premises and extending to the public mains.

Money and personal effects are not included within this definition.

Money

Cash, bank and currency notes, cheques, travelers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travelers tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to **you**.

What is covered

We will insure **you** against **damage** occurring during the **period of insurance** to:

- a. **contents** contained in the **business premises**;
- b. **contents** used and kept at the home of any partner, director or employee of **yours** for the purposes of the **business**;
- c. **contents** temporarily elsewhere, including while in transit, within the **geographical limits**;
- d. **contents** temporarily elsewhere, including while in transit, outside the **geographical limits**, for up to 45 days in total during the **period of insurance**.

Additional cover

We will also pay for:

Glass breakage

1. The necessary and reasonable costs **you** incur following breakage or scratching of glass, which belongs to **you** or for which **you** are responsible, for:
 - a. temporary boarding up;
 - b. repair of window frames or removal or replacement of fixtures and fittings in the course of replacing the glass;
 - c. replacement lettering or other ornamental work and alarm foil on glass.

Additions to contents

2. **Damage** to any additional **contents**, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

Money	3. Damage to money held in connection with the business : <ol style="list-style-type: none"> a. in the business premises while open for business or in a locked safe; b. in transit within the geographical limits (or in transit outside the geographical limits for up to 45 days in total during the period of insurance) or at the home of any partner, director or employee of yours.
Personal effects	4. Damage to the personal belongings of your employees or visitors to the business premises provided they are not insured elsewhere.
Reconstitution of data	5. The reasonable cost of reconstituting the data you need to continue your business , if your business records and electronic data have been lost or distorted as a direct result of damage covered under this section.
Lock replacement	6. The costs you incur to replace locks and keys necessary to maintain the security of the premises or safes following theft of keys involving force and violence.
Rent	7. The amount of any rent for the business premises that you must pay for any period during which the business premises or any part of it is unusable as a result of damage insured by this section.
Building damage by theft	8. The cost of repairing damage to the business premises buildings caused by theft or attempted theft and for which you are legally liable.
Personal assault	9. Compensation as shown in the schedule if any partner, director or employee of yours is physically injured in the course of your business in a robbery or attempted robbery either at the business premises or within the geographical limits (or during the course of a temporary trip outside the geographical limits where covered under clause d of What is covered above) and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the period of insurance .

What is not covered

- A. **We** will not make any payment for:
1. **damage** caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless the **damage** is caused by storm or fire;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft from an unattended vehicle unless the item is out of sight in a locked boot or locked load area of a commercial vehicle;
 - f. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the **business premises** is occupied and in use;
 - g. **date recognition**.
 - h. any computer **virus**.
 2. **damage** to property being cleaned, worked on or maintained.
 3. loss or distortion of information resulting from computer error or malfunction.
 4. the value to **you** of any lost or distorted information.
 5. **damage** to any electrical or mechanical plant or equipment (other than **business premises** computers and ancillary equipment) directly resulting from its own breakdown, explosion or collapse.
 6. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.

Property - Contents

Policy wording

7. unexplained loss or disappearance or inventory shortage.
 8. loss due to clerical or accounting errors.
 9. loss by fraud or dishonesty of any partner, director or employee of **yours**, unless the loss is notified to **us** within 10 working days of its discovery by **you**.
 10. any indirect losses which result from the incident which caused **you** to claim.
 11. pollution or contamination except **damage** to insured property which is not otherwise excluded and which is caused by:
 - a. pollution or contamination which itself results from insured **damage** covered under this section, or
 - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination.
 12. a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
 - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.
- If there is any dispute between **you** and **us** over the application of this exclusion, it will be for **you** to show that the exclusion does not apply.
13. **war, confiscation and nuclear risks**.
 14. the amount of the **excess**.

How much we will pay

How much we will pay	We will pay up to the amount insured shown in the schedule unless limited below.
Repair and replacement	At our option we will repair, replace or pay for any lost or damaged items on the following basis: <ol style="list-style-type: none"> 1. for contents, the cost of repair or replacement as new; 2. for personal effects, the cost of repair or replacement as new, but not more than the amount shown in the schedule for each incident of loss.
Debris removal	We will pay the necessary and reasonable costs and expenses you incur to remove debris of contents from the premises or the area immediately adjacent, following damage insured by this section.
Under insurance	If, at the time of damage , the amount insured is less than 85% of the total value of the contents , the amount we pay will be reduced in the same proportion as the under insurance.
Fraud and dishonesty	We will not pay more than the amount shown in the schedule for all losses discovered during the period of insurance arising from the fraud or dishonesty of any partner, director or employee of yours .
Index linking	The amount insured for contents will be adjusted monthly in line with any increase in nationally published indices. We will not reduce the amount insured without your consent.
Personal assault	We will not pay compensation under more than one heading in the schedule for the same injury.

Your obligations

If any damage occurs	<p>We will not make any payment under this section unless you notify us promptly of any damage which might be covered. If you think a crime has been committed, you must also report it to the police.</p> <p>In the case of the loss or theft of any computer and ancillary equipment while it is temporarily removed from the business premises, we will not make any payment unless you report the loss to the police within 48 hours after you become aware of it.</p> <p>You should arrange for urgent repairs to be done immediately. Before any other repair work begins we have the right to inspect the damaged property. We will tell you if we want to do this.</p>
Computer breakdown	<p>We will not make any payment for breakdown of computers or ancillary equipment unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of breakdown.</p>
Backing up electronic data	<p>We will not make any payment for reconstitution of electronic data unless you take all reasonable steps to make back-up copies of all such data at least once a week and keep the copies away from the business premises.</p>
Security	<p>We will not make any payment under this section unless you ensure that all fire alarms, security systems and physical protections notified to us are in full operation whenever the business premises is left unattended. You must also advise us as soon as reasonably possible if for any reason a system is not working properly. We may then vary the terms and conditions of this policy. All systems must be regularly serviced under contract by a reputable company at least annually.</p>
Unoccupancy	<p>You must tell us immediately if the business premises will be left unoccupied or will not be used for more than 30 consecutive days. If you do not, we will not make any payment for damage occurring while the buildings are unoccupied.</p>