



Policy Booklet

Farm Combined



Helpline Services

Available 24 hours each day, 7 days every week, all year round (unless otherwise stated below)

These helpline services are provided which the Insured may use while this Policy is in force to discuss business problems in the following categories:

Eurolaw Commercial Legal Advice

Unlimited access, over the telephone, to a team of lawyers for confidential legal advice on any commercial legal problem affecting the business such as:

- employment law
- contract disputes
- licences
- criminal proceedings
- landlord and tenant problems

and many more

Telephone legal advice can only be offered in respect of matters subject to laws of:

- the United Kingdom
- any other member state of the European Union
- the Isle of Man and the Channel Islands
- Switzerland and Norway.

The helpline operates 24 hours a day, 7 days a week throughout the year for advice on the laws of England and Wales, the Insured may call at any time.

Where advice is sought in an area of law beyond this jurisdiction or in respect of very specialist matters, the Insured will be referred to a team of specialist advisors. This will include European law and certain areas of law for Scotland and Northern Ireland.

Specialist advice is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, a specialist advisor will call the Insured back.

This helpline is provided on Our behalf by DAS Legal Expenses Insurance Company Limited all calls are recorded.

Tax Advice

Unlimited access, over the telephone, to a team of tax specialists for confidential advice on any commercial tax problem affecting the business such as:

- Corporation Tax
- imports & exports
- Value Added Tax
- pension schemes

Telephone tax advice can only be offered in respect of matters subject to the laws of the United Kingdom.

The helpline operates 9am – 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, a tax specialist will call the Insured back.

This helpline is provided on Our behalf by DAS Legal Expenses Insurance Company Limited all calls are recorded.

Business Assistance

In the event of an unforeseen emergency affecting the Insured's business premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on behalf of the Insured. All costs of the assistance provided will remain the responsibility of the Insured. Some examples of unforeseen emergencies are:

- burst pipes or blocked drains
- serious damage to the roof
- breakdown of the main heating system

The helpline operates 24 hours a day, 7 days a week throughout the year, the Insured may call at any time.

This helpline is provided on Our behalf by DAS Legal Expenses Insurance Company Limited all calls are recorded.

To contact any of the above helplines, simply telephone **0345 878 5024**.

Please ensure the Insured's Policy number is available when telephoning any of the above Helpline Services as this will be requested - the Policy number appears on the Schedule.

Emergency Glazing & Security Assistance Helpline

Telephone **0345 878 5455**

The Company's glass replacement service provides an efficient replacement service for fixed internal and external glass 24 hours a day, 7 days a week throughout the year. In addition, replacement locks or emergency security measures are also available.

Provided the Damage is covered by this Policy, the cost will be settled by the Company directly with the Company's service providers. If, however, this Policy requires payment of the first amount of any claim, or if the Insured is Value Added Tax registered, the Company's service provider will invoice the Insured direct for this amount.

NOTE: Using any other repairer will not affect the Insured's right to claim under this Policy.

This helpline is provided on Our behalf by Glassolutions and calls may be recorded.

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Farm Combined Policy

NIG policies are underwritten by U K Insurance Limited, (the "Company"). The Company will provide the insurance described in this Policy, which consists of individual Sections, (subject to the terms, definitions, conditions, clauses and exclusions) for the Period of Insurance. This Policy should be read in conjunction with the Schedule which confirms the Sections You are covered for.

The statement of fact or proposal and all information supplied by or on behalf of the Insured shall be incorporated in the contract.

General Definitions

These definitions apply to this Policy. In addition other more specific definitions apply under some of the Policy Sections and are stated in those Policy Sections.

Any word or expression to which a particular meaning has been given in the General Definitions in this Policy or in the Definitions within the Sections of this Policy shall have that meaning wherever it appears when commencing with a capital letter in this Policy or the relevant Section respectively.

Average

Whenever an item is declared to be subject to average under this Policy, if the property covered thereby at the commencement of any Damage insured against under this Policy is collectively of greater value than its Sum Insured, then the Insured shall be considered as their own insurer for the difference and shall bear a rateable share of the loss accordingly.

Business

The business as stated in the Schedule including:

- a** directly connected activities, such as:
 - i** the use of contractors on the Premises;
 - ii** rural controls undertaken at the Premises including pest or vermin control activities;
 - iii** the use of accommodation land;
 - iv** agricultural contracting (excluding crop spraying) on a neighbourly reciprocal basis only, where no money changes hands;
 - v** bed and breakfast;
 - vi** retail sales of home grown produce including farmers markets, unless the produce has been processed;
 - vii** hiring out of the Insured's animals for stud purposes excluding horses;
 - viii** letting of land for caravans and/or tents;
 - ix** letting of land to another farmer for purposes no more extensive than the use by the Insured;
 - x** sale of hay and straw, grown by the Insured for animal feed purposes;
 - xi** school visits and/or farm open days other than open farms or tourist attractions;
 - xii** private shoots up to a maximum of 10 days per annum not advertised or operated for profit; and
 - xiii** charity events, fetes, BBQ's, barn dances and cocktail parties, as fundraising events for up to 100 people;

- b** the ownership, use, repair, maintenance and decoration, of the Premises occupied by the Insured; and
- c** the repair or maintenance of vehicles or plant, owned and used by the Insured.

Business Hours

The period during which the Premises are actually occupied by the Insured, Employees and/or persons responsible on a neighbourly reciprocal basis, for the purposes of the Business.

Company/We/Us/Our

U K Insurance Limited trading as NIG and/or such other authorised Insurer as U K Insurance Limited may contract to underwrite any part of this Policy.

Damage

Accidental loss, destruction or damage.

Employee

Any person while working for the Insured in connection with the Business who is:

- a** under a contract of service or apprenticeship, with the Insured;
- b** under a contract of service or apprenticeship, with some other employer and who is hired to or borrowed by the Insured;
- c** a labour master or a person supplied by a labour master;
- d** engaged by a labour only sub-contractor;
- e** a self-employed person performing work under a similar degree of control and direction by the Insured as a person under a contract of service or apprenticeship, with the Insured;
- f** a driver or operator of hired-in plant;
- g** a trainee or person undergoing work experience; or
- h** a voluntary helper.

Index Linking

Whenever a Sum Insured is declared to be subject to index linking under this Policy it is adjusted at monthly intervals as follows:

- a** in respect of Buildings (other than Buildings under the Farm Home Buildings Section) and Tenants' Improvements – in accordance with the percentage change in the General Building Cost Information Service;
- b** in respect of Plant, Machinery, Trade Fixtures (and all other contents), Portable Hand Tools and Electronic Business Machines, Computers and Software and Household Contents (under the Farm Home Contents Section) - in accordance with the Durable Goods Section of the Retail Prices Index;
- c** in respect of Stock in Trade, Customers' Goods, Cigarettes and Tobacco, Wines and Spirits, Stock at Exhibitions, Estimated Gross Profit, Estimated Gross Revenue and Outstanding Debit Balances - in accordance with the Producer Price Index; and
- d** in respect of Buildings (under the Farm Home Buildings Section) – in accordance with the Rebuilding Cost Index prepared by the Association of British Insurers.

At each renewal of the Policy the premium will be adjusted to apply to the Sum Insured which then applies and the Company waives all rights to additional premium arising out of any index linking adjustments prior to renewal. The Company reserves the right to use alternative suitable indices to those mentioned at any time without prior notice if any of such indices becomes unavailable or inappropriate.

Insured/You/Your

The person, persons, Limited Liability Partnerships or Limited or Public Limited Company, named in the Schedule and, in respect of Section 4: Employers' Liability, the Policyholder stated upon the Certificate of Employers Liability Insurance.

Livestock

Animals, belonging to or within the care, custody or control of the Insured, in connection with the Business.

Period of Insurance

The period beginning with the Effective Date and ending with the Expiry Date (both stated in the New Business Schedule or latest effective Renewal Schedule as applicable) and any subsequent period for which the Insured shall pay and the Company shall agree to accept the Insured's premium.

Policy

This policy including the Sections and the Schedule, all of which should be read together as one contract.

Premises

Any premises within the United Kingdom, Channel Islands and the Isle of Man, owned, used or occupied by the Insured for the purposes of the Business, except in respect of buildings which are at the Premises as stated in the Schedule.

Schedule

The schedule applicable to this Policy.

Sum Insured

The sum insured as stated in the Schedule unless otherwise stated in this Policy.

Vacant or Disused

Vacant, unoccupied or not in use for the intended purpose, other than farm structures utilised in connection with the Business on a seasonal basis.

General Conditions

These Conditions apply to this Policy. The Insured must comply with these Conditions. Where additional Conditions apply to a specific Section of this Policy, they are stated under that Section.

1 Misrepresentation

This Policy shall be voidable by the Company in the event of misrepresentation, misdescription or non-disclosure, by the Insured or anybody acting on behalf of the Insured or acting on their behalf as their agent, in any particular.

2 Reasonable Precautions

It is a condition precedent to the liability of the Company that the Insured must:

- a** take all reasonable precautions to prevent or minimise loss, destruction, damage, accident or injury;
- b** maintain the ways, Premises, machinery, equipment and furnishings in a good state of repair;
- c** exercise care in the selection and supervision of Employees;
- d** comply with all relevant statutory requirements, manufacturers' recommendations and other regulations relating to the use, inspection and safety of property and the safety of persons;
- e** ensure that at the commencement of this Policy Livestock are in good health and free from injury and that all reasonable precautions should be taken at all times to safeguard against accident, illness or disease; and
- f** allow the Company access at reasonable times to examine any property.

3 Change of Risk or Interest

This Policy shall cease to be in force if:

- a** the Insured's interest in the Business ends, other than by death;
- b** the Business is to be wound up or carried on by a liquidator or receiver or permanently discontinued; or
- c** any alteration be made either in the Business or at the Premises or in any property therein or in any other circumstances whereby the risk is increased other than in accordance with Extensions E Non-Invalidation and I Capital Additions under Section 1: Material Damage, Extension A Capital Additions under Section 13a: Engineering Damage to Machinery and Plant, Extensions G Non-Invalidation

and Y Additions under Section 16A: Farm Home Buildings and Extension Q Additions under Section 16B: Farm Home Contents, of this Policy,

at any time after the Effective Date (as stated in the Schedule) of the Period of Insurance, unless its continuance be agreed by the Company.

4 Adjustment of Premium

If any part of the premium or renewal premium is based on estimates declared by the Insured the Insured shall keep an accurate record containing all relevant particulars in making that estimate and shall allow the Company to inspect such record. In addition to any other declaration requirements specified in this Policy, the Insured shall within one month after the expiry of each Period of Insurance provide the Company with a declaration of:

- a** waggeroll, payments to sub-contractors, agricultural contracting turnover, all other turnover and where agreed by the Company, turnover in respect of exports to the United States of America and/or Canada and/or their dependencies or trust territories;
- b** total annual carryings in respect of Section 7: Loss of Business Money and Section 10: Farm Property in Transit,

for such expired Period of Insurance.

The premium shall then be adjusted based on the difference between the estimate and the declaration. The difference in premiums shall be paid by or allowed to the Insured. Should the Insured fail to supply the information required under this Condition then the Company shall be entitled to charge a reasonable additional premium.

5 Cancellation

a Cancellation Rights of the Insured

- i** This Policy may be cancelled by the Insured within 14 days of receipt of this Policy (this is known as the "cooling off" period). If the Insured elects to cancel within this period they must return all policy documentation to their broker, intermediary or agent, who must return such documentation to the Company and the Company will refund the full amount of premium paid by the Insured. If a claim has been made or an incident notified to the Company that could give rise to a claim during the "cooling off" period, this Policy will be treated by the Company as in force and no refund of premium will be made.

- ii If the Insured elects to cancel this Policy after the “cooling off” period has expired but still during any Period of Insurance, they must give 14 days notice to their broker, intermediary or agent. The Insured will be entitled to a proportionate refund of premium based on the number of days remaining in the Period of Insurance, unless a claim has been made (or an incident notified to the Company that could give rise to a claim) during the Period of Insurance when no refund of premium for the Period of Insurance will be made.

- iii Where the Insured pays premiums by instalments any amount of premium returned under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.

b Cancellation Rights of the Company

- i The Company may cancel this Policy (or any Section of it) at any time and in any Period of Insurance by giving a minimum of 14 days' notice to the Insured at the Insured's last known address.
- ii If the Company cancels this Policy then the Insured will be entitled to a proportionate refund of premium, based on the number of days remaining in the Period of Insurance, unless a claim has been made (or an incident notified to the Company that could give rise to a claim) during the Period of Insurance when no refund of premium will be made.
- iii Where the Insured pays premiums by instalments, any amount of premium refunded under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.

In relation to cancellation in any of the circumstances outlined above, the Insured shall immediately return to the Company any effective Certificate(s) of Employers Liability Insurance.

The total amount refunded to the Insured will be calculated by the Company in accordance with the process set out above. The calculation made by the Company will be final and binding.

6 Instalments

- a Notwithstanding General Condition 5 b, where the premium under this Policy is payable by instalments and the Insured fails to pay one or more instalments, the Company may cancel this Policy by giving 7 days' notice at the Insured's last known address, and the Insured shall immediately return to the Company any effective Certificate(s) of Employers Liability Insurance.
- b Any amount of premium returned under this General Condition will be reduced by any unpaid premiums or instalments due at the time of cancellation.

The total amount of premium refunded to the Insured will be calculated by the Company in accordance with the process set out in General Condition 5 above. The calculation made by the Company will be final and binding.

7 Choice of Law

Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

8 Contracts (Rights of Third Parties) Act 1999

A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Claims Conditions

These Conditions apply to this Policy. The Insured must comply with these Conditions. Where additional Conditions apply to a specific Section of this Policy, they are stated under that Section.

1 Action by the Insured

It is a condition precedent to the liability of the Company that the Insured shall:

- a** immediately notify the Company on the happening of any incident which could result in a claim under this Policy.
- b** immediately notify the Company of, and deliver to the Company at their own expense, a claim with such detailed particulars and proofs as may reasonably be required by the Company and (if demanded) by the Company a statutory declaration of the truth of the claim and any matters connected therewith, within:
 - i** 4 days of the event giving rise to the claim, in the case of loss, destruction or damage, caused by hail;
 - ii** 7 days of the event giving rise to the claim, in the case of loss, destruction or damage, caused by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons;
 - iii** 30 days of the expiry of the Indemnity Period (as defined in Section 2: Business Interruption, of this Policy) in respect of business interruption claims; or
 - iv** 30 days of the event giving rise to the claim in the case of any other claim, or such further time as the Company may allow; and

notwithstanding items b i to iv above, the Insured shall immediately forward any claim by a third party or notice of any proceedings or any other correspondence and information received by the Insured relating to such claim on receipt;

- c** give immediate notification to the police in respect of:
 - i** vandalism;
 - ii** theft or any attempt thereat; or
 - iii** loss of money by any cause whatsoever, in relation to this Policy;
- d** make no admission of liability or offer, promise or payment, without the Company's written consent;

- e** inform the Company immediately of any impending prosecution, inquest or fatal accident enquiry or civil proceedings and send to the Company immediately every relevant document;
- f** take all reasonable action to minimise any interruption or interference with the Business;
- g** produce to the Company such books of account or other business books or documents or such other proofs, as may reasonably be required by the Company for investigating or verifying the claim; and
- h** in respect of Damage to the property insured under Section 13: Engineering Damage to Machinery and Plant and Engineering Inspection, of this Policy, discontinue use of any damaged property unless the Company authorises otherwise until such property has been repaired to the satisfaction of the Company. Any damaged parts that are replaced shall be kept for inspection by the Company.

2 The Rights of the Company

The Company shall be entitled:

- a** on the happening of any loss, destruction or damage, in respect of which a claim is made under this Policy, and without thereby incurring any liability or diminishing any of the Company's rights under this Policy, to enter, take or keep possession of the premises where such loss, destruction or damage has occurred and to take possession of, or require to be delivered to the Company any property insured by this Policy and deal with such property for all reasonable purposes and in a reasonable manner;
- b** at its discretion to take over and conduct in the name of the Insured, or any other person, the defence or settlement of any claim and to prosecute at its own expense and for its own benefit any claim for indemnity or damages against any other persons in respect of any risk insured by this Policy, and the Insured shall give all information and assistance required by the Company;
- c** to any property for the loss of which a claim is paid under this Policy and the Insured shall execute all such assignments and assurances of such property as may be reasonably required, but the Insured shall not be entitled to abandon any property to the Company; and

- d** in the event of any Occurrence (as defined in Section 4: Employers' Liability, Section 5: Public Liability and Section 6: Products Liability, of this Policy respectively) resulting in any claim(s) under Sections 4, 5 and/or 6, of this Policy respectively, to pay to the Insured the amount of the Indemnity Limit (as defined in Sections 4, 5 and 6, of this Policy respectively) for such Occurrence (less any sums already paid as damages in respect of such Occurrence and, in respect of Section 4 of this Policy, less costs and expenses, incurred before the date of payment) or any lesser amount for which the claim(s) can be settled, after such payment the Company shall have no further responsibility in connection with such claim(s), except in respect of Sections 5 and 6, of this Policy, for costs and expenses, incurred before the date of payment.

3 Fraudulent Claims

All benefit under this Policy shall be forfeited in the event of any claim under the Policy being submitted which in any respect is intentionally exaggerated or fraudulent or if any fraudulent means or devices are used by the Insured, the person claiming to be indemnified or anyone acting on their behalf to obtain benefit.

4 Conditions Precedent

Every condition precedent to which this Policy or any Section or item thereof is, or may be, made subject shall, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this Policy. Non-compliance with any such condition precedent shall be a bar to any claim under the relevant Section(s) of this Policy, where the subject matter of the claim was caused by the non-compliance or to the extent that it was increased by the non-compliance.

5 Subrogation

The Company shall be subrogated to the rights of recovery of the Insured against any third party. Accordingly, it is a condition precedent to the liability of the Company that any claimant under this Policy shall, at the request and expense of the Company, take and permit to be taken all necessary steps for the Company to enforce any rights against any other party in the name of the Insured before or after any payment is made by the Company.

6 Other Insurances

Unless otherwise stated in this Policy:

- a** if at the time of any Occurrence (as defined in Section 4: Employers' Liability, Section 5: Public Liability and Section 6: Products Liability, of this Policy respectively) incident, loss, destruction or damage, which gives rise to a claim, there is any other insurance effected by or on behalf of the Insured applicable to such Occurrence, incident, loss, destruction or damage, the liability of the Company shall be limited to its rateable proportion thereof; and
- b** if any other such insurance is subject to any provision whereby it is excluded from ranking concurrently with this Policy, whether in whole or in part or from contributing rateably, then the liability of the Company hereunder shall be limited to any excess beyond the amount which would have been payable under such other insurance had this Policy not been effected.

7 Arbitration

If any differences arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference will be referred to an arbitrator in England who will decide the matter in dispute according to English law and will be appointed by the parties in accordance with the relevant English statutory provisions for the time being in force. Where any such difference is to be referred to arbitration under this Condition, the making of an award will be a condition precedent to any right of action against the Company.

General Exclusions

These General Exclusions set out what is not covered under this Policy. Where additional exclusions apply to a specific Section of this Policy, they are set out in that Section.

This Policy does not cover:

1 War, Government Action and Terrorism

- a** loss, destruction or damage, to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any other costs directly or indirectly caused by or contributed to by or arising from:
 - i** War, Government Action, Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism); or
 - ii** civil commotion in Northern Ireland;
- b** legal liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to by or arising from:
 - i** War, Government Action, Terrorism (or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism); or
 - ii** civil commotion in Northern Ireland,
 except to the extent stated in the Liability Provisions relating to this General Exclusion and set out in Sections: 16A Farm Home Buildings and 16B Farm Home Contents of this Policy.

For the purpose of this General Exclusion and its Liability Provisions:

War shall mean war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, or military or usurped power.

Government Action shall mean martial law, confiscation, nationalisation, requisition or destruction of property by or under the order of any government or public or local authority or any action taken in controlling, preventing, suppressing or in any way relating to War.

Terrorism shall mean any act or acts of any person or persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence and/or the threat thereof, of Her Majesty's government in

the United Kingdom or any other government de jure or de facto.

In any action, suit or other proceedings, where the Company alleges that, by reason of this General Exclusion as far as it relates to Terrorism, any loss, destruction or damage or resulting loss or expense or other costs either directly or indirectly caused by or contributed to by or arising from such event is not covered by this insurance, the burden of proving that such loss, destruction, damage, expense or costs is covered shall be upon the Insured.

Liability Provisions

Subject otherwise to the terms, definitions, conditions, clauses and exclusions, of this Policy, the Company will indemnify the Insured under:

- a** Section 4: Employers' Liability;
- b** Section 5: Public Liability;
- c** Section 6: Products Liability;
- d** Section 16A: Farm Home Buildings, Extension X Home and Caravan Owner's Liability; and
- e** Section 16B: Farm Home Contents, Extension P Liability (as home occupier, employer of domestic servants and/or liability as a private individual),

of this Policy, in respect of legal liability arising from Terrorism (or any action taken in controlling, preventing or suppressing Terrorism) provided that under:

- 1** Section 4 and Section 16B (in respect of an employer of domestic servants), of this Policy, notwithstanding the Indemnity Limit as defined in Section 4 of this Policy and the limit as described in Section 16B of this Policy (in respect of an employer of domestic servants), the Company's liability (inclusive of interest thereon and all costs and expenses) payable in respect of any one Occurrence (as defined in Section 4 or Section 16B (in respect of an employer of domestic servants), as relevant), of this Policy or in the aggregate in respect of a series of such Occurrences arising out of any one original cause, shall not exceed £5,000,000;
- 2** Section 5, Section 16A (in respect of liability as home owner) and Section 16B (in respect of liability as home occupier and a private individual), of this Policy, notwithstanding the Indemnity Limit as defined in Section 5 of this Policy and the limit as described in Section 16A of this Policy (in respect of liability as home owner) and Section 16B of this Policy (in respect of liability as home occupier and a private individual), the Company's liability for all

damages (including interest thereon) payable in respect of any one Occurrence (as defined in Section 5, Section 16A (in respect of liability as home owner) or Section 16B (in respect of liability as home occupier and/or a private individual), as relevant), of this Policy or in the aggregate in respect of a series of such Occurrences arising out of any one original cause, shall not exceed £5,000,000 or in respect of Section 5 the amount of the Indemnity Limit stated in the Schedule, whichever is the lower;

- 3 Section 6 of this Policy, notwithstanding the Indemnity Limit (as defined in Section 6 of this Policy) stated in the Schedule, the Company's liability for all damages (including interest thereon) payable in respect of all Occurrences (as defined in Section 6 of this Policy) in the aggregate during any one Period of Insurance, shall not exceed £5,000,000 or the amount of the Indemnity Limit stated in the Schedule, whichever is the lower; and
- 4 Section 5, Section 6, Section 16A (in respect of liability as home owner) and Section 16B (in respect of liability as home occupier and a private individual), of this Policy, notwithstanding items 2 and 3 above and the Indemnity Limit as defined in Sections 5 and 6, of this Policy, stated in the Schedule and the limit as described in Section 16A of this Policy (in respect of liability as home owner) and Section 16B of this Policy (in respect of liability as home occupier and a private individual), the Company's liability for all damages (including interest thereon and all costs and expenses) payable in respect of all Occurrences in the aggregate (as defined in Section 5, Section 6, Section 16A (in respect of liability as home owner) or Section 16B (in respect of liability as home occupier and a private individual), of this Policy, as relevant) arising out of Pollution or Contamination (as defined in Section 5 or Section 6, of this Policy, as relevant), consequent upon Terrorism and which are deemed to have Occurred during any one Period of Insurance, shall not exceed £5,000,000 in the aggregate under each Section or the amount of the Indemnity Limit in the aggregate stated in the Schedule in Section 5 and/or Section 6, of this Policy, whichever is the lower.

2 Sonic Bangs

loss, destruction or damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

3 Radioactive Contamination

loss, destruction or damage, to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any other costs either directly or indirectly caused by such loss, destruction or damage, or any legal liability of whatsoever nature 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; or
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

NOTE: As far as this General Exclusion concerns Bodily Injury (as defined in the relevant Sections of this Policy) caused to any Employee, if such Bodily Injury arises out of and in the course of employment or engagement of such person by the Insured, this General Exclusion shall apply only in respect of:

- i the legal liability of any principal; or
- ii legal liability assumed by the Insured under agreement and which would not have attached in the absence of such agreement.

4 Pollution or Contamination

loss, destruction or damage, caused by pollution or contamination, except (unless otherwise excluded) destruction of or damage to the property insured caused by:

- a pollution or contamination which itself results from a Defined Peril; or
- b a Defined Peril which itself results from pollution or contamination.

This Exclusion shall not apply to Section 4: Employers' Liability, Section 5: Public Liability and Section 6: Products Liability, of this Policy.

NOTE: Defined Perils

For the purposes of this General Exclusion, Defined Perils are:

fire, lightning, explosion, earthquake, subterranean fire, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, storm, flood, escape of water or oil from any tank apparatus or pipe, sprinkler leakage, theft or impact by any vehicle, falling trees or animal.

5 Date Recognition

any claim which arises directly or indirectly from or consists of the failure or inability of any:

- a** electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device; or
- b** media or systems used in connection with anything referred to in a above, whether the property of the Insured or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date and this includes without any limitation the failure or inability to recognise, capture, save, retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of:
 - i** recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time; or
 - ii** the operation of any command or logic which has been programmed or incorporated into anything referred to in a and b above.

In respect of Section 1: Material Damage, Section 2: Business Interruption, Section 7: Loss of Business Money and Section 11: All Risks on Machinery and/or Apparatus, of this Policy, this Exclusion shall not exclude subsequent Damage not otherwise excluded from this Policy which itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank or apparatus or pipe, theft or impact by any vehicle or animal.

NOTE: General Exclusion 5 shall not apply to Section 4: Employers' Liability of this Policy.

6 Marine Policies

loss, destruction or damage to property which, at the time of the happening of the loss, destruction or damage, is insured by or would, but for the existence of this Policy, 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 Policy not been effected.

7 Computer Virus and Hacking

- a** Damage to any computer or other equipment or component or system or item which processes, stores, transmits or retrieves data, or any part thereof whether tangible or intangible (including but without limitation any information or programs or software), and whether the property of the Insured or not, where such Damage is caused by Virus or Similar Mechanism or Hacking; or
- b** financial loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking,

but this shall not exclude Damage or financial loss, which is not otherwise excluded from this Policy and which results from fire, lightning, explosion, earthquake, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, the acts of malicious persons (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence), storm, flood, escape of water or oil from any tank or apparatus or pipe, sprinkler leakage or impact by any vehicle or animal.

For the purpose of this Exclusion –

Virus or Similar Mechanism shall mean program code, programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses, worms and logic bombs.

Hacking shall mean unauthorised access to any computer or other equipment or component or system or item, which processes, stores, transmits or retrieves data, whether the property of the Insured or not.

General Exclusion 7 shall not apply to Section 4: Employers' Liability, Section 5: Public Liability, Section 6: Products Liability, Section 16A: Farm Home Buildings and Section 16B: Farm Home Contents, of this Policy.

Section 1: Material Damage

In the event of Damage at the Premises to any Property Insured in connection with the Business occurring during the Period of Insurance and caused by any of the Perils (where stated as operative in the Schedule), the Company will pay to the Insured the value of such Property Insured or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.

Provided that:

- a** the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured for each item (or any other stated limit of liability); and
- b** unless otherwise stated, the Sum Insured (or any other stated limit of liability) applies in the aggregate to property collectively described by each item under this Section.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Buildings

- a** structures on the site of the Premises used for agricultural or other commercial purposes (built of Standard Construction, unless otherwise advised to the Company);
 - b** landlords' fixtures and fittings, in and on the structures described in a above;
 - c** internal and external fixed glass, sanitary ware and signs;
 - d** central heating systems;
 - e** small outside structures, extensions, annexes and gangways;
 - f** concrete, paved or asphalt forecourts, yards, terraces, drives or footpaths;
 - g** walls, gates and fences attached to and belonging to the structures at the Premises; and
 - h** interior decorations,
- excluding glasshouses, greenhouses, polythene tunnels (and temporary structures of similar construction) and any structures built of Non-Standard Construction unless stated in the Schedule.

Construction

a Non-Standard Construction

20% or more of the total Building (floors, walls and roof combined) being built of combustible materials; or

b Standard Construction

80% or more of the total Building (floors, walls and roof combined) being built of brick, stone, steel, concrete or other non-combustible materials.

Glass

All fixed glass including shelves, showcases and mirrors.

Perils

- 1 a Fire**, but excluding Damage caused by:
 - i** explosion resulting from fire;
 - ii** earthquake or subterranean fire;
 - iii a** its own spontaneous fermentation or heating; or
 - b** it undergoing any heating process or any process involving the application of heat other than grain or other produce drying; or
- b Lightning.**
- 2 Explosion**
 - a** of boilers or of gas, used for domestic purposes only but excluding Damage caused by earthquake or subterranean fire; or
 - b** otherwise but excluding Damage caused by or consisting of the bursting by steam pressure, of a boiler, economiser or other vessel, machine or apparatus, in which internal pressure is due to steam only and belonging to or under the control of the Insured.
- 3 Aircraft** or other aerial devices, or articles dropped therefrom.
- 4 Earthquake, Subterranean Fire.**
- 5 Spontaneous Fermentation**, heating or combustion.
- 6 Riot, civil commotion**, strikers, locked out workers, persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation, excluding Damage:
 - a** caused by cessation of work; or
 - b** due to confiscation, requisition or destruction, by or by order of the government or any public authority.

- 7 Malicious Persons** or vandals, excluding Damage:
- a** caused by such malicious persons or vandals, acting on behalf of or in connection with any political organisation;
 - b** caused by cessation of work;
 - c** due to confiscation, requisition or destruction by or by order of the government or any public authority;
 - d** caused by Theft as defined in Peril 8 below; or
 - e** when the Premises are Vacant or Disused.
- 8 Theft** or any attempt thereat (including Damage to buildings for which the Insured is responsible), excluding Damage:
- a** in respect of jewellery, precious metals/stones or articles composed from them, bullion or furs except where specifically mentioned on the Schedule as being insured;
 - b** where the Insured or any Employee is concerned as principal or accessory;
 - c** to Glass;
 - d** which is due to unexplained shortage and/or disappearance;
 - e** due to fraud, trick, deception or false pretences; or
 - f** when the Premises are Vacant or Disused.
- 9 Storm, Tempest**, excluding Damage:
- a** caused by the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam;
 - b** caused by inundation from the sea whether resulting from storm or otherwise;
 - c** caused by frost, subsidence, ground heave or landslip;
 - d** attributable solely to change in the water table level;
 - e** to boundary walls, fences, gates, hedges and movable property in the open;
 - f** to growing crops in the open or under frames and cloches; or
 - g** to buildings not maintained in a good state of repair.
- 10 Flood**, excluding Damage:
- a** caused by storm or tempest;
 - b** caused by escape of water, liquid fertilizer or milk from any bulk storage container tank, apparatus or pipe;
 - c** caused by frost, subsidence, ground heave or landslip;
 - d** attributable solely to change in the water table level;
 - e** to boundary walls, fences, gates, hedges and movable property in the open;
 - f** to growing crops in the open or under frames and cloches; or
 - g** to buildings not maintained in a good state of repair.
- 11 Escape of Water, Liquid Fertilizer or Milk** from any bulk storage container, tank, apparatus or pipe, excluding Damage:
- a** caused by water discharged or leaking, from any automatic sprinkler installations; or
 - b** when the Premises are Vacant or Disused.
- 12 Escape of Oil** from any fixed oil fired heating installation.
- 13 Impact:**
- a** from collapse or breakage of television or radio receiving aerials or satellite dishes; or
 - b** by vehicles or animals, not belonging to or under the control of the Insured or any member of his family or any Employee.
- 14 Impact** by any cause, excluding Damage to any animal caused by impact by any animal belonging to or under the control of the Insured or any member of his family or any Employee.
- 15 Falling, Trees, Telegraph Poles, Lamp Posts, Pylons or Wind Turbines**, or parts falling therefrom, excluding Damage caused by lopping, pruning or felling of trees.
- 16 Hailstorm** prior to harvesting, excluding Damage:
- a** caused by wind or water;
 - b** caused by or specifically excluded in any of the Perils 1-15;
 - c** occasioned within seven days after the commencement of cover; or
 - d** between 1st November and 28th February.
- The Company shall not be liable for any Excess or Co-insurance as stated in the Schedule.
- 18 Accidental Discharge or Leakage of Automatic Sprinkler Installations**, excluding Damage caused by or attributable to:
- a** heat caused by fire;
 - b** freezing when the Premises are Vacant or Disused;
 - c** repairs, alterations or extensions to the structures and/or sprinkler installations; or
 - d** defects in construction or condition, of which the Insured is aware.

Plant, Machinery, Trade Fixtures (and all other contents)

- a** machinery, plant, fixtures, fittings, and other agricultural trade equipment;
- b** all office equipment and other contents at the Premises;
- c** money and stamps (excluding Damage by theft or any attempt thereat), not exceeding £2,500 in total for all claims or series of claims, arising out of any one original cause;
- d** patterns, models, moulds, plans and designs;
- e** cattle passports, documents, manuscripts and business books, but only for the value of the materials as stationery together with the cost of clerical labour expended in writing up such materials and not for the value to the Insured of the information contained therein;
- f** computer systems records for an amount not exceeding £25,000 in total, but only for the value of the materials together with reproduction costs including the cost of gathering information but excluding the value to the Insured of the information;
- g** directors' of the Insured, partners' of the Insured, visitors' and Employees', personal effects, in so far as they are not otherwise insured, including clothing, pedal cycles, tools, instruments and the like, for an amount not exceeding £500 per person in total for all claims or series of claims, arising out of any one original cause 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, mobile telephones, cameras, money and securities of any description;
- h** wines, spirits, cigarettes and tobacco, held for entertainment purposes, for an amount not exceeding £250 in total for all claims or series of claims, arising out of any one original cause, in respect of Damage by theft or any attempt thereat (if such Damage is insured under this Section); and
- i** to the extent that they are not otherwise insured, motor vehicles, motor chassis, and contents thereof,

all the property of the Insured or held by them in trust for which they are responsible, but excluding fences, hedges and any other property which is more specifically insured.

Property Insured

The items stated in Section 1: Material Damage in the Schedule.

Rent

The money paid or payable to or by the Insured in respect of accommodation and services, provided at the Premises.

Sanitary Ware

Fixed baths, washbasins, pedestals, bidets, shower trays, sinks, lavatory pans and cisterns.

Stock in Trade

- a** agricultural produce (including growing crops) and consumables, excluding Livestock; and
- b** other stock and materials in trade, work in progress, finished goods and customers' goods, all the property of the Insured or held by them in trust for which the Insured is responsible,

but excluding any property which is more specifically insured.

Tenants' Improvements

Where the Insured is a tenant of the Premises, structural fixtures and fittings, the property of the Insured as occupier of the Premises.

Extensions

The insurance provided by this Section is extended to include the following:

A Professional Fees

The insurance by each item on Buildings, Tenants' Improvements and Plant, Machinery, Trade Fixtures (and all other contents), as set out in the Schedule, where insured by this Section, includes the cost of architects', surveyors', consulting engineers' and legal fees, necessarily and reasonably incurred in the reinstatement or repair of the property consequent on its Damage but shall not include fees incurred for preparing any claim.

The maximum liability of the Company under this Extension and this Section, for any item, will in no case exceed the Sum Insured for that item.

B Underground Services

Accidental loss, destruction or damage for which the Insured is legally liable, to underground pipes, cables, drains (and their relevant inspection covers), supplying services to and carrying waste from the Premises to the point of junction with public supply lines, mains and sewers.

C Clearing of Drains

The insurance in respect of Buildings, where insured under this Section, extends to cover expenses necessarily and reasonably incurred in cleaning, clearing and/or repairing drains, gutters and sewers, in consequence of Damage (not otherwise excluded) by any of the Perils insured against at the Premises.

D Other Interests

Interests of third parties which the Insured is required to include herein under the terms of any mortgage, property lease or hiring leasing or hire purchase agreement, are automatically deemed to be held covered under this Section subject to notification by the Insured to the Company of such interests as soon as is reasonably practicable.

E Non-Invalidation

This insurance shall not be invalidated by any act or omission or by any alteration, whereby the risk of Damage is increased unknown to or beyond the control of the Insured, provided that the Insured immediately they become aware thereof shall give notice to the Company and pay an additional premium if required by the Company.

F Contracting Purchaser's Interest

If at the time of Damage the Insured shall have contracted to sell their interest in any Buildings hereby insured and the purchase is subsequently completed, the purchaser, on completion of the purchase, shall be entitled to benefit under this Policy in respect of such Damage (if and so far as the property is not otherwise insured against such Damage by him or on his behalf) without prejudice to the rights and liabilities of the Insured or the Company until completion.

G Mortgagees / Freeholders / Lessors

The act or neglect of any mortgagor, leaseholder, lessee or occupier, of any Buildings hereby insured whereby the risk of Damage is increased without the knowledge of any mortgagee, freeholder or lessor, shall not prejudice the interest of the latter parties in this insurance provided such parties shall notify the Company immediately on becoming aware of such increased risk and pay additional premium if required by the Company.

H Subrogation Waiver

In the event of a claim arising under this Section, the Company agrees to waive any rights, remedies or relief, to which it might become entitled by subrogation against:

- a** any company which is the parent or subsidiary of the Insured; or
- b** any company which is a subsidiary of a parent of the Insured,

in each case within the meaning of the Companies Act 2006 or Companies (Northern Ireland) Order 1986, as applicable, at the time the Damage occurs;

- c** any tenant provided that:
 - i** the tenant contributes to the cost of insuring the property insured against the event which caused the Damage; and
 - ii** the Damage did not result from:
 - 1** a breach of the terms of the lease by the tenant or lessee; or
 - 2** a criminal, fraudulent, wilful or malicious act of the tenant.

Subrogation rights are not waived in respect of Damage caused by Terrorism.

I Capital Additions

The insurance by this Section on Buildings, Tenants' Improvements and Plant, Machinery, Trade Fixtures (and all other contents) includes:

- a** alterations, additions and improvements, to such property but not appreciation in value; and
- b** any such property newly acquired and/or newly erected, anywhere in the United Kingdom, the Channel Islands or the Isle of Man, in so far as the same is not otherwise insured.

Provided that:

- i** the maximum liability of the Company under this Extension in respect of all items in respect of Buildings, Tenants' Improvements and Plant, Machinery, Trade Fixtures (and all other contents), shall not exceed £500,000, any one Premises;
- ii** the Insured undertakes to advise the Company of the change of risk as soon as practicable and to pay the additional premium required by the Company from its inception date; and
- iii** the provisions of this Extension shall be fully reinstated following advice to the Company of the change in risk.

J Cost of Debris Removal/Re-erection

The insurance by each item on Buildings, Tenants' Improvements, Plant, Machinery, Trade Fixtures (and all other contents) and Stock in Trade, includes costs and expenses necessarily incurred by the Insured with the consent of the Company in:

- a** removing debris;
- b** dismantling and/or demolishing;
- c** shoring up or propping; or
- d** re-erecting, fitting and fixing, in respect of Plant, Machinery, Trade Fixtures (and all other contents) only,

in respect of the portion of such Property Insured which is the subject of a claim under this Section.

The maximum liability of the Company under this Extension and this Section, for any item, will in no case exceed the Sum Insured for that item. However, the Company will pay up to £50,000 in addition to the Sum Insured under this Extension in respect of the removal of asbestos debris.

The Company will not pay for any costs or expenses:

- i** incurred in removing debris except from the site of any property which is the subject of a claim under this Section and the area immediately adjacent to such site; or
- ii** arising from pollution or contamination, of property not insured by this Section.

K Temporary Removal (Transferred Between the Premises)

The insurance by each item on Plant, Machinery, Trade Fixtures (and all other contents) and Stock in Trade (excluding agricultural machinery whilst being driven or used for agricultural purposes), where insured by this Section, includes such property whilst being transferred between the Premises by road, rail or inland waterway.

Provided that the maximum liability of the Company under this Extension in respect of losses by Peril 8 Theft or any attempt thereat for any item insured under this Extension, in respect of any such transfers at any one time shall be the lesser of:

- a** 15% of the total Sum Insured for all such items; or
- b** £50,000 in the aggregate.

The cover provided by this Extension is subject to the following:

- a** In respect of such property in transit (whilst in the Insured's control), Conditions 1 and 2 as set out in Section 10: Farm Property in Transit of this Policy and the Exclusions as set out in Section 10 of this Policy, whether Section 10 is operative or otherwise. Where there is any conflict between the Exclusions as set out in Section 10 of this Policy and the Exclusions under this Section in this regard, those set out in Section 10 of this Policy shall take precedence.
- b** Such property not being more specifically insured.

L Fire Brigade and Rescue Services Damage to Grounds

Damage to the grounds caused by the Fire Brigade and rescue services or other emergency services equipment or personnel, following an emergency likely to endanger life or property, at the Premises as far as the Insured is responsible for the cost of repair, provided that the maximum liability of the Company under this Extension in respect of any one event of such Damage shall not exceed £25,000 in the aggregate.

M Lock Replacement

The cost of changing locks on doors, windows, safes and strongrooms, at the Premises following theft, where insured by this Section, of keys from the Premises or from the home of the Insured or of any partner of the Insured or director of the Insured or Employee entrusted with keys, provided that the maximum liability of the Company under this Extension as a result of any one event of such theft shall not exceed £25,000 in the aggregate.

N European Union and Public Authorities

The insurance by each item on Buildings, Tenants' Improvements and Plant, Machinery, Trade Fixtures (and all other contents), as set out in the Schedule, where insured by this Section, includes the cost of reinstatement of any Damage to the Property Insured and portions thereof not subject to Damage (other than foundations), incurred solely by reason of the necessity to comply with European Union legislation, regulations under Acts of Parliament or local authority bye-laws, provided that:

- a** the Insured receives a notice from the relevant body to comply after the Damage occurs;
- b** the work of reinstatement is completed within 12 months of the date of the Damage or within such further time as the Company may allow; and

- c** the total amount payable under this Extension and this Section, for any item, will not exceed:
 - i** in respect of the property subject to Damage, its Sum Insured; and
 - ii** in respect of portions of the property not subject to Damage, 15% of the total amount for which the Company would have been liable had the property been wholly destroyed,
 subject to the total amount payable in respect of i and ii above under this Extension and this Section, in total for all claims or series of claims, arising out of any one original cause, for any item, not exceeding its Sum Insured.

O Glass

In the event of breakage of Glass or Sanitary Ware or Damage to any sign, for which the Insured is responsible, at the Premises occurring during the Period of Insurance, the Company will replace or repair such property or, at its option, pay to the Insured the costs of replacement of such property. The insurance by this Extension includes:

- a** damage to frames or framework, following breakage of Glass;
- b** the cost of removal or replacement of fixtures and fittings necessarily incurred to effect replacement of Glass, as a result of breakage of such Glass;
- c** the cost of replacing alarm foil, lettering, painting, embossing, silvering or other ornamental work on Glass, following breakage of such Glass;
- d** accidental damage to goods incidental to the Insured's Business caused by breakage of Glass in display windows; and
- e** any boarding up costs reasonably incurred following breakage of Glass.

Provided that the Company shall not be liable to replace or pay for the replacement of such property exactly but only as nearly as circumstances permit, but excluding:

- i** Damage occasioned by or happening through repair, removal or erection, wear and tear, depreciation or deterioration;
- ii** Damage to any part caused by mechanical or electrical defect;
- iii** Damage to tubes unless the glass is fractured;
- iv** breakage caused by fire, lightning, explosion or storm;

- v** breakage occurring:
 - a** when the Premises are Vacant or Disused; or
 - b** during installation or removal, of Glass or Sanitary Ware;
- vi** breakage of any panes which were cracked or fractured, prior to the inception of this insurance;
- vii** Glass in signs and light fittings;
- viii** Glass in greenhouses or conservatories, unless specifically accepted by the Company; or
- ix** any indirect loss as a consequence of the breakage.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

P Fire Extinguishment and Security Equipment Expenses

Costs reasonably and necessarily incurred with the consent of the Company in:

- a** refilling fire extinguishment appliances, replacing used sprinkler heads and refilling sprinkler tanks; and
- b** re-setting fire and/or intruder alarms and/or closed circuit television equipment,

resulting from Damage to the Property Insured under this Section, subject to the following:

- i** It is a condition precedent to the liability of the Company under this Section that the Insured maintains all such equipment in accordance with the manufacturer's instructions;
- ii** The Company shall not be liable under this Extension in respect of any costs recoverable from the Insured's maintenance company or fire and rescue services; and
- iii** The Company's liability under this Extension shall not exceed £25,000 in total for all claims or series of claims, arising out of any one original cause.

Q Contract Price

In respect only of goods sold but not delivered and for which the Insured is responsible, subject to a sale contract, which following Damage, is cancelled by reason of its conditions wholly or to the extent of the Damage, the Company's liability will be based on the contract price. For the purposes of this insurance, the value of all goods to which this Extension could apply in the event of Damage will be ascertained similarly.

R Clear Up Costs (Own Property)

The cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances from tanks on the Insured's property caused by a sudden accidental and specific event.

Provided that:

- i cover applies only in respect of events occurring during the Period of Insurance;
- ii the Insurers' liability under this Extension shall not exceed £25,000; and
- iii where the cover provided under this Section applies also under Section 16A: Farm Home Buildings and Section 16B: Farm Home Contents, the aggregate of all payments in respect of any one occurrence shall not exceed £25,000 in total.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

S Trace and Access

In the event of Damage resulting from escape of water or oil, where insured by this Section, the Company will pay costs necessarily and reasonably incurred in locating the source of such Damage and subsequently making good, subject to the maximum liability of the Company under this Extension not exceeding £25,000 in total for all claims or series of claims, arising out of any one original cause.

T Loss of Metered Water

Cover for Damage caused by escape of water from any tank, apparatus or pipe (not being automatic sprinkler installations), where insured by this Section, includes the cost of metered water (calculated at the current rate per cubic metre) consumed as a direct result of the escape, subject to the amount payable under this Extension not exceeding £10,000 in total for all claims or series of claims, arising out of any one original cause.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

U Inadvertent Omission

The Insured having notified the Company their intention to insure all property in which they are interested and it being their belief that all such property is insured if hereafter any such property shall be found to have been

inadvertently omitted the Company will deem it to be insured within the terms of this Policy subject to payment of the premium on all such property as from inception of the Policy or from the date of the Insured's interest in such property if it is erected or purchased after the inception of this Policy.

Provided that:

- a at any one situation the Insurers' liability shall not exceed £500,000;
- b the Insured undertakes to:
 - i give particulars of such extension of cover as soon as practicable and to pay any additional premium required; and
 - ii carry out at not less than annual intervals a check of all properties owned by or leased to the Insured and for which the Insured is responsible to ensure that effective insurance is in force;
- c following payment of such additional premium the provisions of this Extension are fully reinstated; and
- d the amounts held covered under this Extension are deemed to be Sums Insured for the purpose of Average.

V Dumping and Fly Tipping

The Company will pay the cost of cleaning up and removing any materials arising out of and due to dumping or tipping on the Insured's property caused by a sudden specific event outside the control of the Insured, subject to the maximum liability of the Company under this Extension not exceeding £10,000 any one claim.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

W Cost of Fallen Tree Removal

The costs and expenses in removing own fallen trees and branches necessarily incurred by the Insured, with the consent of the Company, subject to the maximum liability of the Company under this Extension not exceeding £2,500, in any one Period of Insurance.

The Company will not pay for any costs or expenses:

- a incurred in removing own trees and branches, except from the site of the Premises and the area adjacent to such site; or
- b arising from pollution or contamination of property not insured by this Section.

X Theft Damage to Buildings

The cost of repairing Damage by theft or any attempt thereat, to Buildings at the Premises (whether or not Buildings are insured under this Section), if the Insured is responsible for the repairs and the Damage is not otherwise insured.

Y Calor Gas

The Company will pay the costs of calor gas, lost from any installations following Damage by any of the insured Perils, excluding Damage while the Premises become Vacant or Disused.

Z Unauthorised Use of Gas, Water or Electricity

The Company will pay the costs for which the Insured is responsible for gas, water or electricity, arising from their unauthorised use by persons occupying the Premises without the permission of the Insured provided that the Insured takes all practical steps to end the unauthorised use as soon as it is discovered. The amount payable under this Extension shall not exceed £25,000 in total for all claims or series of claims, arising out of any one original cause.

AA Fuel Tanks and Contents

Accidental loss, destruction or damage to fuel tanks and their contents, subject to the Company's liability for such accidental loss, destruction or damage under this Extension not exceeding £7,500 any one claim, but excluding any property which is more specifically insured.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

AB Contract Works

In respect of any contract works and unfixed goods and materials, introduced to the Premises for the purpose of alterations or improvements, for which the Insured is responsible, subject to the contract price not exceeding £250,000 for any one claim. This Extension shall only apply where the contract works are not otherwise insured.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

AC Hired in Plant

The legal liability of the Insured under the terms of the hiring agreement to pay:

- a** for the Damage to the Hired in Plant; and
- b** continuing hiring charges for Hired in Plant following Damage insured under a above,

whilst the Hired in Plant is at the Premises or in transit (other than by sea or air) between Premises, subject to the maximum liability of the Company under this Extension not exceeding £10,000 any one claim.

The cover provided by this Extension is subject to the following:

- i** indemnity shall only apply in respect of hired machinery, plant, tools or equipment for which a valid claim has otherwise been admitted under this Section; and
- ii** the liability of the Company under this Extension, in respect of each affected item shall not exceed an amount equal to its hire charges for 90 days;

The Company shall not be liable for:

- 1** Damage caused by or arising from the wilful act and/or the wilful neglect of the Insured; and
- 2** continuing hire charges in respect of tower cranes or scaffolding.

For the purposes of this Extension, Hired in Plant shall mean equipment hired by the Insured under the Model Conditions for the Hiring of Plant recommended by the Construction Plant-Hire Association or the Scottish Plant Owners Association or conditions not more onerous which have been evidenced in writing and accepted and exchanged between all bound parties.

AD Temporary Removal (Cleaning, Renovation or Repair)

The insurance by each item on Tenants' Improvements and Plant, Machinery, Trade Fixtures (and all other contents), excluding agricultural machinery whilst being driven or used for agricultural purposes, where insured by this Section, includes such property while it is temporarily removed from the Premises for the purposes of cleaning, renovation, or repair, to any other premises within the United Kingdom, Channel Islands or the Isle of Man or in transit by road, rail or inland waterway, to or from such premises.

Provided that the maximum liability of the Company under this Extension in respect of any item insured under this Extension shall not exceed 15% of the Sum Insured on each item and in the case of documents, manuscripts, plans and the like, 15% of the total value thereof.

The cover provided by this Extension is subject to the following:

- a** Cover includes theft or any attempt thereat, excluding Damage in respect of jewellery, precious stones, precious metals, bullion or furs, except where specifically stated in the Schedule as being insured.
- b** In respect of such property in transit (whilst in the Insured's control), Conditions 1 and 2 as set out in Section 10: Farm Property in Transit of this Policy and the Exclusions as set out in Section 10 of this Policy, whether Section 10 is operative or otherwise. Where there is any conflict between the Exclusions as set out in Section 10 and the Exclusions under this Section in this regard, those set out in Section 10 of this Policy shall take precedence.
- c** Such property not being more specifically insured.

AE Exhibitions and Trade Shows

The insurance by each item on Plant, Machinery, Trade Fixtures (and all other contents) and Stock in Trade, excluding agricultural machinery, where insured by this Section, includes such property whilst at exhibitions or trade shows within the United Kingdom, Channel Islands or the Isle of Man or in transit by road, rail or inland waterway, to or from such exhibition or trade show.

Provided that the maximum liability of the Company under this Extension in respect of any item insured under this Extension, in respect of any one exhibition or trade show at any one time shall be the lesser of:

- a** 15% of the total Sum Insured for all such items; or
- b** £50,000 in the aggregate.

The cover provided by this Extension is subject to the following:

- a** In respect of such property in transit (whilst in the Insured's control), Conditions 1 and 2 as set out in Section 10: Farm Property in Transit of this Policy and the Exclusions as set out in Section 10 of this Policy, whether Section 10 is operative or otherwise. Where there is any conflict between the Exclusions as set out in Section 10 and the Exclusions under this Section in this regard, those set out in Section 10 of this Policy shall take precedence.
- b** Such property not being more specifically insured.

AF Loss of Rent

Loss of Rent (where a Sum Insured is stated for Rent in the Schedule), which applies only if the Buildings at the Premises or any part thereof to which Rent relates are unfit for occupation in consequence of their Damage and then the amount payable shall not exceed such proportion of the Sum Insured for loss of Rent as the period necessary for reinstatement bears to the maximum rental period, being the number of months stated in the Schedule.

AG Loss Minimisation and Prevention Expenditure

The costs necessarily and reasonably incurred by the Insured with the consent of the Company, in preventing, reducing or mitigating:

- a** imminent Damage which would have been insured under this Section; or
- b** otherwise alleviating Damage insured under this Section during and after the event of such Damage.

Provided that:

- i** the impending Damage was not reasonably foreseeable at the inception of the Period of Insurance and would be the inevitable outcome if such costs and expenses were not incurred;
- ii** the impending Damage did not arise from any defect in the Property Insured;
- iii** the impending Damage is not more specifically insured; and
- iv** the maximum liability of the Company under this Extension shall not exceed £25,000 in total for all claims or series of claims, arising out of any one original cause.

Optional Additional Extension

Applicable only if stated in the Schedule

AH Any Accidental Cause, excluding:

- a** Damage caused by or specifically excluded in the Perils 1-16 and 18;
- b** Damage to the Property Insured caused by or consisting of:
 - i** inherent vice, latent defect, gradual deterioration, wear and tear, costs relating to maintenance or normal redecoration, frost, change in water table level, its own faulty or defective design or materials;

- ii any process of cleaning, renovating, restoring, repairing, building or maintenance; or
- iii 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 results from a cause not otherwise excluded by this Policy;

c Damage caused by or consisting of:

- i corrosion, rust, wet or dry rot, shrinkage, evaporation, leakage, loss of weight, dampness, contamination, fermentation, dryness, marring, scratching, vermin or insects; or
- ii change in temperature, colour, flavour, texture or finish, action of light,

Damage consisting of:

- iii 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; or
- iv mechanical or electrical breakdown or derangement, in respect of the particular machines, apparatus or equipment, in which such breakdown or derangement originates,

but this shall not exclude:

- 1 such Damage not otherwise excluded by this Policy which itself results from any other Damage not otherwise excluded by this Policy; or
- 2 subsequent Damage which itself results from a cause not otherwise excluded by this Policy (unless more specifically insured);

d Damage caused by or consisting of:

- i subsidence, ground heave or landslide;
- ii normal settlement or bedding down of new structures;
- iii acts of fraud or dishonesty;
- iv disappearance, unexplained or inventory shortage, misfiling or misplacing of information; or
- v electrical or magnetic injury, disturbance or erasure, of electronic records;

e destruction of or damage to a building or structure, caused by its own collapse or cracking;

- f** Damage in respect of movable property in the open or in open-sided structures, walls (not forming part of the structure), fences and gates, caused by wind, rain, hail, sleet, snow or dust;

g Damage to the Property Insured:

- i caused by fire resulting from its undergoing any heating process or any process involving the application of heat; or
- ii (other than by fire or explosion) resulting from its undergoing any process of production, packing, treatment, testing, commissioning, servicing, adjustment or repair;

h Damage:

- i caused by freezing; or
- ii to Glass and Sanitary Ware, in respect of any building which is Vacant or Disused;

i Damage in respect of:

- i jewellery, precious stones, precious metals, bullion or furs;
- ii property in transit;
- iii money, cheques, stamps, bonds, credit cards or securities of any description; or

iv Glass and Sanitary Ware:

- a** due to repairs or alterations, being carried out at the Premises;
- b** during installation or removal, of such Glass or Sanitary Ware; or
- c** which was broken or cracked prior to the Effective Date (as stated in the Schedule);

j Damage in respect of:

- i vehicles licensed for road use (including accessories thereon), caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft;
- ii property or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection;
- iii land, roads, piers, jetties, bridges, culverts or excavations; or
- iv growing crops or trees,

unless specifically mentioned as insured by this Section; or

- k** Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction, by or by order of the government or any public authority.

Clauses

The following Clauses apply to this Section.

1 Designation

For the purpose of determining where necessary the item or column heading under which any property is insured, the Company agrees to accept the designation under which such property has been entered in the Insured's books.

2 Reinstatement Basis of Settlement

In the event that any property, other than Stock in Trade insured by this Section, is subject to Damage, the basis upon which the amount payable under such items is to be calculated shall be the cost of Reinstatement subject to the Provisions set out below.

"Reinstatement" means:

- A** the rebuilding or replacement, of property lost or destroyed; or
- B** the repair or restoration, of property damaged, in either case to a condition substantially the same as but not better or more extensive than its condition when new together with, insofar as the insurance by the item provides, due allowance for:
 - a** the additional cost of Reinstatement to comply with any European Union or public authority requirements;
 - b** professional fees; and
 - c** debris removal costs.

Provisions

- 1** No payment beyond the amount which would have been payable had this Clause not been operative shall be made:
 - a** unless the work of Reinstatement is commenced and carried out with reasonable despatch;
 - b** until the cost of Reinstatement has been incurred; and

- c** unless any other insurance covering the Insured's interest in the property at the time of Damage is on the same basis of Reinstatement as this Policy,

and if no such payment is made, then the rights and liabilities of the Company and the Insured, shall be those which would have applied had this Clause not been operative.

- 2** Reinstatement may be carried out at another site and in any manner suitable to the Insured, subject to the liability of the Company not being increased as a result.
- 3** In the event of partial Damage to Property Insured the Company's liability for any loss shall not exceed the cost which would have been incurred had such property been totally destroyed.
- 4** Notwithstanding the General Definition of Average, each item insured under this Clause is declared to be separately subject to the following Condition of Average:

If the Sum Insured on any item at the time of Damage is less than 85% of the cost of reinstating the whole of the Property Insured by such item at the time of Reinstatement, then the liability of the Company shall not exceed that proportion of the amount of the Damage which the said Sum Insured shall bear to the sum representing the total cost of reinstating the whole of such property at that time.

3 Workmen

Workmen are allowed in and about the Premises for the purpose of carrying out new works or alterations, repairs, decoration, plant installation or general maintenance, without prejudice to the terms, definitions, conditions, clauses and exclusions, of this Policy.

4 Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

5 Average

Each item of Property Insured by this Section is similarly but separately subject to Average as defined in the General Definitions.

In the case of farm produce and deadstock or farm machinery, Average will not apply, provided the Sum Insured is equal to 75% or more of the value of the property insured at the time of Damage.

6 Index Linking

The Sums Insured in respect of Buildings, Tenants' Improvements, Plant, Machinery, Trade Fixtures (and all other contents), Portable Hand Tools and Electronic Business Machines, Computers and Software, Stock in Trade, Customers' Goods, Cigarettes and Tobacco, Wines and Spirits and Stock at Exhibitions, are subject to Index Linking as defined in the General Definitions.

7 Aggregate Payments for Extensions

Where the cover under any of the Extensions of this Section and under the Extensions of Section 3: Livestock and/or Section 16A: Farm Home Buildings also apply, the aggregate of all payments in respect of any one claim will be the Company's liability stated under the Extension of this Section.

8 Modern Materials - Buildings

Applicable where stated in the Schedule that in the event of Damage to Buildings (other than private dwelling houses (PDH's)) insured the basis upon which the amount payable is to be calculated shall be:

- a** in the event of total destruction the cost of providing a modern building with comparable facilities; or
- b** in the event of Damage the cost of repair using modern materials,

and for the purpose of Average the value and Sum Insured of said building shall be calculated accordingly.

Condition

The following Condition applies to this Section.

1 Intruder Alarm

This Condition is only operative if the Intruder Alarm Condition appears under Section Endorsements in the Schedule for this Section.

The following Definitions apply to this Condition and are in addition to the General Definitions and the Section Definitions.

Intruder Alarm System

The component parts including the means of communication used to transmit signals.

Alarmed Buildings

The Buildings or those portions of the Buildings, at the Premises protected by the Intruder Alarm System.

Responsible Person

The Insured or any person authorised by the Insured to be responsible for the security of the Buildings at the Premises.

Keyholder

The Insured, or any person or keyholding company authorised by the Insured, who is available at all times to accept notification of faults or alarm signals, relating to the Intruder Alarm System, attend and allow access to the Buildings at the Premises.

It is a condition precedent to the liability of the Company in respect of Damage caused by theft or any attempt thereat, involving entry to or exit from the Buildings at the Premises by forcible and violent means, that:

- 1** the Buildings at the Premises are protected by an Intruder Alarm System installed as agreed with the Company;
- 2** the Intruder Alarm System shall be maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance with the intruder alarm installers or other installers/engineers as agreed with the Company;
- 3** no alteration to or substitution of:
 - a** any part of the Intruder Alarm System;
 - b** the procedures agreed with the Company for police or any other response to any activation of the Intruder Alarm System; or
 - c** the maintenance contract,
 shall be made without the agreement of the Company;
- 4** the Alarmed Buildings shall not be left without at least one Responsible Person therein without the agreement of the Company:
 - a** unless the Intruder Alarm System is set in its entirety with the means of communication used to transmit signals in full operation; or
 - b** if the police have withdrawn their response to alarm calls;

- 5 all keys to the Intruder Alarm System are removed from the Buildings at the Premises when they are left unattended;
- 6 the Insured maintains secrecy of codes for the operation of the Intruder Alarm System and no details of same are left in the Buildings at the Premises;
- 7 the Insured shall appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company and/or police authorities;
- 8 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 Intruder Alarm System is set, a Keyholder shall:
 - a attend the Buildings at the Premises as soon as reasonably possible;
 - b inspect the Buildings at the Premises for any signs of break-in or disturbance; and
 - c subject to condition 4 of this Condition, reset the Intruder Alarm System in its entirety with the means of communication used to transmit signals in full operation; and
- 9 in the event of the Insured receiving any notification:
 - a that police attendance in response to alarm signals/call 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; or
 - c that the Intruder Alarm System cannot be returned to or maintained in full working order,

the Insured shall advise the Company as soon as possible and in any event not later than 10.00a.m. on the Company's next working day and comply with any subsequent requirements stipulated by the Company.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule being the first part of each and every claim, for Damage caused by any of the Perils 6 to 14.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section for:

- 1 loss of market, loss of use, monetary devaluation or any other loss arising as an indirect consequence of the Damage (other than loss of Rent when insured as an item under this Section);
- 2 property let out on hire;
- 3 loss resulting from the Insured voluntarily parting with title or possession, of any property if induced to do so by deception;
- 4 Damage to any part of any electrical plant or apparatus, directly caused by breakdown, leakage of electricity or excessive pressure therein, by its own short circuiting or overrunning or electrical surges or spikes in the electricity supply, but Damage to any other part of such plant or apparatus or to other Property Insured by the spread of fire therefrom, is not excluded;
- 5 showcases, automatic or vending machines or their contents, situate outside the structures at the Premises unless specifically stated in the Schedule;
- 6 loss insured by a fidelity guarantee insurance;
- 7 any claim for which more specific insurance applies under any of Sections 12 or 13, of this Policy;
- 8 any agricultural or horticultural property that is intended for sale and the income expected from such sale is separately insured; or
- 9 Damage to any poultry hatching or rearing appliances or the contents thereof, caused by overheating of the appliance unless fire occurs and the appliance or other property becomes ignited.

Section 2: Business Interruption

If Damage by any of the Perils (where stated as operative in the Schedule), occurs during the Period of Insurance to property used by the Insured at the Premises for the purposes of the Business and causes interruption to or interference with the Business at the Premises or if the Insured is unable to trace or establish Outstanding Debit Balances in whole or in part due to the Insured as a result of the Insured's books of account or other business books or records at the Premises being subject to Damage during the Period of Insurance, then the Company will indemnify the Insured for the amount of loss resulting from such interruption, interference or Damage, in accordance with the basis of cover stated in the Schedule and described below.

Provided that payment shall have been made or liability admitted for the Damage under an insurance policy covering the interest of the Insured in the property or payment would have been made or liability admitted, for the Damage, but for the operation of a proviso in the insurance excluding liability for losses below a specified amount. This proviso shall not apply in respect of agricultural produce, growing crops or Livestock for sale, if the full revenue from such agricultural produce, growing crops or Livestock is included within the Gross Revenue insured by this Section.

And provided that the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall in no case exceed:

- 1 133.33% of the Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals, Sum Insured (as applicable); and
- 2 the Sum Insured for Increase in Cost of Working, Additional Increased Cost of Working, Outstanding Debit Balances and any other item insured hereunder (as applicable), unless otherwise stated.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

NOTE: In relation to the Rate of Gross Profit, Standard Turnover, Standard Gross Revenue and Standard Gross Rentals, adjustments shall be made as may be necessary to provide for the trend of the Business and for variations in or special circumstances affecting the Business, either before or after the Damage, which would have affected the Business had the Damage not occurred, so that the figures thus adjusted shall represent as accurately as may be reasonably practicable the results which, but for the Damage, would have been obtained during the relative period after the Damage.

Customers' Accounts

The Insured's accounts of all customers who are trading with the Insured on a credit or hire purchase basis.

Estimated Gross Profit

The amount declared by the Insured to the Company as representing not less than the Gross Profit which it is anticipated will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (or a proportionately increased multiple thereof where the Indemnity Period exceeds 12 months).

Estimated Gross Rentals

The amount declared by the Insured to the Company as representing not less than the Gross Rentals which it is anticipated will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (or a proportionately increased multiple thereof where the Indemnity Period exceeds 12 months).

Estimated Gross Revenue

The amount declared by the Insured to the Company as representing not less than the Gross Revenue which it is anticipated will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (or a proportionately increased multiple thereof where the Indemnity Period exceeds 12 months).

Gross Profit

The amount by which:

- a the sum of the Turnover and the amounts of the closing stock and work in progress shall exceed
- b the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

NOTE: For the purpose of this Definition, the amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's usual accounting methods, due provision being made for depreciation.

Gross Rentals

The money paid or payable to the Insured by tenants in respect of accommodation and services, provided at the Premises.

Gross Revenue

The money paid or payable to the Insured as fees for services rendered and for goods, produce or Livestock sold, in the course of the Business at the Premises.

Indemnity Period

The period beginning with the occurrence of the Damage and ending when the results of the Business shall cease to be affected by the Damage but not exceeding the Indemnity Period being the number of months stated in the Schedule.

Outstanding Debit Balances

The total last amount recorded by the Insured under the provisions of Clause 7 Monthly Records 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 Customers Accounts' in the period between the date to which said last 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.

Perils

- 1 a Fire**, but excluding Damage caused by:
 - i** explosion resulting from fire;
 - ii** earthquake or subterranean fire;
 - iii a** its own spontaneous fermentation or heating; or
 - b** it undergoing any heating process or any process involving the application of heat other than grain or other produce drying; or
- b Lightning.**
- 2 Explosion**
 - a** of boilers or of gas, used for domestic purposes only but excluding Damage caused by earthquake or subterranean fire; or
 - b** otherwise but excluding Damage caused by the bursting by steam pressure, of any vessel, machine or apparatus (not being a boiler or economiser, on the Premises), in which internal pressure is due to steam only and belonging to or under the control of the Insured.
- 3 Aircraft** or other aerial devices, or articles dropped therefrom.
- 4 Earthquake, Subterranean Fire.**
- 5 Spontaneous Fermentation**, heating or combustion.

- 6 Riot, civil commotion**, strikers, locked out workers, persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation, excluding Damage:
 - a** caused by cessation of work; or
 - b** due to confiscation, requisition or destruction, by or by order of the government or any public authority.
- 7 Malicious Persons** or vandals, excluding Damage:
 - a** caused by such malicious persons or vandals, acting on behalf of or in connection with any political organisation;
 - b** caused by cessation of work;
 - c** due to confiscation, requisition or destruction by or by order of the government or any public authority;
 - d** caused by Theft as defined in Peril 8 below; or
 - e** when the Premises are Vacant or Disused.
- 8 Theft** or any attempt thereat (including Damage to buildings for which the Insured is responsible), excluding Damage:
 - a** in respect of jewellery, precious metals/stones or articles composed from them, bullion or furs except where specifically mentioned in the Schedule as being insured;
 - b** where the Insured or any Employee is concerned as principal or accessory;
 - c** to Glass (as defined under Section 1: Material Damage of this Policy);
 - d** which is due to unexplained shortage and/or disappearance other than disappearance of Livestock for a period exceeding 30 days;
 - e** due to fraud, trick, deception or false pretences; or
 - f** when the Premises are Vacant or Disused.
- 9 Storm, Tempest**, excluding Damage:
 - a** caused by the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam;
 - b** caused by inundation from the sea whether resulting from storm or otherwise;
 - c** caused by frost, subsidence, ground heave or landslip;
 - d** attributable solely to change in the water table level;
 - e** to boundary walls, fences, gates, hedges and movable property in the open;

- f** to growing crops in the open or under frames and cloches; or
 - g** to buildings not maintained in a good state of repair.
- 10 Flood**, excluding Damage:
- a** caused by storm or tempest;
 - b** caused by escape of water from any tank, apparatus or pipe;
 - c** caused by frost, subsidence, ground heave or landslip;
 - d** attributable solely to change in the water table level;
 - e** to boundary walls, fences, gates, hedges and movable property in the open;
 - f** to growing crops in the open or under frames and cloches; or
 - g** to buildings not maintained in a good state of repair.
- 11 Escape of Water** from any tank, apparatus or pipe, excluding Damage:
- a** caused by water discharged or leaking, from any automatic sprinkler installations; or
 - b** when the Premises are Vacant or Disused.
- 12 Escape of Oil** from any fixed oil fired heating installation.
- 13 Impact:**
- a** from collapse or breakage of television or radio receiving aerials or satellite dishes; or
 - b** by vehicles or animals, not belonging to or under the control of the Insured or any member of his family or any Employee.
- 14 Impact** by any cause, excluding Damage to any animal caused by impact by any animal belonging to or under the control of the Insured or any member of his family or any Employee.
- 15 Falling, Trees, Telegraph Poles, Lamp Posts, Pylons or Wind Turbines**, or parts falling therefrom, excluding Damage caused by lopping, pruning or felling of trees.
- 16 Worriying** of sheep and cattle by dogs, foxes and vermin.
- 17 Anthrax.**
- 18 Electrocution.**
- 19 Fatal Injury** caused by any violent external and visible accident to Livestock where such injury is not more specifically insured under any other Peril applicable under this Section, occurring elsewhere than on the Premises or land occupied by the Insured in connection with the Business including whilst in transit by the Insured's own

vehicles or when straying from the normal confines at the Premises. Transit means from the time of loading at the ramp to the time of unloading at the ramp, all within the United Kingdom, the Channel Islands and the Isle of Man.

20 Accidental Discharge or Leakage of Automatic Sprinkler Installations, excluding Damage caused by or attributable to:

- a** heat caused by fire;
- b** freezing when the Premises are Vacant or Disused;
- c** repairs, alterations or extensions to the structures and/or sprinkler installations; or
- d** defects in construction or condition, of which the Insured is aware.

Rate of Gross Profit

The rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the Damage.

Standard Gross Rentals

The Gross Rentals during the period in the 12 months immediately before the date of the Damage which corresponds with the Indemnity Period.

Standard Gross Revenue

The Gross Revenue during the period in the 12 months immediately before the date of the Damage which corresponds with the Indemnity Period.

Standard Turnover

The Turnover during that period in the 12 months immediately before the date of the Damage which corresponds with the Indemnity Period.

Turnover

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

Uninsured Working Expenses

The sum of:

- 1** purchases (net of discounts);
- 2** bad debts;
- 3** packaging carriage and freight; and
- 4** discounts allowed.

Basis of Cover

Estimated Gross Profit (Declaration Linked Basis)

The insurance in respect of Estimated Gross Profit (when shown in the Schedule if operative) is limited to loss of Gross Profit due to (a) reduction in Turnover and (b) increase in cost of working, and the amount payable as indemnity thereunder shall be:

- 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 shall in consequence of the Damage fall short of the Standard Turnover; and
- 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 sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided,

less any sum saved during the Indemnity Period in respect of such charges and expenses of the Business payable out of Gross Profit as may cease or be reduced in consequence of the Damage.

Estimated Gross Rentals (Declaration Linked Basis)

The insurance in respect of Estimated Gross Rentals (when shown in the Schedule if operative) is limited to loss of Gross Rentals due to (a) loss of Gross Rentals and (b) increase in cost of working, and the amount payable as indemnity thereunder shall be:

- a** in respect of loss of Gross Rentals: the amount by which the Gross Rentals during the Indemnity Period shall in consequence of the Damage fall short of the Standard Gross Rentals; and
- 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 Gross Rentals which, but for that expenditure, would have taken place during the Indemnity Period in consequence of the Damage, but not exceeding the amount of the reduction thereby avoided,

less any sum saved during the Indemnity Period in respect of such charges and expenses of the Business payable out of Gross Rentals as may cease or be reduced in consequence of the Damage.

Estimated Gross Revenue (Declaration Linked Basis)

The insurance in respect of Estimated Gross Revenue (when shown in the Schedule if operative) is limited to loss of Gross Revenue due to (a) reduction in Gross Revenue and (b) increase in cost of working and (c) replacement of seeds, fertilisers, other soil conditioning materials, chemicals or animal feedstuffs consumed, and the amount payable as indemnity thereunder shall be:

- a** in respect of reduction in Gross Revenue: the amount by which the Gross Revenue during the Indemnity Period shall in consequence of the Damage fall short of the Standard Gross Revenue;
- 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 Gross Revenue which, but for that expenditure, would have taken place during the Indemnity Period in consequence of the Damage, but not exceeding the amount of the reduction thereby avoided; and
- c** in respect of replacement of seeds, fertilisers, other soil conditioning materials, chemicals or animal feedstuffs consumed: the cost of replacing such replacement of seeds, fertilisers, other soil conditioning materials, chemicals or animal feedstuffs consumed in order to generate Gross Revenue, during the Indemnity Period, in consequence of the Damage at the Premises and which are necessarily and reasonably required in order to continue trading during the Indemnity Period,

less any sum saved during the Indemnity Period in respect of such charges and expenses of the Business payable out of Gross Revenue as may cease or be reduced in consequence of the Damage.

Cost of Document Replacement

The insurance under this item (when shown in the Schedule if operative) is limited to legal, clerical and other charges, necessarily incurred in consequence of the Damage in the replacement or restoration of deeds and other documents (including stamps thereon), manuscripts, plans, specifications and writings of every description and books (written and printed), books of account, card indexes and other business records, including such property if and in so far as it is not otherwise insured whilst temporarily at premises not in the occupation of the Insured or whilst in transit, in each case, within the United Kingdom, the Channel Islands or the Isle of Man.

Outstanding Debit Balances

The insurance in respect of Outstanding Debit Balances (when shown in the Schedule if operative) is limited to loss sustained by the Insured directly due to the Damage and the total amount payable shall not exceed:

- a** the difference between:
 - i** any Outstanding Debit Balances; and
 - ii** the total of the amounts received or traced in respect thereof;
- b** the additional expenditure incurred with the previous consent of the Company in tracing and establishing customers' debit balances after the Damage.

Provided that:

- i** if the Sum Insured be less than the Outstanding Debit Balances the amount payable shall be proportionately reduced; and
- ii** it is a condition precedent to the liability of the Company that the Insured's books of account or other business books or records in which Customers Accounts' are shown, are kept in fire resistant cabinets when not in use.

Increase in Cost of Working

The insurance in respect of increase in cost of working (when shown as a separate item in the Schedule if operative) is limited to the additional expenditure necessarily and reasonably incurred solely in order to minimise any interruption or interference, with the Business during the Indemnity Period.

Additional Increased Cost of Working

The insurance in respect of additional increased cost of working (when shown in the Schedule if operative) is limited to the reasonable costs for the additional cost of working which:

- a** is necessarily and reasonably incurred due to Damage, solely to maintain the Business during the Indemnity Period; and
- b** exceeds the amount recoverable in respect of increase in cost of working stated under:
 - i** Estimated Gross Profit;
 - ii** Estimated Gross Rentals; or
 - iii** Estimated Gross Revenue,
 (when shown in the Schedule if operative), in Basis of Cover of this Section.

Professional Accountants Charges

Where insurance is arranged on Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals or Increase in Cost of Working (when shown as a separate item in the Schedule if operative) or Additional Increased Cost of Working or Outstanding Debit Balances, under this Section, the Company will also pay to the Insured (within the Sum Insured for whichever is applicable) the reasonable charges payable by the Insured to their professional accountants for producing any particulars or details, contained in the Insured's books of account or other business books or documents or such other proofs, information or evidence, as may be required by the Company, and for reporting that such particulars or details are in accordance with the Insured's books of account or other business books or documents.

Loss of Forced Sale of Dairy Cows

The insurance under any item on Loss of Forced Sale of Dairy Cows is limited to loss sustained by the Insured in consequence of Damage at the Premises necessitating forced sale of dairy cows. The amount recoverable as indemnity shall be the loss as above stated of dairy cows being the difference between the sale price and the current value within the herd but not exceeding £2,500 in respect of each animal sold nor in the aggregate the Sum Insured noted in the Schedule.

Provided that such diminution in value shall not include the value of milk which would have been produced during the Indemnity Period.

Standard Extensions

Any cover for loss in respect of Gross Profit or Gross Revenue, as insured by this Section, resulting from interruption to or interference with the Business in consequence of Damage to property, is extended to include such loss at or in the undernoted situations and will be deemed to be loss resulting from Damage to property used by the Insured at the Premises for the purposes of the Business:

A Unspecified Suppliers

The premises of:

- a** the Insured's suppliers; or
- b** the suppliers of the Insured's suppliers, if the Insured's supplier concerned is specifically specified in the Schedule,

(but excluding the premises of any supply undertaking from which the Insured obtains electricity, gas, water or telecommunications services), all in the United Kingdom, the Channel Islands or the Isle of Man.

Provided that for the purposes of this Extension the term “Insured’s suppliers” means manufacturers or processors of components, goods or materials.

B Unspecified Customers

The premises of:

- a** any of the Insured’s customers; or
- b** the customers of the Insured’s customers (if the Insured’s customer concerned is specifically specified in the Schedule), in the United Kingdom, the Channel Islands or the Isle of Man.

Provided that for the purposes of this Extension the term “customers” means:

- i** in respect of a above, those companies, organisations or individuals, with whom at the time of the Damage the Insured has contracts or trading relationships, to supply goods or services; and
- ii** in respect of b above, those companies, organisations or individuals, with whom at the time of the Damage the Insured’s customer has contracts or trading relationships, to supply goods or services.

C Storage Sites

Any premises in the United Kingdom, the Channel Islands or the Isle of Man, not owned or occupied by the Insured, where property of the Insured is stored.

D Property in Transit

Whilst in transit in the United Kingdom, the Channel Islands or the Isle of Man.

E Contract Sites

Any situation in the United Kingdom, the Channel Islands or the Isle of Man, where the Insured is carrying out a contract.

F Denial of Access

In the vicinity of the Premises preventing or hindering access to or use of such Premises, whether the Premises or property of the Insured therein shall be subject to Damage or not, but excluding the property of any supply undertaking from which the Insured obtains electricity, gas, water or telecommunications services.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy, the Company’s liability in total for all claims or series of claims, arising out of any one original cause, shall not exceed:

- a** in respect of Extensions A to E:
 - i** the limit stated in the Schedule against Standard Extensions; or
 - ii** where both a percentage limit and a monetary limit is stated in the Schedule against a specific Extension, the lesser of:
 - a** the stated percentage limit being a percentage of the Estimated Gross Profit or Estimated Gross Revenue limit of liability; or
 - b** the stated monetary limit
- b** in respect of Extension F, the Estimated Gross Profit or Estimated Gross Revenue, limit of liability.

Any cover for loss in respect of Gross Profit or Gross Revenue, as insured by this Section, is extended to include:

G Accidental Failure of Public Supply

Loss resulting from interruption to or interference with the Business at the Premises in consequence of:

- a** Failure of Electricity;
- b** Failure of Gas;
- c** Failure of Water; or
- d** Failure of Telecommunications.

The Company shall not be liable under this Extension:

- 1** in respect of cover which is more specifically insured under Extension F of this Section; or
- 2** for loss arising directly or indirectly from any failure:
 - i** which does not involve a cessation of supply for at least 4 consecutive hours in respect of items a, b and c above and 12 consecutive hours in respect of item d above;
 - ii** caused by the deliberate act of any supply undertaking unless by the exercise by any such undertaking of its power to withhold or restrict supply or services for the sole purpose of safeguarding life or protecting the supply undertaking’s system;
 - iii** caused by strikes or any labour or trade dispute; or
 - iv** caused by atmospheric or weather conditions but this shall not exclude failure due to damage to equipment caused by such conditions.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions of the Policy:

- a** the Indemnity Period under this Extension shall not exceed 3 months; and
- b** the Company's liability under this Extension in total for all claims or series of claims, arising out of any one original cause, shall not exceed £25,000.

For the purpose of this Extension:

Failure of Electricity shall mean:

The accidental total or partial failure of the public supply of electricity at the terminal point of the supply undertaking's service feed to the Premises.

Failure of Gas shall mean:

The accidental total or partial failure of the public supply of gas at the supply undertaking's meters at the Premises.

Failure of Water shall mean:

The accidental total or partial failure of the public supply of water at the supply undertaking's main stop cock serving the Premises (other than by drought).

Failure of Telecommunications shall mean:

The accidental total or partial failure of the public supply of telecommunications services at the incoming line terminals or receivers at the Premises.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the failure of the public supply and ending when the results of the Business shall cease to be affected by such failure.

H Agricultural Vehicles Loss of Use

All costs reasonably and necessarily incurred with the consent of the Company in the hire of a replacement vehicle, following the loss of use of agricultural vehicles, commercial vehicles including all terrain vehicles, quad bikes or self propelled implements used solely for agricultural or forestry purposes, used in connection with the Business, occurring on any highway and any other road to which the public has access and includes bridges over which a road passes within the United Kingdom, the Channel Islands or the Isle of Man, resulting from Damage caused by Fire, Impact and/or Theft or attempt thereat.

Provided that:

- a** the Insured shall notify the Company within the first 3 days on the happening of any incident which could result in a claim under this Extension;
- b** the maximum liability of the Company under this Extension shall not exceed £50,000 in total for all claims or series of claims, arising out of any one original cause during each Period of Insurance;
- c** costs shall only apply in respect of hired vehicles for which a valid claim has been admitted under this Section; and
- d** the Company shall not be liable for:
 - i** Damage caused by or arising from the wilful act and/or the wilful neglect of the Insured or any director of the Insured or any partner of the Insured; or
 - ii** hire costs in respect of the first 3 days following such Damage,

subject to:

- i** payments commencing from the date on which the vehicle is accepted by the repairer where such vehicle can continue to be driven safely; or
- ii** payments commencing from the date of the incident resulting in a claim where the vehicle cannot be driven safely to the repairer.

I National Lottery

Loss resulting from interruption to or interference with the Business at the Premises, in consequence of an Employee or Employees terminating their employment with the Insured as a direct result of a confirmed win during the Period of Insurance on the National Lottery in the United Kingdom.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy:

- a** the Company's liability under this Extension in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Estimated Gross Profit or Estimated Gross Revenue, limit of liability; and
- b** the Indemnity Period under this Extension shall not exceed 3 months.

Notwithstanding the General Definition of Employee, for the purpose of this Extension, Employee shall mean:

Any person while working for the Insured in connection with the Business who is under a contract of service or apprenticeship, with the Insured.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the date of the confirmed win on the National Lottery and ending when the results of the Business shall cease to be affected by such win.

J Public Emergency

Loss resulting from interruption to or interference with the Business at the Premises in consequence of the actions or advice of a competent Public Authority, due to an emergency likely to endanger life or property, in the vicinity of the Premises, which commencing during the Period of Insurance, prevents or hinders the use of or access to the Premises, excluding:

- a any loss during the first four hours;
- b cover provided by Extension M Bomb Scares;
- c labour disputes;
- d any loss occurring in Northern Ireland; or
- e infectious or contagious disease.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy, the Company's liability under this Extension in total for all claims or series of claims, arising out of any one original cause, shall not exceed £50,000.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the use of or access to the Premises being prevented or hindered and ending when the results of the Business shall cease to be affected by such prevention or hindrance, but not exceeding the Indemnity Period being the number of months stated in the Schedule.

K Closure

Loss resulting from interruption to or interference with the Business at the Premises in consequence of closure of any part of the Premises, commencing during the Period of Insurance, by a competent Public Authority due to defective drains or other sanitary arrangements, vermin or pests.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy, the Company's liability under this Extension in total

for all claims or series of claims, arising out of any one original cause, shall not exceed £50,000.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the closure of any part of the Premises and ending when the results of the Business shall cease to be affected by such closure but not exceeding the Indemnity Period being the number of months stated in the Schedule.

L Disease

Loss resulting from interruption of or interference with the Business at the Premises in consequence of:

- a murder or suicide, occurring at the Premises;
- b the occurrence of the following human notifiable diseases:
Acute Encephalitis, Acute Poliomyelitis, Anthrax, Chickenpox, Cholera, Diphtheria, Dysentery, Legionellosis, Legionnaires Disease, Leprosy, Leptospirosis, Malaria, Measles, Meningococcal Infection, Mumps, Ophthalmia Neonatorum, Paratyphoid Fever, Bubonic Plague, Rabies, Rubella, Scarlet Fever, Smallpox, Tetanus, Tuberculosis, Typhoid Fever, Viral Hepatitis, Whooping Cough or Yellow Fever, at the Premises: or
- c poisoning directly caused by the consumption of food or drink, provided at the Premises.

Provided that:

- i the use of the Premises is restricted on the order or advice of a competent authority commencing during the Period of Insurance; and
- ii after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy, the Company's liability under this Extension under each of a to c above shall not exceed £50,000 in the aggregate and in any one Period of Insurance.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the restriction on the use of the Premises and ending when the results of the Business shall cease to be affected by such closure but not exceeding the Indemnity Period being the number of months stated in the Schedule.

M Bomb Scares

Loss resulting from interruption to or interference with the Business at the Premises in consequence of the suspected or actual presence of an incendiary or explosive device which commencing during the Period of Insurance, prevents or hinders access to the Premises, excluding:

- a** any loss during the first four hours; or
- b** any loss occurring in Northern Ireland.

Provided that after the application of all the terms, definitions, conditions, clauses and exclusions, of the Policy, the Company's liability under this Extension in total for all claims or series of claims, arising out of any one original cause, shall not exceed £50,000.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with the access to the Premises being prevented or hindered and ending when the results of the Business shall cease to be affected by such prevention or hindrance, but not exceeding the Indemnity Period being the number of months stated in the Schedule.

Where any cover for loss in respect of Gross Profit or Gross Revenue, is insured by this Section, the insurance provided by this Section is extended to include:

N Essential Personnel

Loss resulting from interruption to or interference with the Business at the Premises during the Period of Insurance in consequence of the:

- a** death of any of the Insured's Principals; or
- b** total and permanent disablement of any of the Insured's Principals, which prevents them from attending to their normal occupation,

occurring during the Period of Insurance due to injury caused by accidental and violent means.

The Company will only pay the additional costs and/or expenses that the Insured necessarily and reasonably incurs, solely in order to minimise any interruption or interference, with the Business, during the Indemnity Period, which but for such additional costs and/or expenses would have taken place.

Provided that the Company's liability under this Extension shall not exceed £25,000 in the aggregate and in any one Period of Insurance.

For the purposes of this Extension Principals shall mean:

Any person who is an owner, partner, company director or trustee, of the Business.

Notwithstanding the Definition of Indemnity Period under this Section, for the purpose of this Extension, Indemnity Period shall mean:

The period beginning with occurrence of the situations described in a or b of this Extension and ending when the results of the Business shall cease to be affected by such situation but not exceeding the Indemnity Period being the number of months stated in the Schedule.

O Exhibition Expenses

The irrecoverable expenses of the Insured in respect of any trade exhibition in the United Kingdom, Channel Islands or the Isle of Man, following Damage occurring during the Period of Insurance by any of the Perils (other than Peril 2) insured under this Section:

- a** at the exhibition venue; or
- b** to the property of the Insured for use in connection with the exhibition whilst at the Premises or whilst in transit by road, rail or inland waterway.

Provided that:

- a** in the event of the exhibition not being held (or the Insured being unable to exhibit at all) in consequence of the Damage, the amount payable shall be limited to the irrecoverable expenses that the Insured has paid or is liable to pay, in respect of the exhibition;
- b** if the exhibition does not run (or the Insured is unable to exhibit) for the intended period in consequence of the Damage, the amount payable shall be the loss computed in accordance with provision a above, adjusted for the period that the Insured could not exhibit,

subject to the Company's liability under this Extension not exceeding £25,000 in the aggregate and in any one Period of Insurance.

P Cattle Passports

Loss resulting from interruption to or interference with the Business at the Premises during the Period of Insurance following Damage by any of the Perils to cattle passports.

The Company will only pay the additional costs and/or expenses that the Insured necessarily and reasonably incurs, solely in order to minimise any interruption or interference, with the Business, during the Indemnity Period, which but for such additional costs and/or expenses would have taken place.

Clauses

The following Clauses apply to this Section.

1 Departmental

If the Business is conducted in departments, the independent trading results of which are ascertainable, the provisions of items a and b of the Estimated Gross Profit or Estimated Gross Rentals or Estimated Gross Revenue, when insured under this Section, under Basis of Cover in this Section shall apply separately to each department affected by the Damage.

2 Payments on Account

Payments on account will be made to the Insured during the Indemnity Period if desired.

3 Accumulated Stocks

In adjusting any loss, account shall be taken and an equitable allowance made if any shortage in Turnover (where applicable) due to the Damage, is postponed by reason of the Turnover being temporarily maintained from accumulated stocks of raw materials, work in progress or finished goods, at the Premises or elsewhere.

4 Renewal Clause (applicable to Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals)

The Insured shall, prior to each renewal of the Policy, provide the Company with the Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals, whichever is applicable, for the financial year most nearly concurrent with the ensuing period of insurance, or a proportionately increased multiple thereof where the Indemnity Period exceeds 12 months.

5 Standing Charges (applicable to Estimated Gross Profit)

If any of the standing charges of the Business are not insured by this Section (having been deducted in arriving at the Gross Profit as defined herein) then in computing the amount recoverable hereunder as increase in cost of working, that proportion only of any additional expenditure shall be brought into account which the Gross Profit bears to the sum of the Gross Profit and the uninsured standing charges.

6 Premium Adjustment Clause (applicable to Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals)

The first and annual premiums in respect of Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals, whichever is applicable, are provisional and are based on the Estimated Sum Insured.

The Insured shall provide the Company not later than six months after the expiry of each Period of Insurance a declaration confirmed by the Insured's auditors of the Gross Profit or Gross Revenue or Gross Rentals, whichever is applicable, earned during the financial year most nearly concurrent with such Period of Insurance.

If any Damage shall have occurred giving rise to a claim for loss of Gross Profit or Gross Revenue or Gross Rentals, the above-mentioned declaration shall be increased by the Company for the purpose of premium adjustment, by the amount by which the Gross Profit, Gross Revenue or Gross Rentals, was reduced during the financial year solely in consequence of the Damage.

If the declaration (adjusted as provided above and proportionately increased where the Indemnity Period exceeds 12 months):

- a is less than the Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals, whichever is applicable, for the relative Period of Insurance, the Company will allow a pro rata return of the premium paid but not exceeding one half of such premium; or
- b is greater than the Estimated Gross Profit or Estimated Gross Revenue or Estimated Gross Rentals, whichever is applicable, for the relative Period of Insurance, a pro rata addition to the premium paid shall be immediately payable by the Insured to the Company.

7 Monthly Records (applicable to Outstanding Debit Balances)

The Insured shall at the end of each month record the total amount of debit balances outstanding as set out in Customers Accounts' at that date and such record shall be kept at a place other than the Insured's own premises. If the recorded amount exceeds the Sum Insured applicable at the date of such record then, for the purposes of this Clause only, the Insured shall be deemed to have recorded such Sum Insured.

8 Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

9 Alternative Trading

If during the Indemnity Period goods shall be sold or services shall be rendered, elsewhere than at the Premises for the benefit of the Business, either by the Insured or by others on their behalf, the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover (where applicable) during the Indemnity Period.

10 Index Linking

The Sums Insured in respect of Estimated Gross Profit or Estimated Gross Revenue and Outstanding Debit Balances, are subject to Index Linking.

11 Value Added Tax

To the extent that the Insured is accountable to the tax authorities for Value Added Tax, all terms of this Section shall be exclusive of such tax.

12 Removal of Debris

The insurance under any item on Gross Revenue, extends to include costs and expenses necessarily and reasonably incurred by the Insured, with the consent of the Company, in removing debris of the portion or portions of agricultural produce and growing stock for sale, included within the Gross Revenue insured by this Section and subject to Damage by any Perils hereby insured against.

The Company will not pay for any costs or expenses:

- a** incurred in removing debris elsewhere than from the site of the Premises subject to Damage and the immediately adjacent area; or
- b** arising from pollution or contamination of the property not insured by this Policy.

The Company's liability under this Clause in respect of any item shall in no case exceed the Sum Insured under the said item(s).

Exclusions

The Company shall not be liable under this Section for:

- 1** loss arising directly or indirectly from:
 - a** erasure, loss, distortion or corruption, of information on computer systems or other records, programmes or software, caused deliberately by rioters, strikers, locked out workers, persons taking part in labour disturbances or civil commotion or malicious persons; or
 - b** other erasure, loss, distortion or corruption, of information on computer systems or other records, programmes or software, unless resulting from any of the Perils 1 to 12 of Section 1 of this Policy in so far as it is not otherwise excluded; or
- 2** loss for which more specific insurance applies under any of Sections 12 or 13, of this Policy.

Section 3: Livestock

In the event of Damage to Livestock in connection with the Business occurring during the Period of Insurance and caused by any of the Perils and/or Livestock Disease/Mortality Covers (where stated as operative in the Schedule), the Company will pay to the Insured the Market Value of such Livestock or the Sum Insured whichever is the less or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such Livestock.

Provided that:

- a** the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured for each item (or any other stated limit of liability); and
- b** unless otherwise stated, the Sum Insured (or any other stated limit of liability) applies in the aggregate to Livestock collectively described by each item under this Section.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Closed Herd

A herd into which no animals are introduced from an outside source.

Damage

For the purpose of this Section only, the General Definition of Damage is amended to mean:

- a** loss, destruction or damage; or
- b** slaughter with the consent of the Company or where a veterinary surgeon certifies that slaughter is necessary on humane grounds.

Dangerous Contacts

An animal which has not given a positive reaction to a Test but is certified by the Ministry as having been in close contact with Reactors and as such has to be slaughtered.

Market Value

The cost of replacing any animal with one of comparable worth and condition but not exceeding an amount of £10,000 per animal, unless stated in the Schedule.

Ministry

The Department of the Environment Farming and Rural Affairs and equivalent Scottish, Welsh and Northern Ireland government departments.

Open Herd

A herd into which animals can be introduced from an outside source but purchased exclusively from one source or supply.

Perils

- 1 Fire, Lightning, Explosion.**
- 2 Electrocutation.**
- 3 Aircraft** or other aerial devices, or articles dropped therefrom.
- 4 Earthquake, Subterranean Fire.**
- 5 Riot, civil commotion,** strikers, locked out workers, persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation, excluding Damage:
 - a** caused by cessation of work; or
 - b** due to confiscation, requisition or destruction, by or by order of the government or any public authority.
- 6 Malicious Persons** or vandals, excluding Damage:
 - a** caused by such malicious persons or vandals, acting on behalf of or in connection with any political organisation;
 - b** caused by cessation of work;
 - c** due to confiscation, requisition or destruction, by or by order of the government or any public authority; or
 - d** caused by Theft as defined in Peril 11 below.
- 7 Impact** by vehicles or animals, not belonging to or under the control of the Insured or any member of his family or any Employee.
- 8 Impact** by any vehicle or animals, excluding Damage to animals caused by impact by any animal belonging to or under the control of the Insured or any member of his family or any Employee.
- 9 Falling, Trees, Telegraph Poles, Lamp Posts, Pylons or Wind Turbines,** or parts falling therefrom, excluding Damage caused by lopping, pruning or felling of trees.
- 10 Worriying** of sheep and cattle by dogs, foxes and vermin.
- 11 Theft** or unexplained disappearance for a period exceeding 30 days but, excluding Theft where:
 - a** possession is obtained by deception or criminal deception; or
 - b** where the Insured or any Employee is concerned as principal or accessory.

12 Fatal Injury caused by any violent external and visible accident including whilst in transit by:

- a** the Insured's own vehicle(s); or
- b** any vehicle(s) being used on behalf of the Insured, from the time of loading at the ramp to unloading at the ramp, including loading at the Premises. Cover includes transferring to any vehicle and/or carrying to the original destination or to the place of collection, the Livestock insured, necessitated by collision, overturning or impact with any object.

13 Fatal Injury caused by any violent external and visible accident including poisoning to the Livestock whilst:

- a** on any public thoroughfare;
- b** on any public livestock auction or sale-yard, market or agricultural showground premises;
- c** on any railway level crossing;
- d** straying from any such situation or premises (a, b or c above); or
- e** straying from the normal confines at the Premises. The Company shall not be liable in respect of the first £250 per animal of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

Premises

For the purpose of this Section only, the General Definition of Premises is extended to include:

- 1** In respect of:
 - a** **Perils 1 – 10** the Premises and any other premises or land occupied or used by the Insured in connection with the Business including whilst being moved in between such Premises;
 - b** **Perils 11 and 12** the Premises and any other premises or land occupied or used by the Insured in connection with the Business; and
 - c** **Peril 13** elsewhere than on the Premises or any land occupied or used by the Insured in connection with the Business, except for loading and unloading or straying from the normal confines of the Premises, within the United Kingdom, the Channel Islands or the Isle of Man; and

d Extension G Livestock Disease Covers:

- i** b and c Aujersky's Disease;
 - ii** f Enzootic Bovine Leukosis; and
 - iii** i Maedi-Visna,
- any premises within Great Britain owned, used or occupied by the Insured for the purposes of the Business.

- 2** Otherwise, any premises within the United Kingdom, the Channel Islands or the Isle of Man, owned, used or occupied by the Insured for the purposes of the Business.

Reactor

An animal which is certified as having given a positive reaction to a Test.

Scheme

- 1** The Aujeszky's Disease Eradication Scheme.
- 2** The Brucellosis (Area Eradication) Scheme.
- 3** The Cattle Health Scheme.
- 4** The Ministry's Sheep and Goat Health Scheme.

Swill or Waste Food

- a** Any meat, other part of the carcass of any livestock or poultry or any produce derived therefrom (including hatchery waste eggs or eggshells); or
- b** any broken or waste foodstuffs (including table or kitchen refuse scraps or waste), but does not include meal manufactured from protein originating from animals or poultry.

Test

A test for the presence of:

- 1** Aujeszky's Disease;
- 2** Brucellosis;
- 3** Enzootic Bovine Leukosis;
- 4** Maedi-Visna; or
- 5** Tuberculosis,

arranged or authorised by the Ministry on all or any of the Livestock.

Extensions

The insurance provided by this Section is extended to include the following:

In the event of insured Livestock suffering Damage by any of the insured Perils, the Company will, subject to the provisions of the insurance, pay to the Insured:

A Vet's Fees

Veterinary surgeon's treatment fees, up to but, not exceeding £750 in respect of any one animal, including such fees expended preventing Damage.

B Knackers or Renderer

An amount not exceeding:

- a £350 in respect of any one animal; subject to
- b £2,500 in the aggregate in any one Period of Insurance,

for which the Insured is liable to knackers, renderer or employ a bona fide disposal centre for the removal of any carcass incurred as a direct result of Damage.

C Advertising and Reward

An amount not exceeding £500 in respect of any one claim, where Peril 11 Theft is insured for the costs of advertising and reward.

D Rescue or Recovery

An amount not exceeding £500 in respect of any one claim where, Peril 13 is insured for costs which the Insured has to pay a professional rescue organisation or the police, for the attempted rescue or recovery of an insured animal.

E Working Dogs

The value of working dogs (active only) up to but, not exceeding £3,000 in respect of any one animal.

F Loss Minimisation and Prevention Expenditure

The costs necessarily and reasonably incurred by the Insured (caused by any of the Perils where stated as operative in the Schedule), with the consent of the Company, in preventing, reducing or mitigating:

- a imminent Damage which would have been insured under this Section; or
- b otherwise alleviating Damage insured under this Section during and after the event of such Damage.

Provided that:

- i the impending Damage was not reasonably foreseeable at the inception of the Period of Insurance and would be the inevitable outcome if such costs and expenses were not incurred;
- ii the impending Damage did not arise from any defect in the Property Insured;
- iii the impending Damage is not more specifically insured; and
- iv the maximum liability of the Company under this Extension shall not exceed £25,000 in total for all claims or series of claims, arising out of any one original cause.

This Extension is not applicable to the Livestock Disease/Mortality Covers.

Optional Extensions

G Livestock Disease/Mortality Covers

The following covers are operative only if stated in the Schedule.

a Anthrax

If any Livestock at the Premises:

- 1 die as a direct result of anthrax; or
- 2 are slaughtered by or on behalf of the Ministry as a result of the existence of anthrax being confirmed by the Ministry,

during the Period of Insurance or within 30 days thereafter the Company will pay:

- i the immediate pre-death Market Value of the Livestock; or

- ii the Sum Insured as stated in the Schedule, whichever is the lower provided that:

- a the anthrax was contracted by the animal during the Period of Insurance; and
- b the liability of the Company will not exceed in respect of each item the Sum Insured for that item.

b Contraction of Aujeszky's Disease - Closed Herd

If any Livestock at the Premises are slaughtered by order of the Ministry under Scheme 1 as a result of the existence of Aujeszky's Disease being confirmed by the Ministry during the Period of Insurance the Insured will be indemnified by payment of an agreed level of compensation percentage based upon the lower of:

- i the value of the herd shown in the Schedule; or
- ii the Ministry valuation paid.

c Contraction of Aujeszky's Disease - Open Herd

If any Livestock at the Premises are slaughtered by order of the Ministry under Scheme 1 as a result of the existence of Aujeszky's Disease being confirmed by the Ministry during the Period of Insurance the Insured will be indemnified by payment of an agreed level of compensation percentage based upon the lower of:

- i the value of the herd shown in the Schedule; or
- ii the Ministry valuation paid.

d Brucellosis Movement Restriction

In the event of the Ministry imposing a restriction on the movement of Livestock, due to a reaction to a post accreditation blood test for Brucellosis, the Company will pay to the Insured, the Sum Insured for each complete week in excess of 13 weeks that the Premises are within an area subject to such movement restriction, up to a maximum of 52 weeks for any one reaction to a post accreditation blood test for Brucellosis.

The amount payable shall be increased by 25% after the first 26 weeks of payment under this cover.

Provided there is no valid claim payable under Livestock Disease Cover e Reaction to Brucellosis Testing.

e Reaction to Brucellosis Testing

1 If any of the Livestock at the Premises are slaughtered in accordance with the rules of Scheme 2, in consequence of failure to pass a post-accreditation blood test, for Brucellosis including Livestock slaughtered as Dangerous Contacts, the Company will pay to the Insured:

- i the difference, between the value of such Livestock before slaughter and the amount of compensation paid or payable under Scheme 2; and

- ii an amount not exceeding 25% of:
 - a the government compensation paid or payable; or
 - b the value of the Livestock before slaughter,
 whichever is lower.

2 If any of the Livestock at the Premises that are included in the British Register of Officially Brucellosis Free Cattle Herds, pass a post-accreditation Test for Brucellosis, but fail the periodic Test for Officially Brucellosis Free Herds, the Company will pay to the Insured:

- i 25% of the value of the Livestock that fails the periodic test; or
- ii 25% of the Sum Insured,

whichever is lower, provided that the Company's liability, in any one Period of Insurance, shall not exceed in the whole the Sum Insured or in respect of any item its Sum Insured or any other stated limit of liability.

Provided that this insurance does not cover Damage:

- i arising from Tests of any Livestock in connection with shows, sales or export;
- ii arising from causes other than failure to pass:
 - a a post-accreditation blood test in the herd conducted in accordance with the provisions of Scheme 2; or
 - b a periodic Test conducted in accordance with the provisions of the Register of Officially Brucellosis Free Cattle;
- iii to Livestock not qualified under the provisions of Scheme 2 or the Register of Officially Brucellosis Free Cattle to enter the herd without restriction at the Premises;
- iv occurring whilst the herd does not appear on:
 - a the Register of Accredited Herds in respect of item 1 of this Cover e; or
 - b the register of Officially Brucellosis Free Herds in respect of item 2 of this Cover e;
- v if the administration of Scheme 2 is altered unless the written acceptance of the Company has been obtained; or

- vi occurring within 60 days of inception of this Cover e, otherwise this Cover e will be cancelled from inception and the relevant premium returned in full to the Insured.

f Reaction to Enzootic Bovine Leukosis Testing

If any Livestock at the Premises are certified by the Ministry as Reactors as a result of a Test during the Period of Insurance and such Livestock are slaughtered in accordance with the Cattle Health Scheme Rules the Company will pay the Insured for each Reactor:

- i the Market Value immediately prior to testing; or
- ii the Sum Insured as stated in the Schedule, whichever is lower.

Provided that this insurance does not cover Damage:

- i arising from Tests of any Livestock in connection with shows, sales or export;
- ii arising from causes other than failure to pass a post attestation blood test in the herd conducted in accordance with the provisions of Scheme 3;
- iii to Livestock not qualified under the provisions of Scheme 3 to enter the herd without restrictions at the Premises;
- iv occurring whilst the herd does not appear on the Register of Enzootic Bovine Leukosis – Attested Herds except when temporarily removed from the Register for a period not exceeding nine months due to a Reactor;
- v if the administration of Scheme 3 is altered unless the written acceptance of the Company has been obtained; or
- vi occurring within 60 days of inception of this Cover f, otherwise this Cover f will be cancelled from inception and the relevant premium returned in full to the Insured.

g Foot and Mouth - Scheme A

If the Livestock described in the Schedule, have to be slaughtered under the Animal Health Act 1981 and any regulations made thereunder or any re-enactment thereof and/or other legislation of similar intent, relating to an outbreak of Foot and Mouth Disease, the Company will pay for costs either directly or indirectly caused by Foot and Mouth Disease incurred by the Insured, subject to the Maximum Compensation of 25% of the Sum Insured

as stated in the Schedule or 25% of the Government Compensation Payment whichever is the lower.

h Foot and Mouth - Scheme B

If the Livestock described in the Schedule, have to be slaughtered under the Animal Health Act 1981 and any regulations made thereunder or any re-enactment thereof and/or other legislation of similar intent, relating to an outbreak of Foot and Mouth Disease, the Company will pay for costs either directly or indirectly caused by Foot and Mouth Disease incurred by the Insured, subject to the Maximum Compensation of 25% of the Sum Insured as stated in the Schedule or 25% of the Government Compensation Payment whichever is the lower plus 10% if the Premises are closed for more than 3 months.

i Reaction to Maedi-Visna Testing

If any of the Livestock at the Premises are certified as Reactors as a result of a Test during the Period of Insurance and are slaughtered in accordance with Scheme 4 rules in consequence of the failure to pass a post accreditation blood test for Maedi-Visna the Company will indemnify the Insured by payment of:

- i the Market Value immediately prior to such occurrence; or
- ii the Sum Insured as stated in the Schedule, whichever is the lower.

Provided that this insurance does not cover Damage:

- i arising from Tests of any Livestock in connection with shows, sales or export;
- ii arising from causes other than failure to pass a post attestation blood test in the flock or herd, conducted in accordance with the provisions of Scheme 4 to enter the flock or herd, without restriction at the Premises;
- iii occurring whilst the flock or herd does not appear on the Register of Maedi-Visna Accredited Flocks except when temporarily removed from the Register for a period not exceeding 18 months due to a Reactor; or
- iv if the administration of Scheme 4 is altered unless the written acceptance of the Company has been obtained.

j Contraction of Swine Vesicular Disease - Open Herd

If any Livestock at the Premises are slaughtered by or on behalf of the Ministry, as a result of the existence of Swine Vesicular Disease being confirmed by the Ministry, during the Period of Insurance, the Company will indemnify the Insured for loss of income based upon the lower of:

- i 25% of the total sum paid by the Ministry for the pigs slaughtered; or
- ii the Sum Insured as stated in the Schedule.

k Contraction of Swine Vesicular Disease - Closed Herd

If any Livestock at the Premises are slaughtered by or on behalf of the Ministry, as a result of the existence of Swine Vesicular Disease being confirmed by the Ministry, during the Period of Insurance the Company will indemnify the Insured for loss of income based upon the lower of:

- i 25% of the total sum paid by the Ministry for the pigs slaughtered; or
- ii the Sum Insured as stated in the Schedule.

l Contraction of Swine Fever

If any of the Livestock at the Premises are slaughtered by order of the Ministry during the Period of Insurance, the Company will indemnify the Insured by payment of:

- i the difference between the Statutory Compensation paid or payable and the Market Value immediately prior to such Test; and
- ii the lower of 25% of:
 - a the statutory compensation paid or payable;
 - b the value of Livestock before slaughter; or
 - c the Sum Insured as stated in the Schedule.

m Tuberculin Testing Movement Restriction

In the event of the Ministry imposing a restriction on the movement of Livestock insured due to a reaction to Tuberculin Testing, the Company will pay to the Insured the Sum Insured for each complete week in excess of 26 weeks that the Premises are within an area subject to such movement restriction up to a maximum of 26 weeks for any one reaction.

n Reaction to Herd Tuberculin Test - Annual Testing

If any Livestock at the Premises are certified by the Ministry as either Reactors or Dangerous Contacts, as a result of a Test, during the Period of Insurance, and such Livestock are slaughtered, in accordance with the legal provisions relating to the eradication of bovine tuberculosis or the provisions relating to the Deer Health Scheme, the Company will pay to the Insured:

- i the difference between the statutory compensation paid or payable and the Market Value immediately prior to such Test; and
- ii the lower of 25% of:
 - a the statutory compensation paid or payable;
 - b the value of Livestock before slaughter; or
 - c the Sum Insured as stated in the Schedule.

o Reaction to Herd Tuberculin Test - Biennial Testing

If any Livestock at the Premises are certified by the Ministry as either Reactors or Dangerous Contacts, as a result of a Test, during the Period of Insurance, and such Livestock are slaughtered, in accordance with the legal provisions relating to the eradication of bovine tuberculosis or the provisions relating to the Deer Health Scheme, the Company will pay to the Insured:

- i the difference between the statutory compensation paid or payable and the Market Value immediately prior to such Test; and
- ii the lower of 25% of:
 - a the statutory compensation paid or payable;
 - b the value of Livestock before slaughter; or
 - c the Sum Insured as stated in the Schedule.

p Reaction to Herd Tuberculin Test - Triennial Testing

If any Livestock at the Premises are certified by the Ministry as either Reactors or Dangerous Contacts, as a result of a Test, during the Period of Insurance, and such Livestock are slaughtered, in accordance with the legal provisions relating to the eradication of bovine tuberculosis or the provisions relating to the Deer Health Scheme, the Company will pay to the Insured:

- i the difference between the statutory compensation paid or payable and the Market Value immediately prior to such Test; and
- ii the lower of 25% of:
 - a the statutory compensation paid or payable;
 - b the value of Livestock before slaughter; or
 - c the Sum Insured as stated in the Schedule.

q Full Mortality and Infertility on Specified Bulls

In the event of any accident, illness or disease (except any notifiable disease as detailed in the Animal Health Act 1981 or amending legislation) at the Premises, resulting in the death of any bull specified in the Schedule, during the Period of Insurance or within 30 days following the Expiry Date, as a result of any accident sustained or illness or disease, contracted during the Period of Insurance, the Company will pay to the Insured the Market Value of the animal or the Sum Insured whichever is the less. Unless waived by the Company, the Insured must arrange for a veterinary surgeon to certify the cause of death if necessary by post mortem examination. In the event of the animal becoming permanently infertile or impotent or being permanently incapable of natural service as a result of accident sustained or illness or disease contracted, during the Period of Insurance, the Company will pay the Insured the Market Value of the animal or the Sum Insured whichever is the less.

The Sum Insured for the animal shall be as stated in the Schedule.

r Full Mortality on Specified Animal

In the event of any accident, illness or disease (except any notifiable disease as detailed in the Animal Health Act 1981 or amending legislation) at the Premises, resulting in the death of any animal specified in the Schedule, during the Period of Insurance or within 30 days following the Expiry Date, as a result of any accident sustained or illness or disease, contracted during the Period of Insurance, the Company will pay to the Insured the Market Value of the animal or the Sum Insured whichever is the less. Unless waived by the Company, the Insured must arrange for a veterinary surgeon to certify the cause of death if necessary by post mortem examination.

The Sum Insured for the animal shall be as stated in the Schedule.

s Full Mortality on Specified Cows (excluding parturition risks)

In the event of any accident, illness or disease (except any notifiable disease as detailed in the Animal Health Act 1981 or amending legislation) at the Premises, resulting in the death of any cow specified in the Schedule, during the Period of Insurance or within 30 days following the Expiry Date, as a result of any accident sustained or illness or disease, contracted during the Period of Insurance, the Company will pay to the Insured the Market Value of the animal or the Sum Insured whichever is the less. Unless waived by the Company, the Insured must arrange for a veterinary surgeon to certify the cause of death if necessary by post mortem examination. The Company shall not be liable in respect of loss resulting from parturition or its consequences or as a result of the animal's pregnant condition.

The Sum Insured for the animal shall be as stated in the Schedule.

t Full Mortality on Specified Cows (including parturition risks)

In the event of any accident, illness or disease (except any notifiable disease as detailed in the Animal Health Act 1981 or amending legislation) or parturition risks at the Premises, resulting in the death of any cow specified in the Schedule, during the Period of Insurance or within 30 days following the Expiry Date, as a result of any accident sustained or illness or disease, contracted or parturition risk during the Period of Insurance, the Company will pay to the Insured the Market Value of the animal or the Sum Insured whichever is the less. Unless waived by the Company, the Insured must arrange for a veterinary surgeon to certify the cause of death if necessary by post mortem examination.

The Sum Insured for the animal shall be as stated in the Schedule.

u Full Mortality on Specified Rams

In the event of any accident, illness or disease at the Premises, resulting in the death of any ram specified in the Schedule, during the Period of Insurance or within 30 days following the Expiry Date, as a result of any accident sustained or illness or disease, contracted during the Period of Insurance, the Company will pay to the Insured the Market Value of the animal or the Sum Insured whichever is the less.

Unless waived by the Company, the Insured must arrange for a veterinary surgeon to certify the cause of death if necessary by post mortem examination.

The Sum Insured for the animal shall be as stated in the Schedule.

v Vendors Guarantee

The insurance in respect of any animal specified in the Schedule, is restricted to the Insured's liability under the "breeding warranty", contained in either, the Breed Society's Auction Rules or Livestock Auctioneers Association Rules, or any similar rules applying at the point and date of sale. The Insured must give immediate notice to the Company if the animal is suspected of being infertile or incapable of getting stock.

Clauses

The following Clauses apply to this Section.

1 Average

- a** Each Sum Insured by this Section is similarly but separately subject to Average. For the purpose of this Section, the General Definition of Average except where otherwise stated shall mean:

The total value of all Livestock owned by the Insured or in transit at any one time has been declared by the Insured to be as stated in the Schedule and if at the time of any loss that sum is less than 75% of the Market Value of the Livestock, the Insured shall be considered as being his own Insurer for the difference and shall bear a rateable share of the loss accordingly.

- b** However, this definition of Average is not applicable to Extension G Livestock Disease Covers in respect of:
- i** b and c Aujeszky's Disease;
 - ii** d Brucellosis Movement Restriction; and
 - iii** m Tuberculin Testing Movement Restriction.
- c** In respect of Extension G Livestock Disease Covers j and k (Swine Vesicular Disease), the following definition of Average applies:

If the Sum Insured shall at the commencement of any loss be less than 25% of the total value of pigs, the Insured will be considered as being his own insurer for the difference and shall bear a rateable share of the loss accordingly.

2 Reinstatement of Loss

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

3 Changes in Herd

Clause applicable to Extension G Livestock Disease Covers: b, c, e, f and i only.

Increases in the Sum Insured may be effected at any time during the Period of Insurance at the request of the Insured provided that:

- a** the Insured agrees to pay the appropriate additional premium; and
- b** the Insured has no knowledge of any impending Test, positive reaction to any recent Test or outbreak at any neighbouring farm premises, at the time of such request.

4 Guaranteed Renewal

Clause applicable to Extension G Livestock Disease Covers: e, f and i only.

In the absence of notice by endorsement on this insurance at the time of its issue or any renewal the Company will renew this insurance for a further period of insurance not exceeding 12 months provided that:

- a** both periods are consecutive;
- b** prior to the expiry of each Period of Insurance the Insured shall advise the Company of any Reactors during that period;
- c** the Insured agrees to pay the appropriate premium; and
- d** this Clause shall not apply if the Insured has stated their intention not to renew this insurance nor if the Policy as a whole is not renewed for any reason.

5 Aggregate Payments for Extensions

Where the cover under any of the Extensions of this Section and under the Extensions of Section 1: Material Damage also apply, the aggregate of all payments in respect of any one claim will be the Company's liability, stated under the Extension of Section 1: Material Damage.

Conditions

The following Conditions apply to this Section.

1 Veterinary Surgeon's Report

In the event of Damage which may give rise to a claim (Peril 11 excepted) the Insured shall immediately arrange for:

- a adequate attention and treatment; and
- b a veterinary surgeon's report on the cause of loss of the Livestock insured.

2 Humane Slaughter

If any animal has to be slaughtered for humane reasons, the Insured must dispose of the carcass to the best advantage and any payment obtained by the Insured will belong to the Company.

3 Livestock Recovered

If following payment by the Company under Peril 11 the Livestock is found, recovered or returned to the Insured the Insured shall repay the amount of the payment to the Company.

4 Suitable Vehicles or Trailers

All vehicles or trailers used for the transit of Livestock shall be suitably constructed for the purpose.

5 No Payment for Same Animal, Same Loss

No payment shall be made for the same animal under more than one of the covers insured in connection with the same loss.

6 Transfer of Interest Trust Assignment

The Company shall be under no obligation to accept or be affected by any transfer of interest, trust assignment and the like which relates to any animal and nothing contained herein shall give any right against the Company to any person other than the Insured.

7 Documentary Evidence

In respect of Extension G Livestock Disease Covers b, c, e, f, i, n, o and p the Insured shall produce documentary evidence from the Ministry and full particulars in respect of:

- a slaughter of any Livestock;
- b compensation paid;
- c Reactors identified in the herd or flock; and
- d details of any previous Reactors in the herd or flock, under the provisions of any Government Scheme before any payment shall be made by the Company.

A professional valuation shall be carried out at the expense of the Insured before the slaughter of any animal for which the value exceeds £2,500.

Submission of:

- i such evidence and particulars; or
 - ii the professional valuation if applicable,
- shall constitute evidence of a claim and shall be used as the basis of settlement.

8 Evidence of Compensation

In respect of Extension G Livestock Disease Covers j, k and l, the Insured shall produce evidence of the compensation received in respect of the slaughter of the pigs before any payment shall be made by the Company.

9 Foot and Mouth Schemes Documentary Evidence of Compensation

In respect of Extension G Livestock Disease Covers g and h Foot and Mouth Schemes:

- a the Insured shall as soon as it becomes available, supply documentary evidence of the compensation paid by the Government for the slaughter of Livestock;
- b if only a proportion of the Livestock is slaughtered, the amount payable shall be, that proportion of the Maximum Compensation which the amount paid by the Government at the time of the outbreak bears to the total value of all the Livestock at that time;
- c payment of any claim may be made in not more than four instalments as shown on the Schedule or the Insured may apply:
 - i for payments in full at the time of slaughter; or
 - ii for payment at any time of such instalments as may remain outstanding; and

- d any instalment payment made or agreed to be made under any claim shall reduce the Sum Insured during the remainder of the Period of Insurance unless reinstated and an additional premium paid.

10 Premium Reflection of Routine Testing

In respect of Extension G Livestock Disease Covers n, o and p, the premium for these disease covers reflects the frequency of routine testing in the Insured's herds. If at the time of a Test, giving rise to a claim, routine testing is being carried out more frequently than the testing frequency stated in the Schedule, the Company will be liable for only that proportion of the amount otherwise payable that the rate of premium actually charged bears to the rate of premium which would have been charged if the testing frequency had been correctly stated.

This will not apply to a change in testing frequency during the Period of Insurance in which such a change takes place.

11 No Permanent Removal without Company Consent

In respect of Extension G Livestock Disease Covers q, r, s, t and u, no animal shall be removed permanently from the Premises or used other than for the purpose of use as stated in the Schedule without the written consent of the Company.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule being the first part of each and every claim, for Damage caused by any of the Perils as stated in the Schedule.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section for:

- 1 Damage to Livestock:
 - a straying unless reasonable fencing was provided for its safety;
 - b in transit for hire or reward; or
 - c if otherwise insured;
- 2 Damage to horses being ridden in connection with hunting, racing, show jumping or other competitive events;
- 3 direct or indirect loss of whatsoever nature, except where specifically stated in this Section;

- 4 Damage as a result of any disease occurring within 30 days (unless otherwise stated) of the inception date of the disease cover concerned, otherwise, the insurance covering that disease is cancelled;
- 5 Damage happening outside the Premises;
- 6 Damage, in respect of Extension G Livestock Disease Covers b, c (Aujeszky's Disease), j, k (Contraction of Swine Vesicular Disease) and l (Swine Fever):
 - a arising in connection with any pigs sent for shows, sales or export;
 - b where any pigs in the herd have been:
 - i bought in the open market; or
 - ii fed Swill or Waste Food; or
 - c if the administration of any Government Scheme is altered unless the written acceptance of the Company has been obtained; or
- 7 any animal which is below the minimum or over the maximum age range, in respect of Extension G Livestock Disease Covers q, r, s, t and u as stated as follows:

		Minimum Age	Maximum Age
a	Boars	six months	two years
b	Bulls	six months	six years
c	Cows	six months	eight years
d	Dogs	six months	seven years
e	Horses	six months	fifteen years
f	Rams	nine months	four years
g	For any other specified animal age range exclusion as agreed by the Company and stated in the Schedule.		

Section 4: Employers' Liability

The Company will, subject to the Indemnity Limit, indemnify the Insured under this Section against:

- 1 **a** all sums which the Insured shall become legally liable to pay as damages (including interest thereon); and
 - b** claimants' costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of an Occurrence;
- 2 all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Section; and
 - 3 the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Bodily Injury

Bodily injury which shall include death, disease or illness.

Business

For the purpose of this Section only, the General Definition of Business is extended to include:

- a** the ownership, repair, maintenance and decoration of the Premises;
- b** private work undertaken by any Employee for the Insured, or with the Insured's consent, for any director of the Insured or partner of the Insured or other Employee; and
- c** the provision and management of canteen, sports, social and welfare organisations, for the benefit of Employees and fire, security, first aid, medical and ambulance services.

Indemnity Limit

The Company's liability (inclusive of interest thereon and all costs and expenses) under this Section payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit stated in the Schedule.

Occurrence

Bodily Injury caused to any Employee anywhere within the Territorial Limits during the Period of Insurance and arising out of and in the course of employment or engagement, of such person by the Insured in the Business.

Territorial Limits

The United Kingdom, the Channel Islands and the Isle of Man.

Extensions

The insurance provided by this Section is extended to include the following:

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Insured is entitled to indemnity under this Section, the Company will pay compensation to the Insured at the following rates per day for each day on which attendance is required:

- a** any director of the Insured or partner of the Insured £500
- b** any Employee £250.

B Cross Liabilities

Where the Insured comprises more than one party, the Company will treat each party as the Insured as if a separate Policy had been issued to each provided that nothing in this Extension will increase the liability of the Company beyond the amount for which the Company would have been liable had this Extension not applied.

C Health and Safety at Work etc. Act 1974

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, against legal costs and expenses, incurred in defending prosecutions for a breach of the Health and Safety at Work etc. Act 1974 or similar legislation in Northern Ireland, the Channel Islands or the Isle of Man, committed or alleged to have been committed in the course of the Business during the Period of Insurance.

The Company will also pay prosecution costs for which the Insured is legally liable and any costs incurred with the Company's written consent, in appealing against any judgment given.

Provided that this indemnity shall not apply to the payment of fines or penalties.

D Indemnity to Principals

The Company will, at the request of the Insured, indemnify any principal to the extent required by a contract between the Insured and the principal, in respect of legal liability arising from the performance of work by the Insured for such principal.

Provided that:

- a** the Company shall retain sole conduct and control of any claim; and
- b** the principal shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

E Indemnity to Others

The Insured shall also include:

- a** personal representatives of the Insured in the event of the death of the Insured, but only in respect of legal liability incurred by the Insured; and
- b** if the Insured so requests:
 - i** any director of the Insured or partner of the Insured or Employee, while acting in connection with the Business, provided that the Insured would have been entitled to indemnity under this Section if the claim had been made against the Insured; and
 - ii** any officer or member, of the Insured's canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services, in his/her respective capacity as such.

Provided that such persons shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

F Unsatisfied Court Judgments

In the event of a judgment for damages being obtained by any Employee or the personal representatives of any Employee, in respect of Bodily Injury caused to the Employee during any Period of Insurance and occurring in connection with the Business against any person or company, operating from premises within the Territorial Limits in any court situated in the Territorial Limits and remaining unsatisfied in whole or in part six months after the date of such judgment, the Company will, at the Insured's request, pay to the Employee or the personal representatives of the Employee the amount of such damages and any awarded costs, to the extent that they remain unsatisfied.

Provided that:

- a** there is no appeal outstanding; and
- b** if any payment is made under the terms of this Extension, the Employee or the personal representatives of the Employee, shall assign the judgment to the Company.

G Work Overseas

The indemnity provided under this Section is extended to apply in respect of legal liability for Bodily Injury caused to an Employee whilst temporarily engaged in work outside the Territorial Limits in connection with the Business provided that such Employee is ordinarily resident within the Territorial Limits.

H Corporate Manslaughter and Corporate Homicide Act 2007

The Company will indemnify the Insured against legal costs and expenses, incurred with the Company's prior written consent, in defence of any criminal proceedings (including any appeal against conviction arising from such proceedings) brought in respect of a charge, or investigations in connection with a charge, of corporate manslaughter or corporate homicide, under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands, committed or alleged to be committed in the course of the Business during the Period of Insurance.

Provided that:

- a** the Company's liability under this Extension shall be limited to a maximum amount of £1,000,000 in the aggregate and in any one Period of Insurance;
- b** this Extension shall only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c** the Company must consent to the appointment of any solicitor or counsel, acting on behalf of the Insured;
- d** the Insured shall immediately notify the Company of receipt of any summons or other process, served upon the Insured, which may give rise to proceedings arising from the cover under this Extension; and

- e before the Company consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by the Company shall be supplied by the Insured.

It is understood that the Company will have no liability under this Extension:

- i if the Insured have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide;
- ii for any fines or penalties, of any kind; or
- iii where the Insured can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide, from any other source or insurance or where but for the existence of this Extension the Insured would have obtained indemnity from any other source or insurance.

I Agricultural Wages Act

In the event of the Insured being required under the provisions of the Agricultural Wages Act 1948 (or amending legislation) to pay sick-pay (as defined in such legislation) to any Employee the Company will settle claims on the basis of the Insured's responsibilities under the Agricultural Wages Orders made by the Governing Board.

Conditions

The following Conditions apply to this Section.

1 Provisions of Law

The indemnity provided by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of legal liability to Employees within the Territorial Limits but the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the provisions of such law.

2 Certificate of Employers Liability Insurance

If this Policy or Section is cancelled, any Certificate of Employers Liability Insurance shall be similarly cancelled from the same date.

3 Contractual Liability

In so far as concerns liability assumed by the Insured under agreement, which would not have attached in the absence of such agreement, this Section will only apply if the Company retains sole conduct and control of any claim.

Exclusions

The Company shall not be liable under this Section in respect of Bodily Injury:

- 1 caused to any Employee (other than the driver) being carried in or upon a motor vehicle or entering or getting onto or alighting from a motor vehicle, where such Bodily Injury is caused by or arises out of the use by the Insured of a motor vehicle on a road. For the purpose of this Exclusion the expressions "motor vehicle", "use" and "road", shall have the same meanings as they are used in Section VI of the Road Traffic Act 1988; or
- 2 arising in connection with any visits to or work on, any offshore rig or platform. A visit to or work on, any offshore rig or platform, shall be deemed to commence at the time of embarkation onto a conveyance at the point of final departure to such rig or platform and continue until the time of disembarkation from a conveyance onto land on return from such offshore rig or platform.

Section 5: Public Liability

The Company will, subject to the Indemnity Limit, indemnify the Insured under this Section against:

- 1 **a** all sums which the Insured shall become legally liable to pay as damages (including interest thereon); and
 - b** claimants' costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of the Occurrences;
- 2 all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Section; and
 - 3 the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Asbestos

Asbestos, asbestos fibres or any derivatives of asbestos.

Bodily Injury

Bodily injury which shall include death, disease or illness.

Business

For the purpose of this Section only, the General Definition of Business is extended to include:

- a** the ownership, repair, maintenance and decoration of the Premises;
- b** private work undertaken by any Employee for the Insured or, with the Insured's consent, for any director of the Insured or partner of the Insured or other Employee; and
- c** the provision and management of canteen, sports, social and welfare organisations, for the benefit of Employees and fire, security, first aid, medical and ambulance services.

Clean Up

- a** Testing for or monitoring of Pollution or Contamination; and
- b** Cleaning up, removing, containing, treating, detoxifying or neutralising Pollution or Contamination.

Craft

Any vessel or craft or thing, made or intended to float on or in or travel through water, air or space.

Environmental Damage

Impact on biodiversity – land, air, water, groundwater, drinking water supplies and fish, wildlife, biota (combined flora and fauna) and their habitats, excluding special species and natural habitats.

Indemnity Limit

The Company's liability under this Section for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed the Indemnity Limit stated in the Schedule.

Occurrences

- 1 accidental Bodily Injury to any person;
- 2 Damage to Property;
- 3 accidental obstruction, trespass, nuisance or interference with any easement of air, light, water or way; or
- 4 wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy,

occurring anywhere within the Territorial Limits during the Period of Insurance and happening in connection with the Business.

Pollution or Contamination

- a** All pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
- b** all Damage or Bodily Injury, directly or indirectly caused by such pollution or contamination.

Products Supplied

Any goods (including their containers, packaging, labelling and instructions for use) manufactured, sold, supplied, hired out, repaired, renovated, serviced, altered, erected, installed or treated, by or on behalf of the Insured, in connection with the Business and no longer in the charge or control of the Insured.

Property

Material property.

Regulatory Debts

Clean Up costs for Remediation of Insured's own sites and third party sites.

Remediation

Remedying the effects of Pollution or Contamination.

Territorial Limits

The United Kingdom, the Channel Islands and the Isle of Man.

Extensions

The insurance provided by this Section is extended to include the following:

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Insured is entitled to indemnity under this Section, the Company will pay compensation to the Insured at the following rates per day for each day on which attendance is required:

- a any director of the Insured or partner of the Insured £500
- b any Employee £250.

B Health and Safety at Work etc. Act 1974

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, against legal costs and expenses, incurred in defending prosecutions for a breach of the Health and Safety at Work etc. Act 1974 or similar legislation in Northern Ireland, the Channel Islands or the Isle of Man, committed or alleged to have been committed in the course of the Business during the Period of Insurance.

The Company will also pay prosecution costs for which the Insured is legally liable and any costs incurred with the Company's written consent, in appealing against any judgment given.

Provided that this indemnity shall not apply to the payment of fines or penalties.

C Cross Liabilities

Where the Insured comprises more than one party, the Company will treat each party as the Insured as if a separate Policy had been issued to each provided that nothing in this Extension will increase the liability of the Company beyond the amount for which the Company would have been liable had this Extension not applied.

D Member to Member Liability

The indemnity provided by this Section is extended to indemnify any member of the Insured's sports or social organisations, in respect of legal liability for accidental Bodily Injury or Damage to Property, sustained by fellow members of such organisations while engaged in the activities of such organisations.

E Indemnity to Principals

The Company will, at the request of the Insured, indemnify any principal to the extent required by a contract between the Insured and the principal, in respect of legal liability arising from the performance of work by the Insured for such principal.

Provided that:

- a the Company shall retain sole conduct and control of any claim; and
- b the principal shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

F Indemnity to Others

The Insured shall also include:

- a personal representatives of the Insured in the event of the death of the Insured, but only in respect of legal liability incurred by the Insured; and
- b if the Insured so requests:
 - i any director of the Insured or partner of the Insured or Employee, while acting in connection with the Business, provided that the Insured would have been entitled to indemnity under this Section if the claim had been made against the Insured; and
 - ii any officer or member, of the Insured's canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services, in his/her respective capacity as such.

Provided that such persons shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

G Leased or Rented Premises

Exclusion 4 of this Section shall not apply to legal liability for Damage to any premises (including their fixtures and fittings) leased, rented or hired, to the Insured. Provided that the indemnity provided by this Section shall not apply to Damage by any cause against which the lease or tenancy agreement stipulates that insurance shall be effected by the lessee or tenant.

H Defective Premises Act 1972

The indemnity provided by this Section is extended to indemnify the Insured under this Section in respect of legal liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in connection with any business premises or land, disposed of by the Insured.

Provided that this Extension shall not apply to:

- a** the cost of rectifying any damage or defect, in the premises or land disposed of; or
- b** legal liability for which the Insured is entitled to indemnity under any other policy.

I Overseas Personal Liability

The indemnity provided by this Section is extended to indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, or any family member accompanying them, while temporarily outside the Territorial Limits in connection with the Business against legal liability as provided by this Section incurred in a personal capacity.

Provided that this indemnity shall not apply:

- a** to legal liability arising out of the ownership or tenure of any land or building; or
- b** where indemnity is provided by any other insurance.

J Data Protection Act 1998

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, against the sums which the Insured or any director of the Insured or partner of the Insured or any Employee become(s) legally liable to pay as compensation under Section 13 of the Data Protection Act 1998 for damage or distress, caused in connection with the Business during the Period of Insurance, provided that the Insured is:

- a** registered in accordance with the terms of the Data Protection Act 1998; and

- b** not in business as a computer bureau.

The total amount payable including all costs and expenses, under this Extension, in respect of all claims occurring in the aggregate during any one Period of Insurance is limited to £500,000.

The indemnity provided by this Extension shall not apply to:

- i** any damage or distress, caused by any deliberate act or omission, by the Insured, the result of which could reasonably have been expected by the Insured having regard to the nature and circumstances of such act or omission;
- ii** any damage or distress, caused by any act of fraud or dishonesty;
- iii** the costs and expenses of rectifying, rewriting or erasing data;
- iv** legal liability arising from the recording, processing or provision of data for reward or to determine the financial status of any person; or
- v** the payment of fines or penalties.

K Work Overseas

The indemnity provided under this Section is extended to apply:

- a** within any member country of the European Union outside of the Territorial Limits where any person is temporarily engaged on the Business of the Insured; and
- b** elsewhere in the world where any person is temporarily engaged in non-manual work in connection with the Business of the Insured.

Provided that such Employee is ordinarily resident within the Territorial Limits.

L Motor Contingent Liability

Notwithstanding Exclusion 5 under this Section, the indemnity provided by this Section extends to indemnify the Insured against legal liability arising out of the use in the course of the Business of any motor vehicle which is not the property of, nor provided by, the Insured.

Provided that this indemnity shall not apply:

- a** for loss, destruction or damage, to such vehicle or any property contained therein;
- b** whilst such vehicle is being driven by the Insured;
- c** whilst such vehicle is being driven with the consent of the Insured by any person who does not hold a licence to drive such vehicle;

- d for legal liability for which the Insured is entitled to indemnity under any other insurance; or
- e for legal liability arising outside the Territorial Limits.

M Corporate Manslaughter and Corporate Homicide Act 2007

The Company will indemnify the Insured against legal costs and expenses, incurred with the Company's prior written consent, in defence of any criminal proceedings (including any appeal against conviction arising from such proceedings) brought in respect of a charge, or investigations in connection with a charge, of corporate manslaughter or corporate homicide, under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands, committed or alleged to be committed in the course of the Business during the Period of Insurance.

Provided that:

- a the Company's liability under this Extension shall be limited to a maximum amount of £1,000,000 in the aggregate and in any one Period of Insurance;
- b this Extension shall only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c the Company must consent to the appointment of any solicitor or counsel, acting on behalf of the Insured;
- d the Insured shall immediately notify the Company of receipt of any summons or other process, served upon the Insured, which may give rise to proceedings arising from the cover under this Extension; and
- e before the Company consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by the Company shall be supplied by the Insured.

It is understood that the Company will have no liability under this Extension:

- i if the Insured have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide;
- ii for any fines or penalties, of any kind; or

- iii where the Insured can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide, from any other source or insurance or where but for the existence of this Extension the Insured would have obtained indemnity from any other source or insurance.

N Obstructing Vehicles

Where any vehicle is causing an obstruction and interfering with the performance of the Business the Company will provide indemnity against legal liability for accidental Bodily Injury or Damage to property arising from the movement of such vehicle by the Insured or an Employee of the Insured or the application of a wheel clamp to the vehicle provided that:

- a if such obstructing vehicle is being moved on a road as defined within Part VI of the Road Traffic Act 1988 such use will be restricted solely to the minimum movement of the vehicle required to obtain access to or exit from the Insured's premises; or
- b if a wheel clamp is attached to a vehicle a bold warning notice to this effect will be attached to the windscreen of such vehicle.

This indemnity will not apply in circumstances where it is compulsory for the Insured to insure or provide security as a requirement of any road traffic legislation.

O Environmental Statutory Clean Up Costs Extension

This Section extends to indemnify the Insured in respect of all sums including Regulatory Debts which the Insured is legally liable to pay in respect of Remediation or Clean Up costs arising from Environmental Damage caused by Pollution or Contamination where such liability arises under an environmental directive statute or statutory instrument.

Provided always that:

- a liability arises from Pollution or Contamination caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during any one Period of Insurance provided that all Pollution or Contamination which arises out of any one incident shall be deemed to have occurred at the time such incident takes place;

b The Company's liability (inclusive of all costs and expenses payable) under this Section in respect of any one Occurrence or series of Occurrences arising out of any event and in the aggregate in any one Period of Insurance, shall not exceed the Pollution Indemnity Limit stated in the Schedule; and

c The Company shall not be liable in respect of:

- i** Remediation or Clean Up costs for Damage to the Insured's land, premises, watercourse or body of water, whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control;
- ii** primary complementary or compensatory Remediation costs for Damage to the Insured's land, premises, watercourse or body of water, whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control;
- iii** removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water, whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control;
- iv** costs in achieving an improvement or alteration in the condition of the land, atmosphere, watercourse or body of water, beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences;
- v** costs for prevention of imminent threat of Environmental Damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident;
- vi** costs for the reinstatement or reintroduction of biota special species and natural habitats; and
- vii** fines or penalties of any kind.

P Moral Compensation

The Company will indemnify the Insured, at the Insured's request, against the sums which the Insured become(s) morally liable to pay as compensation, caused in connection with the Business during the Period of Insurance, in respect of damage to third party property by:

- a** Livestock straying, trespassing or escaping;
- b** working dogs (active or retired); and

c objects (other than sprays or chemicals) being thrown up by the Insured's agricultural vehicles or machinery.

The total amount payable including all costs and expenses, under this Extension, in respect of all claims occurring in the aggregate during any one Period of Insurance is limited to £2,500.

Conditions

The following Conditions apply to this Section.

1 Costs Inclusive in U.S.A. and Canada

Where indemnity is provided under this Section for liability in respect of Occurrences in the United States of America or Canada or their dependencies or trust territories, the Indemnity Limit stated in the Schedule shall be the maximum amount payable by the Company under this Section inclusive of all costs and expenses.

2 Use of Heat

It is a condition precedent to the liability of the Company that the undernoted precautions must be complied with whenever the following equipment is used anywhere other than at the Premises.

a Blow Lamps or Blow Torches

- i** The area in which the blow lamps or blow torches is to be used is cleared of loose combustible material.
- ii** Lighted blow lamps or blow torches are continuously attended and extinguished immediately after use.
- iii** Blow lamps and blow torches are filled only in the open.
- iv** A fire extinguisher, as deemed necessary in accordance with your fire risk assessment or, where such assessment is not required by legislation, a suitable fire extinguisher appropriate for the work being undertaken, is kept available for immediate use within close proximity of the area in which the equipment is to be used.
- v** A thorough examination is made in and about the area in which the work using the equipment has been undertaken, immediately after each period of work and again between 30 and 60 minutes after termination of such work for the day.

b Welding or Flame Cutting Equipment

- i** The area in which the welding or flame cutting equipment is to be used is cleared of loose combustible material.
- ii** Other combustible material, including floors in the area in which the welding or flame cutting equipment is to be used, is covered with overlapping sheets of incombustible material.
- iii** Lighted welding or flame cutting equipment is continuously attended and extinguished immediately after use.
- iv** Before applying heat to metal work built into or projecting through walls, partitions, ceilings or floors, examination is made to ensure that the other side of the metal work is not in hazardous proximity to combustible material which may be ignited by direct or conducted heat.
- v** A fire extinguisher, as deemed necessary in accordance with your fire risk assessment or, where such assessment is not required by legislation, a suitable fire extinguisher appropriate for the work being undertaken, is kept available for immediate use within close proximity of the area in which the equipment is to be used.
- vi** A thorough examination is made in and about the area in which the work using the welding or flame cutting equipment has been undertaken, including behind walls, partitions, ceilings or floors, immediately after each period of work and again between 30 and 60 minutes after termination of such work for the day.

c Vessels for Heating of Bitumen or Bituminous Compounds

- i** Vessels for heating of bitumen or bituminous compounds are continuously attended and used only in the open whilst heating is taking place.
- ii** If used on a roof or within a building such vessels shall be placed on a flat surface of non-combustible material.

3 Contractual Liability

In so far as concerns liability assumed by the Insured under agreement, which would not have attached in the absence of such agreement, this Section will only apply if the Company retains sole conduct and control of any claim.

4 Jurisdiction

The indemnity provided by this Section will not apply to any action for damages brought against the Insured in any court outside the European Union.

Excesses

The Company shall not be liable for the first amount of each and every claim under this Section in respect of the following Damage occurring elsewhere than at the Premises:

- A** Damage to Property other than as described in paragraphs B and C below;
 - B** Damage to Property arising out of the application of heat or the heating of bitumen or similar bituminous compounds; or
 - C** Damage to underground pipes or cables,
- shown as Excesses A, B and C respectively in the Schedule.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** the cost of replacing or making good faulty, defective or incorrect:
 - a** workmanship; or
 - b** Products Supplied;
- 2** legal liability arising from advice, design, formula or specification, provided by or on behalf of the Insured for a fee or in circumstances where a fee would normally be charged;
- 3** legal liability for Bodily Injury caused to any Employee arising out of and in the course of such person's employment or engagement, by the Insured in the Business;
- 4** legal liability for Damage to Property belonging to or in the charge of or under the control of the Insured, but this Exclusion shall not apply to property of directors' of the Insured or partners' of the Insured, Employees' or visitors' or any premises (including contents) which are temporarily occupied by the Insured for the purpose of work in connection with the Business (not being buildings which are owned by or leased, rented or hired to the Insured);

- 5** legal liability caused by or arising from the ownership, possession or use by or on behalf of the Insured of any:
- a** Craft other than hand propelled watercraft; or
 - b** mechanically propelled vehicle (or trailer attached thereto) licensed for road use, other than legal liability caused by or arising from:
 - i** the use of plant as a tool of trade on site or at the Premises;
 - ii** the loading or unloading of such vehicle; or
 - iii** the movement of any such vehicle not the property of the Insured which is interfering with the performance of the Business,
 but this indemnity shall not apply if, in respect of such liability, compulsory insurance or security is required under any legislation governing the use of the vehicle;
- 6** legal liability arising out of Products Supplied other than:
- a** food or drink, sold or supplied for consumption by the Insured's directors, partners, Employees or visitors; or
 - b** the disposal of furniture and office equipment, originally intended solely for use by the Insured in connection with the Business and which is no longer required for that purpose;
- 7** liquidated damages, fines or penalties;
- 8** punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages;
- 9** legal liability in respect of Pollution or Contamination, other than that caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during any one Period of Insurance provided that:
- a** all Pollution or Contamination, which arises out of any one original cause, shall be deemed to have occurred at the time such original cause takes place;
 - b** the liability of the Company under this Section for all damages (including interest thereon) payable in respect of all Pollution or Contamination, which is deemed to have occurred during any one Period of Insurance, shall not exceed in the aggregate the amount of the Pollution Indemnity Limit under this Section stated in the Schedule; and
 - c** this Exclusion does not apply to the United States of America and/or Canada and/or their dependencies or trust territories;
- 10** legal liability in respect of Pollution or Contamination, occurring in the United States of America and/or Canada and/or their dependencies or trust territories;
- 11** legal liability arising in connection with any visits to or work on, any offshore rig or platform. A visit to or work on, any offshore rig or platform, shall be deemed to commence at the time of embarkation onto a conveyance at the point of final departure to such rig or platform and continue until the time of disembarkation from a conveyance onto land on return from such offshore rig or platform;
- 12**
- a** exposure to;
 - b** inhalation of;
 - c** fears of the consequences of exposure to or inhalation of; or
 - d** the costs incurred by anyone in repairing, removing, replacing, recalling, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of,
- Asbestos including any product containing Asbestos;
- 13** legal liability assumed by the Insured under agreement which would not have attached in the absence of such agreement;
- 14** legal liability arising out of crop spraying on premises or land not occupied or used by the Insured in connection with the Business unless specified in the Schedule or undertaken on a neighbourly reciprocal basis for no hire or reward purposes;
- 15** legal liability arising out of:
- a** the supply, use or production of any genetically produced crops or organisms;
 - b** Damage caused by the dissemination spread or threat thereof of genetically modified crops or organisms; or
 - c** any change to the environment arising from research testing or production of genetically modified crops or organisms; or
- 16** legal liability arising out of agricultural contracting activities involving:
- a** any excavation exceeding a depth of 2 metres from the surface;
 - b** demolition or the use of explosives;
 - c** tunnelling, pile driving or dam construction, including work within or behind dams;
 - d** water diversion;

- e** the construction, alteration or repair of towers (other than tower silos), steeples, chimneys, shafts, viaducts, bridges or docks;
- f** crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds;
- g** the felling, topping or lopping of any tree exceeding 6 metres in height; or
- h** the use of any welding or cutting equipment involving a heating or burning process away from the Premises.

Notwithstanding any other Excesses applicable, the Company shall not be liable for the first £250 of each and every claim in respect of agricultural contracting activities. All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Section 6: Products Liability

The Company will, subject to the Indemnity Limit, indemnify the Insured under this Section against:

- 1 a** all sums which the Insured shall become legally liable to pay as damages (including interest thereon); and
 - b** claimants' costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of the Occurrences;
- 2** all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Section; and
 - 3** the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Asbestos

Asbestos, asbestos fibres or any derivatives of asbestos.

Bodily Injury

Bodily injury which shall include death, disease or illness.

Business

For the purpose of this Section only, the General Definition of Business is extended to include:

- a** the ownership, repair, maintenance and decoration of the Premises;
- b** private work undertaken by any Employee for the Insured or, with the Insured's consent, for any director of the Insured or partner of the Insured or other Employee; and
- c** the provision and management of canteen, sports, social and welfare organisations, for the benefit of Employees and fire, security, first aid, medical and ambulance services.

Indemnity Limit

The Company's liability under this Section for all damages (including interest thereon) payable in respect of all Occurrences in the aggregate during any one Period of Insurance shall not exceed the Indemnity Limit stated in the Schedule.

Occurrences

- 1** accidental Bodily Injury to any person; or
 - 2** Damage to Property,
- occurring anywhere in the world during the Period of Insurance and caused by any Products Supplied in or from the United Kingdom, the Channel Islands or the Isle of Man.

Pollution or Contamination

- a** All pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
- b** all Damage or Bodily Injury, directly or indirectly caused by such pollution or contamination.

Products Supplied

Any goods (including their containers, packaging, labelling and instructions for use) manufactured, sold, supplied, hired out, repaired, renovated, serviced, altered, erected, installed or treated, by or on behalf of the Insured, in connection with the Business and no longer in the charge or control of the Insured.

Property

Material property.

Extensions

The insurance provided by this Section is extended to include the following:

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Insured is entitled to indemnity under this Section, the Company will pay compensation to the Insured at the following rates per day for each day on which attendance is required:

- a** any director of the Insured or partner of the Insured £500
- b** any Employee £250.

B Health and Safety at Work etc. Act 1974

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, against legal costs and expenses, incurred in defending prosecutions for a breach of the Health and Safety at Work etc. Act 1974 or similar legislation in Northern Ireland, the Channel Islands or the Isle of Man, committed or alleged to have been committed in the course of the Business during the Period of Insurance.

The Company will also pay prosecution costs for which the Insured is legally liable and any costs incurred with the Company's written consent, in appealing against any judgment given.

Provided that this indemnity shall not apply to the payment of fines or penalties.

C Consumer Protection and Food Safety Acts

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or Employee, against legal costs and expenses, incurred with the Company's written consent in connection with the defence of any proceedings or an appeal against conviction arising from such proceedings, brought for a breach of:

- a** Part 2 of the Consumer Protection Act 1987; or
- b** Section(s) 7, 8, 14 and/or 15 of the Food Safety Act 1990,

committed or alleged to have been committed in the course of the Business during the Period of Insurance. Provided that this indemnity shall not apply to:

- i** the payment of fines or penalties;
- ii** proceedings or appeals in respect of any deliberate act or omission by any director of the Insured or partner of the Insured or Employee; or
- iii** costs or expenses, insured by any other policy of insurance.

D Cross Liabilities

Where the Insured comprises more than one party, the Company will treat each party as the Insured as if a separate Policy had been issued to each provided that nothing in this Extension will increase the liability of the Company beyond the amount for which the Company would have been liable had this Extension not applied.

E Indemnity to Others

The Insured shall also include:

- a** personal representatives of the Insured in the event of the death of the Insured, but only in respect of legal liability incurred by the Insured; and
- b** if the Insured so requests:
 - i** any director of the Insured or partner of the Insured or Employee, while acting in connection with the Business, provided that the Insured would have been entitled to indemnity under this Section if the claim had been made against the Insured; and

- ii** any officer or member, of the Insured's canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services, in his/her respective capacity as such.

Provided that such persons shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

F Data Protection Act 1998

The Company will indemnify the Insured and, at the Insured's request, any director of the Insured or partner of the Insured or any Employee, against the sums which the Insured or any director of the Insured or partner of the Insured or any Employee become(s) legally liable to pay as compensation under Section 13 of the Data Protection Act 1998 for damage or distress, caused in connection with the Business during the Period of Insurance, provided that the Insured is:

- a** registered in accordance with the terms of the Data Protection Act 1998; and
- b** not in business as a computer bureau.

The total amount payable including all costs and expenses, under this Extension, in respect of all claims occurring in the aggregate during any one Period of Insurance is limited to £500,000.

The indemnity provided by this Extension shall not apply to:

- i** any damage or distress, caused by any deliberate act or omission, by the Insured, the result of which could reasonably have been expected by the Insured having regard to the nature and circumstances of such act or omission;
- ii** any damage or distress, caused by any act of fraud or dishonesty;
- iii** the costs and expenses of rectifying, rewriting or erasing data;
- iv** legal liability arising from the recording, processing or provision of data for reward or to determine the financial status of any person; or
- v** the payment of fines or penalties.

G Corporate Manslaughter and Corporate Homicide Act 2007

The Company will indemnify the Insured against legal costs and expenses, incurred with the Company's prior written consent, in defence of any criminal proceedings (including any appeal against conviction arising from such proceedings) brought in respect of a charge, or investigations in connection with a charge, of corporate manslaughter or corporate homicide, under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands, committed or alleged to be committed in the course of the Business during the Period of Insurance.

Provided that:

- a** the Company's liability under this Extension shall be limited to a maximum amount of £1,000,000 in the aggregate and in any one Period of Insurance;
- b** this Extension shall only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands;
- c** the Company must consent to the appointment of any solicitor or counsel, acting on behalf of the Insured;
- d** the Insured shall immediately notify the Company of receipt of any summons or other process, served upon the Insured, which may give rise to proceedings arising from the cover under this Extension; and
- e** before the Company consent to fund any appeal, advice must have been received from Counsel that there is a strong probability that the appeal will be successful. Any information in support of this assertion requested by the Company shall be supplied by the Insured.

It is understood that the Company will have no liability under this Extension:

- i** If the Insured have committed any deliberate or intentional criminal act that gives rise to a charge of corporate manslaughter or corporate homicide;
- ii** for any fines or penalties, of any kind; or
- iii** where the Insured can obtain indemnity for the costs of defending a criminal proceeding in relation to corporate manslaughter or corporate homicide, from any other source or insurance or where but for the existence of this Extension the Insured would have obtained indemnity from any other source or insurance.

Condition

The following Conditions apply to this Section.

1 Costs Inclusive in U.S.A. and Canada

Where indemnity is provided under this Section for liability in respect of Occurrences in the United States of America or Canada or their dependencies or trust territories, the Indemnity Limit stated in the Schedule shall be the maximum amount payable by the Company under this Section inclusive of all costs and expenses.

2 Jurisdiction

The indemnity provided by this Section will not apply to any action for damages brought against the Insured in any court outside the European Union.

3 Contractual Liability

This Section will not apply to liability assumed by the Insured under agreement other than under any condition or warranty of goods implied by law unless such liability would have attached in the absence of such agreement.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** Damage to or the cost of repair, alteration, replacement, removal or recall of any Products Supplied, which give rise to a claim hereunder or any refund for such Products Supplied;
- 2** legal liability arising from advice, design, formula or specification, provided by or on behalf of the Insured for a fee or in circumstances where a fee would normally be charged;
- 3** legal liability for Bodily Injury caused to any Employee arising out of and in the course of such person's employment or engagement, by the Insured in the Business;
- 4** legal liability caused by or arising from Property in the Insured's charge or control;
- 5** Products Supplied which to the knowledge of the Insured are to be used as a critical part in connection with the flying or navigation of any aircraft, spacecraft, rocket, missile or satellite;
- 6** liquidated damages, fines or penalties;
- 7** punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages;

- 8** legal liability in respect of Pollution or Contamination, other than that caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during any one Period of Insurance provided that:
- a** all Pollution or Contamination, which arises out of any one original cause, shall be deemed to have occurred at the time such original cause takes place;
 - b** the liability of the Company under this Section for all damages (including interest thereon) payable in respect of all Pollution or Contamination, which is deemed to have occurred during any one Period of Insurance, shall not exceed in the aggregate the amount of the Pollution Indemnity Limit under this Section stated in the Schedule; and
 - c** this Exclusion does not apply to the United States of America and/or Canada and/or their dependencies or trust territories;
- 9** legal liability in respect of Pollution or Contamination, occurring in the United States of America and/or Canada and/or their dependencies or trust territories;
- 10** Products Supplied which, to the knowledge of the Insured are exported to the United States of America and/or Canada and/or their dependencies or trust territories, unless otherwise agreed by the Company;
- 11**
- a** exposure to;
 - b** inhalation of;
 - c** fears of the consequences of exposure to or inhalation of; or
 - d** the costs incurred by anyone in repairing, removing, replacing, recalling, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of,
- Asbestos including any product containing Asbestos;
- 12** legal liability assumed by the Insured under agreement (other than under any condition or warranty of goods, implied by law) unless such liability would have attached in the absence of such agreement;
- 13** liability arising out of:
- a** the supply, use or production of any genetically produced crops or organisms;
 - b** Damage caused by the dissemination spread or threat thereof of genetically modified crops or organisms; or
 - c** any change to the environment arising from research testing or production of genetically modified crops or organisms; or
- 14** legal liability arising out of agricultural contracting activities involving:
- a** any excavation exceeding a depth of 2 metres from the surface;
 - b** demolition or the use of explosives;
 - c** tunnelling, pile driving or dam construction, including work within or behind dams;
 - d** water diversion;
 - e** the construction, alteration or repair of towers (other than tower silos), steeples, chimneys, shafts, viaducts, bridges or docks;
 - f** crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds;
 - g** the felling, topping or lopping of any tree exceeding 6 metres in height; or
 - h** the use of any welding or cutting equipment involving a heating or burning process away from the Premises.
- Notwithstanding any other Excesses applicable, the Company shall not be liable for the first £250 of each and every claim in respect of agricultural contracting activities. All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Section 7: Loss of Business Money

The Company will indemnify the Insured for Damage, by any cause not excluded, to Money and Non-negotiable Currency, in any of the Situations occurring during the Period of Insurance.

Provided that the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall in no case exceed in respect of:

- 1 Money, the Maximum Amounts stated in the Schedule against each Situation; and
- 2 Non-negotiable Currency, the Maximum Amount stated in the Schedule for Non-negotiable Currency.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Money

Cash, Bank and Currency Notes, Uncrossed Cheques, Girocheques, Postal Orders or Money Orders, unused current Postage Stamps, unaffixed National Insurance Stamps, National Savings and Holidays with Pay Stamps, Trading Stamps, Luncheon Vouchers, Mobile Phone Talk Vouchers, Gift Tokens, Consumer Redemption Vouchers, Travel Tickets, validated tickets for the National Lottery and Gaming Machine Tokens, all belonging to the Insured or for which responsibility has been accepted by the Insured, in connection with the Business.

Non-negotiable Currency

Crossed Cheques, Girocheques, Postal Orders, Money Orders, Bankers' Drafts or Giro Drafts, Unexpired Units in Franking Machines, Stamped National Insurance Cards, National Savings Certificates, Premium Bonds, Credit and Debit Card Sales Vouchers and Value Added Tax Purchase Invoices, all belonging to the Insured or for which responsibility has been accepted by the Insured, in connection with the Business.

Situations

a Transit/Contract Sites

In transit in the custody of the Insured or any authorised person acting on behalf of the Insured or by registered post or at any of the Insured's contract sites while the Employees are working at such sites.

b Bank Night Safe

In a bank night safe.

c Premises During Business Hours

In the Premises during Business Hours.

d After Hours In Safe

In a locked safe (as agreed with the Company) in an enclosed building in the Business portion at the Premises outside Business Hours.

e After Hours Not In Safe

Not in a locked safe or locked till, in an enclosed building at the Premises outside Business Hours.

f Travellers/Collectors

In the custody of travellers and collectors, for a maximum period of 24 hours but not in private dwellings.

g Private Dwellings

In the private dwelling of the Insured or any partner of the Insured or director of the Insured or Employee if authorised by the Insured.

Extensions

The insurance provided by this Section extends to include the following:

A Damage to Safes

Damage to:

- a any safe, strongroom or franking machine for which the Insured is responsible; and
- b any container or waistcoat, whilst being used for carrying Money or Non-negotiable Currency,

resulting from theft or attempted theft of Money or Non-negotiable Currency, up to an amount not exceeding the cost of repair or replacement.

B Damage to Personal Effects

Damage to clothing and personal effects (including Money), belonging to the Insured or any partner of the Insured or director of the Insured or Employee, resulting from theft or attempted theft of Money, up to an amount not exceeding £1,000 for any one person in total for all claims or series of claims, arising out of any one original cause.

C Credit Cards

The Company will indemnify the Insured for any amount for which the Insured becomes liable under the terms of issue of any bank charge, credit, debit or cash card, used only in connection with the Business following fraudulent use by any unauthorised person. The liability of the Company shall not exceed £500 for the total of all claims under this Extension during any one Period of Insurance.

Provided that the Insured reports the loss to the issuing company immediately and to the police within 24 hours of discovering the loss and has complied with the conditions of issue of the card.

Clause

The following Clause applies to this Section.

Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Maximum Amounts stated in the Schedule (or any other stated limit of liability) under this Section, shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date of the loss to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Maximum Amount stated in the Schedule (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

Conditions

The following Conditions apply to this Section.

It is a condition precedent to the liability of the Company that:

1 Money Records

A complete record of all Money and Non-negotiable Currency, on the Premises, must be kept in a secure place other than in any safe or other receptacle, containing the Money or Non-negotiable Currency.

2 Safe Keys

Safe keys be removed from the Premises outside Business Hours.

3 Safes

Details of the safes used for containing Money must be lodged with the Company by the Insured.

4 Cash Tills

After Business Hours all cash tills must have their drawers left open with all contents other than small change removed elsewhere.

5 Transit Limits

Money (other than Non-negotiable Currency) in transit must be accompanied by the following numbers of responsible persons

Amount of Money in transit at any one time	Accompaniment requirement
Up to and including £3,000	1 person
Over £3,000 up to and including £6,000	2 persons
Over £6,000 up to and including £12,000	3 persons
Over £12,000	Approved security company

6 Theft Protections

All fastenings and protections on the Premises at the Effective Date of the Period of Insurance (as stated in the Schedule) and all additional fastenings and protections which have been stipulated by the Company, shall be maintained during the Period of Insurance and put into full and effective operation at all times outside Business Hours.

Exclusions

The Company shall not be liable under this Section for Damage:

- 1 arising from fraud or dishonesty of any partner of the Insured or director of the Insured or Employee, if not discovered within 14 working days of the occurrence of the Damage;
- 2 insured by a fidelity guarantee insurance;
- 3 from unattended motor vehicles;
- 4 arising from the use of any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable, for any reason;
- 5 occurring outside the United Kingdom, the Channel Islands, the Isle of Man or the Republic of Ireland; or
- 6 due to errors, omissions, depreciation in value, loss of market or indirect loss of any kind.

Section 8: Personal Accident (Assault)

In the event of Injury to any Insured Person during the Period of Insurance whilst engaged in their occupation in the Business, which within 24 months is the sole cause of any of the Contingencies detailed below, the Company will pay under this Section the Benefits stated in the Schedule (unless otherwise stated in this Section), to the Insured or their legal representative.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Injury

Accidental bodily injury caused solely and directly by violence occurring during theft or attempted theft of Money or Non-negotiable Currency, defined in Section 7: Loss of Business Money of this Policy, at any of the Situations described in Section 7 of this Policy or of other property from the Premises during Business Hours.

Insured Person

The Insured or any partner of the Insured or director of the Insured or Employee, aged not less than 16 years or more than 75 years.

Contingencies

- 1 Death (which shall not be presumed by the disappearance of the Insured Person)
- 2 Loss of Limbs or Eyes
- 3 Permanent Total Disablement
- 4 Temporary Total Disablement
- 5 Temporary Partial Disablement
- 6 Medical Expenses

Loss of Limbs

Physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

Loss of Eyes

Total and irrecoverable loss of sight in one or both eyes.

Permanent Total Disablement

A disablement which permanently and continuously disables the Insured Person totally and absolutely from attending to their usual occupation, not being disablement following Loss of Limbs or Loss of Sight.

Temporary Total Disablement

A disablement which prevents the Insured Person from continuously attending to their usual occupation.

Temporary Partial Disablement

A disablement which prevents the Insured Person from engaging in or giving attention to a substantial part of their usual occupation.

Medical Expenses

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.

Extension

The insurance provided by this Section extends to include the following:

Victim Support

If as a result of the theft or attempt thereof of Money or other Non-negotiable Currency, at any of the situations under Section 7: Loss of Business Money of this Policy or of other property from the Premises during Business Hours, the Insured Person shall suffer social and/or emotional impairment following assault or violence, or threat thereof, the Company shall pay the fees for professional counselling but not exceeding:

- a any hourly cost of more than £40;
- b £1,000 for any Insured Person in total for all claims or series of claims, arising out of any one original cause; and
- c £5,000 in total for all Insured Persons and in total for all claims or series of claims, arising out of any one original cause.

Conditions

The following Conditions apply to this Section.

1 Benefit Limitations

The following Benefit limitations apply:

- a No further Benefit shall be payable to the same Insured Person after payment of any Benefit for Injury under Contingencies 2 or 3.
- b Benefit under Contingency 3 is not payable before 104 weeks from the date of Injury or following a payment of Benefit under Contingency 2.
- c Any Benefit paid under Contingency 4 shall be deducted from any Benefit thereafter becoming payable under Contingencies 1, 2 or 3.

- d** Benefit under Contingencies 4 or 5 or any combination thereof:
 - i** is payable for a maximum of 104 weeks from the date of commencement of the first of these Contingencies to occur; and
 - ii** shall be payable when the total amount has been agreed by the Company or at the request of the Insured at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt by the Company of written notice of the Injury for which the Benefit is to be paid by the Company.
- e** Benefit under Contingency 5 is payable at a rate of 25% of the amount payable as Benefit under Contingency 4.
- f** Benefit under Contingency 6 shall be reimbursement up to a sum of £1,000.

3 contributed to or accelerated by the influence of intoxicating liquor or drugs taken by the Insured Person (other than for drugs taken under medical supervision, unless for the treatment of drug or alcohol addiction) or insanity (whether temporary or otherwise).

2 Post Mortem Examination

In the event of death of an Insured Person, the Company shall be entitled to have a post-mortem examination at its own expense.

3 Medical Evidence

In the event of disablement of an Insured Person, the Insured Person must immediately place himself under the care of a qualified medical practitioner and, as often as may be required, submit to medical examination at the Company's expense.

4 Documentation Evidence

All certificates, information and evidence, required by the Company, shall be furnished at the expense of the Insured under this Section and shall be in such form and of such nature as the Company shall prescribe.

Exclusion

The Company shall not be liable under this Section in respect of an Injury or Contingency:

- 1** attributable to or accelerated by any Insured Person suffering from any pre-existing physical or mental condition;
- 2** arising from or attributable to intentional self-injury, provoked assault, or wilful exposure to needless peril (except in an attempt to save human life); or

Section 9: Personal Accident and/or Sickness

Sickness cover is only applicable when stated in the Schedule

- 1 In the event of any Accident happening to any Insured Person during the Period of Insurance which within 12 months of such Accident is the sole cause of any of the Contingencies detailed below, the Company will pay under this Section the Benefit stated in the Schedule (unless otherwise stated in this Section), to the Insured Person or their legal representative.
- 2 In the event of Sickness to any Insured Person (where Sickness cover and Insured Person's are stated in the Schedule) during the Period of Insurance, the Company will pay under this Section the Benefit stated in the Schedule in respect of Contingency 3 – Temporary Total Disablement, to the Insured Person.

Provided that the Sickness is contracted in:

- a Europe;
- b United States of America;
- c Canada;
- d Republic of South Africa;
- e Australia; or
- f New Zealand.

- c one which permanently and continuously disables the Insured Person totally and absolutely from attending to their usual occupation.

- 3 **Temporary Total Disablement** being a temporary disablement which prevents the Insured Person from continuously attending to their usual occupation.
- 4 **Partial Disablement** being a temporary disablement which prevents the Insured Person from engaging in or giving attention to a substantial part of their usual occupation.

Insured Person

The Insured or any partner of the Insured or director of the Insured or Employee, aged not less than 16 years or more than:

- a 70 years in respect of any Accident; or
 - b 65 years in respect of any Sickness,
- when named in the Schedule.

Number of Units

The number of units stated in the Schedule.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Accident

Accidental bodily injury caused solely and directly by sudden, unforeseen, violent, external and visible means.

Benefits

The Sum Insured stated in the Schedule for each of the Contingencies.

Contingencies

- 1 **Death** (which shall not be presumed by the disappearance of the Insured Person).
- 2 **Disablement** being:
 - a a permanent total and irrecoverable loss of sight in one or both eyes;
 - b a permanent physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet; or

Sickness

Illness or disease (not resulting from any Accident or mental illness) which results in the Insured Person suffering Temporary Total Disablement.

Extensions

The insurance provided by this Section extends to include the following:

Incurred Medical Expenses

If as a result of an Accident, expenses are incurred for 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. Costs under this Extension shall be reimbursed up to:

- a a sum of £1,000 in total for all Insured Person's and in total for all claims or series of claims, arising out of any one original Accident; or
- b 15% of the total amount payable under Benefit for Contingency 3, which is applicable when Benefit is payable in respect of Contingency 3.

Clause

The following Clause applies to this Section.

Basis of Benefit

- a** When Number of Units are stated in the Schedule for Specified Employees and/or People Insured the stated Benefit applicable will be multiplied by such Number of Units.
- b** When the Benefit is on a wages basis (as stated in the Schedule), the amount payable shall be based on the average weekly wage, net of National Health and Income Tax contributions, paid to the Insured Person in the 12 week period immediately preceding the date of the Accident or commencement of Sickness. If the Insured Person has been employed by the Insured for less than 12 weeks, the amount payable will be based on the average for the actual number of weeks employed.

Conditions

The following Conditions apply to this Section.

1 Benefit Limitations

The following Benefit limitations apply to Accident:

- a** Benefit shall not be payable for more than one of Contingency 1 or 2 a, b or c and when payable for one of those Contingencies shall not be payable for Contingencies 2 c or 3 caused by the same Accident nor for any of the Contingencies caused by any subsequent Accident.
- b** No further Benefit shall be payable to the same Insured Person after payment of any Benefit for an Accident under Contingency 2 a, b or c.
- c** Benefit under Contingency 2 c is not payable before 104 weeks from the date of Accident or following a payment of Benefit under Contingency 2 a or b.
- d** Any Benefit paid under Contingency 3 shall be deducted from any Benefit thereafter becoming payable under Contingencies 1 or 2 a, b or c.
- e** Benefit under Contingency 3 and 4 as a result of an Accident:
 - i** is payable for a maximum of 104 weeks from the date of commencement of such Contingency occurring; and
 - ii** shall be payable when the total amount has been agreed by the Company or at the request of the Insured at intervals of not less than four weeks (but not in advance) commencing four

weeks after receipt by the Company of written notice of the Accident for which the Benefit is to be paid by the Company.

The following Benefit limitation applies to Sickness:

- f** Benefit under Contingency 3 – Temporary Total Disablement as a result of Sickness:
 - i** is payable for a period not exceeding the number of weeks shown in the Schedule; and
 - ii** shall be payable when the total amount has been agreed by the Company or at the request of the Insured at intervals of not less than four weeks (but not in advance) commencing four weeks after receipt by the Company of written notice of the Sickness for which the Benefit is to be paid by the Company.

2 Post Mortem Examination

In the event of death of an Insured Person, the Company shall be entitled to have a post- mortem examination at its own expense.

3 Medical Evidence

In the event of disablement of an Insured Person, the Insured Person must immediately place themselves under the care of a qualified medical practitioner and, as often as may be required, submit to medical examination at the Company's expense.

4 Documentation Evidence

All certificates, information and evidence, required by the Company, shall be furnished at the expense of the Insured under this Section and shall be in such form and of such nature as the Company shall prescribe.

5 Change in Circumstances

The Insured shall give immediate written notice to the Company, of any change in, the Business or in the business or duties or habits or pursuits of any Insured Person, and pay any additional premium that may be required by the Company, and before each renewal of this Section shall give written notice to the Company, of any injury or disease with which any Insured Person has been or is affected and of which the Insured has become aware.

The Company shall not be bound to notice or be affected by any notice of trust, charge or alienation relating to this Section and the Insured's receipt or that of the Insured's legal personal representatives shall in all cases effectually discharge the Company.

Exclusions

The Company shall not be liable under this Section in respect of Sickness:

- 1
 - a arising within the first 14 days of any period of Sickness;
 - b occurring within 21 days of the commencement of cover;
 - c contracted after the end of the Period of Insurance during which the Insured Person reaches the age of 65; or
 - d applying to unspecified Employees;
- 2 consequent upon the Insured Person suffering from Sickness not resulting from bodily injury;

The Company shall not be liable under this Section in respect of a Accident, Contingency or Sickness:

- 3 consequent upon the Insured Person being in or on or entering into or descending from, any aircraft other than a fully licensed passenger carrying aircraft in which the Insured Person is travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical or sporting activity therein or thereon.

For the purposes of this Exclusion the term "aircraft" means any vessel, craft or thing made or intended to float in or travel through the air other than a hovercraft;

- 4 consequent upon the Insured Person engaging in:
 - a winter sports, mountaineering requiring the use of guides or ropes, sub-aquatic or subterranean pursuits, aeronautic sports; or
 - b riding or driving in or practising for any race, polo playing, steeple chasing, hunting, show jumping, motor cycling (the term "motor cycling" includes motor scooters but not motor-assisted pedal cycles), pillion riding of any kind;
- 5 consequent upon the Insured Person suffering from:
 - a bodily injury due to any gradually operating cause; or
 - b bodily injury due to any naturally occurring condition or degenerative process;
- 6 contributed to or accelerated by the influence of intoxicating liquor or drugs taken by the Insured Person (other than for drugs taken under medical supervision, unless for the treatment of drug or alcohol addiction) or insanity (whether temporary or otherwise) or any sexually transmitted or communicable disease (including any claim involving Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV));

- 7 arising from or attributable to intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence), or wilful exposure to needless peril (except in an attempt to save human life);
- 8 attributable to or accelerated by any Insured Person suffering from any pre-existing physical or mental condition, prior to the effective date of the insurance or any subsequent renewal;
- 9 attributable to or accelerated by any Insured Person suffering from stress, mental injury or mental anguish;
- 10 arising from or attributable to a criminal act by the Insured Person;
- 11 consequent upon the Insured Person failing to obtain and follow proper medical or surgical advice as soon as practicable; or
- 12 consequent upon the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.

Section 10: Farm Property in Transit

In the event of Damage to Farm Property In Transit by the Method of Conveyance stated as letter A and/or B, in the Schedule, within the Territorial Limits and occurring during the Period of Insurance, the Company will subject to the Limit of Liability under this Section pay to the Insured the value of such Property or the amount of the Damage at the time of such Damage or, at its own option, replace or repair such Property.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Farm Property

Farming equipment, farming stock, agricultural produce, merchandise and goods (including Tools in Transit when stated in the Schedule) used in connection with the Business belonging to or the responsibility of the Insured.

In Transit

1 In respect of Method of Conveyance A:

Whilst the Farm Property is being loaded upon, carried by, temporarily housed upon or being unloaded from the vehicle and concluding when the Farm Property has either been placed at the Premises or receipt acknowledged by the consignee. This shall include a period of temporary garaging not exceeding 30 days during the journey.

2 In respect of Method of Conveyance B:

Whilst the Farm Property is in the custody or control of the carrier until delivered to the consignee's premises and receipt acknowledged or in the case of return transit, placed at the Insured's Premises. This shall include a period of temporary garaging not exceeding 30 days during the journey.

Limit of Liability

The liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, at any one location and to any one load or combination of loads of Farm Property In Transit, shall not exceed the Sums Insured.

Method of Conveyance

- A** Vehicles and trailers owned or operated, by the Insured;
- B** Carriers other than the Insured by means of road, rail or air freight;

including by such vehicles involving sea or air transits, between the territories in the Territorial Limits.

Territorial Limits

The United Kingdom, the Channel Islands, the Isle of Man and the Republic of Ireland.

Extensions

In the event of Damage to Farm Property In Transit by Method of Conveyance A for which the Company has admitted liability under this Section, the insurance provided by this Section extends to include:

A Damage to Packing Materials

Damage to packing materials, pallets (including crates and cages), protective sheeting, ropes, tarpaulins, chains and toggles, belonging to the Insured, while being carried on the vehicle, subject to a limit of £10,000 in total for all claims or series of claims, arising out of any one original cause;

B Transfer Costs

The additional costs necessarily incurred in transferring such Farm Property to another vehicle and carrying to the original destination, consequent upon fire or overturning or collision of the conveying vehicle, subject to a limit of £10,000 in total for all claims or series of claims, arising out of any one original cause;

C Reloading Costs

The additional costs necessarily incurred in:

- a** reloading such Farm Property which has fallen from the conveying vehicle; or
- b** resecuring such Farm Property where there is a dangerous movement of the load,

subject to a limit of £10,000 in total for all claims or series of claims, arising out of any one original cause;

D Debris Removal Costs

The additional costs necessarily incurred in removing debris, consequent upon Damage to the Farm Property In Transit, subject to a limit of £10,000 in total for all claims or series of claims, arising out of any one original cause;

E Personal Effects

Damage to personal effects belonging to the driver and/or attendant, whilst carried in any vehicle which is conveying Farm Property In Transit, up to an amount not exceeding £500 per person in total for all claims or series of claims, arising out of any one original cause; and

Section 10: Farm Property in Transit

F Substituted Vehicles

Damage to Farm Property In Transit arising out of the use of any vehicle substituted by the Insured whilst their own vehicle is undergoing service or repair, up to an amount not exceeding the Sum Insured applicable to the vehicle undergoing service or repair in total for all claims or series of claims, arising out of any one original cause.

Clauses

The following Clauses apply to this Section.

1 Reinstatement (Tools) Clause

In the event of tools used by the Insured in connection with the Business and insured by this Section being subject to Damage, the basis upon which the amount payable in respect of such property is to be calculated, shall be the cost of Reinstatement subject to the Provisions set out below.

“Reinstatement” means:

- A** the replacement of property lost or destroyed; or
 - B** the repair or restoration, of property damaged,
- in either case to a condition substantially the same as but not better or more extensive than its condition when new.

Provisions

- 1** No payment beyond the amount which would have been payable had this Clause not been operative shall be made:
 - a** unless the work of Reinstatement is commenced and carried out with reasonable despatch;
 - b** until the cost of Reinstatement has been incurred; and
 - c** unless any other insurance covering the Insured's interest in the property at the time of Damage is on the same basis of Reinstatement as this Policy,

and if no such payment is made, then the rights and liabilities of the Company and the Insured, shall be those which would have applied had this Clause not been operative.

- 2** In the event of partial Damage to such property, the Company's liability for any loss shall not exceed the cost which would have been incurred had such property been totally destroyed.

2 Average

Each Sum Insured by this Section is similarly but separately subject to Average, as defined in the General Definitions.

3 Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

Conditions

The following Conditions apply to this Section.

It is a condition precedent to the liability of the Company that:

1 Security Measures

In respect of Method of Conveyance A, that whenever the loaded vehicle is left unattended all keys must be removed from the vehicle, all doors and similar openings be locked, all windows be tightly closed and any special locking devices, immobilisers or alarms fitted be in operation.

2 Good State of Repair

The Insured shall keep their vehicles in a good state of repair and in efficient roadworthy condition.

3 Receipt from Carrier

In respect of Method of Conveyance B, the Insured shall obtain a receipt from the carrier for all Farm Property sent and if requested by the Company, produce it in the event of any claim.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule being the first part of each and every claim, in respect of Damage arising out of any one original cause at any one location and to any one load or combination of loads of Farm Property In Transit.

All claims or series of claims arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section for Damage to any Farm Property In Transit arising out of or attributable to:

- 1** wear and tear, deterioration, contamination, mildew, damp, rust, corrosion, insect or vermin;
- 2** inherent vice, latent defect, action of light or atmospheric or climatic conditions;
- 3** spillage, leakage, evaporation, loss of weight or shrinkage;
- 4** mechanical and/or electrical derangement or breakdown;
- 5** electrical or magnetic injury, disturbance or erasure, of electronic records; or
- 6** breakdown of refrigeration and/or insufficient insulation, unless caused by or directly traceable to fire, lightning or collision or overturning of the conveying vehicle;
- 7** defective or inadequate packing or insufficient addressing; or
- 8** delay, confiscation, requisition, embargo or nationalisation, by or by order of the government or any public authority;

The Company also shall not be liable under this Section in respect of:

- 9** Damage to Farm Property in or on soft topped, open topped, open sided or curtain sided vehicles, caused by theft or attempted theft (unless the conveying vehicle is stolen at the same time) or storm;
- 10** explosives or other dangerous goods (the term "dangerous goods" means goods specified in the Special Classification of Dangerous Goods issued by the railway authorities or otherwise not accepted for rail transport on the grounds of their dangerous or hazardous nature);
- 11** living creatures, pets or Livestock;
- 12** money and other negotiable instruments of every description, securities, deeds, bonds, bills of exchange, promissory notes, jewellery, precious stones and metals and articles made therefrom, bullion and furs;
- 13** Farm Property carried by the Insured for hire or reward; or
- 14** depreciation, loss of market or any other loss arising as an indirect consequence of the Damage;

The Company shall not be liable under this Section for:

- 15** loss insured by a fidelity guarantee insurance; or
- 16** any claim for which more specific insurance applies under any of Sections 12 and 13, of this Policy.

Section 11: All Risks on Machinery and/or Apparatus

In the event of Damage by any cause (not otherwise excluded under this Policy) to any of the Property Insured in connection with the Business, occurring within the Geographical Limits stated in the Schedule during the Period of Insurance, the Company will pay to the Insured, the value of such Property Insured or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.

Provided that:

- a** the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured for each item (or any other stated limit of liability); and
- b** unless otherwise stated, the Sum Insured (or any other stated limit of liability) applies in the aggregate to any property collectively described by each item under this Section.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Geographical Limit A

The Premises.

Geographical Limit B

Anywhere in the United Kingdom, the Channel Islands and the Isle of Man.

Geographical Limit C

Europe which means anywhere in the United Kingdom, the Channel Islands, the Isle of Man and the countries of the European Union.

Geographical Limit D

Worldwide which means anywhere in the world.

Property Insured

The machinery and/or apparatus stated in Section 11: All Risks on Machinery and/or Apparatus in the Schedule being the property of the Insured or property for which the Insured is responsible.

Extensions

A Vending Machines

In respect of any vending machine described in the Schedule, the insurance provided by this Section extends to include the contents (other than cash) of such machine provided that:

- a** Damage to such contents occurs at the same time as Damage to the machine itself; and
- b** the liability of the Company under this Extension in total for all claims or series of claims, arising out of any one original cause, shall not exceed £100.

B Section 1: Material Damage Extensions

Also applicable to this Section are Extensions D, E, G, H and N, as set out in Section 1: Material Damage of this Policy, whether Section 1 is operative or otherwise.

Clauses

The following Clauses apply to this Section.

1 Average

Each item of property insured under this Section is similarly but separately subject to Average, as defined in the General Definitions.

2 Section 1: Material Damage Clauses

Also applicable to this Section are Clauses 2 and 4, as set out in Section 1: Material Damage of this Policy, whether Section 1 is operative or otherwise.

Conditions

The following Conditions apply to this Section.

1 Theft Protections

It is a condition precedent to the liability of the Company that all fastenings and protections on the Premises and all additional fastenings and protections which have been stipulated by the Company, shall be maintained during the currency of this insurance and put into full and effective operation at all times outside Business Hours.

2 Intruder Alarm

Also applicable to this Section is Condition 1 as set out in Section 1: Material Damage of this Policy, if such Condition is operative under Section 1, for the Premises concerned.

3 Property in Transit

The cover provided by this Section in respect of the Property Insured in transit (whilst in the Insured's control), is subject to:

- a** Conditions 1 and 2, as set out in Section 10: Farm Property in Transit of this Policy and the Exclusions as set out in Section 10, whether Section 10 is operative or otherwise. Where there is any conflict between the Exclusions as set out in Section 10 of this Policy and the Exclusions under this Section in this regard, those set out in Section 10 of this Policy shall take precedence.
- b** such property not being more specifically insured.

Excess

This Section does not cover and the Company shall not be liable for the amount of the All Claims Excess stated in the Schedule being the first part of each and every claim.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** Damage to the Property Insured caused by or consisting of:
 - a** inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level, its own faulty or defective design or materials;
 - b** faulty or defective workmanship, operational error or omission, on the part of the Insured or any of their Employees; or
 - c** the bursting by steam pressure, of a boiler (not being a boiler used for domestic purposes only), economiser or other vessel, machine or apparatus, in which internal pressure is due to steam only and belonging to or under the control of the Insured,
 but this shall not exclude subsequent Damage which results from a cause not otherwise excluded;
- 2** Damage to the Property Insured caused by or consisting of:
 - a** corrosion, rust, wet or dry rot, shrinkage, evaporation, leakage, loss of weight, dampness, contamination, fermentation, dryness, marring, scratching, vermin or insects; or

- b** change in temperature, colour, flavour, texture or finish or action of light.

Damage to the Property Insured consisting of:

- 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; or
- d** mechanical or electrical breakdown or derangement in respect of the particular machines, apparatus or equipment, in which such breakdown or derangement originates,

but this shall not exclude:

- i** such Damage not otherwise excluded which itself results from any of the Perils Numbers 1-16 and 18 within Section 1 of this Policy or from any other Damage not otherwise excluded from this Policy; or
- ii** subsequent Damage which itself results from a cause not otherwise excluded by this Policy (unless more specifically insured);

- 3** Damage to the Property Insured caused by or consisting of:

- a** theft or any attempt thereat;
 - i** from the Premises unless involving entry to or exit from the structures at the Premises by forcible and violent means but not;
 - a** from any structure which is incapable of being locked; or
 - b** property in the open unless agreed otherwise by the Company;
 - ii** other than from the Premises between the hours of 9pm and 6am unless the Property Insured is in the personal custody of the Insured or any partner or director of the Insured or Employee or in a securely locked or occupied building; or
 - iii** from any building which is Vacant or Disused;
- b** subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe;
- c** normal settlement or bedding down of new structures;
- d** acts of fraud or dishonesty;
- e** disappearance, unexplained or inventory shortage, misfiling or misplacing of information; or
- f** electrical or magnetic injury, disturbance or erasure, of electronic records other than by lightning;

- 4 Damage in respect of movable property in the open or in open-sided structures, fences and gates, caused by wind, rain, hail, sleet, snow, flood or dust;
- 5 Damage to the Property Insured:
 - a caused by fire resulting from its undergoing any heating process or any process involving the application of heat; or
 - b (other than by fire or explosion) resulting from its undergoing any process of production, packing, treatment, testing, commissioning, servicing, adjustment or repair;
- 6 Damage to the Property Insured:
 - a caused by freezing;
 - b caused by escape of water from any tank, apparatus or pipe or escape of oil from any fixed oil-fired heating installation; or
 - c caused (other than by fire or explosion) by malicious persons or vandals;in any building which is Vacant or Disused;
- 7 Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction, by or by order of the government or any public authority;
- 8 loss of market, loss of use, monetary devaluation or any other indirect loss arising as a consequence of the Damage;
- 9 Damage to any part of any electrical plant or apparatus, directly caused by breakdown, leakage of electricity or excessive pressure therein, by its own short circuiting or overrunning or electrical surges or spikes in the electricity supply but Damage to any other part of such plant or apparatus or to other Property Insured by the spread of fire therefrom, is not excluded;
- 10 property let out on hire;
- 11 loss resulting from the Insured voluntarily parting with title or possession, of any property if induced to do so by deception;
- 12 loss insured by a fidelity guarantee insurance;
- 13 any claim for which more specific insurance applies under any of Sections 12 and 13, of this Policy;
- 14 Damage caused by failure to maintain a sufficient level of nitrogen in flasks; or
- 15 Damage to any mechanically propelled vehicle, caravan, trailer, watercraft or aircraft.

Section 12: Deterioration of Frozen Food and/or Refrigerated Food

In the event of Damage at the Premises occurring during the Period of Insurance, to the Property Insured, being stock in any cold chamber, by deterioration or putrefaction in consequence of an Occurrence, the Company will pay up to the Limit of Indemnity under this Section.

The term “stock in any cold chamber” shall include stock which at the time of the Occurrence giving rise to such deterioration or putrefaction is at the Premises but not in a cold chamber and which, but for the Occurrence, would in the normal course be placed in the cold chamber.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Limit of Indemnity

The liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured.

The Sum Insured applies in the aggregate to property collectively described under this Section.

Occurrence

- a Rise or fall in temperature in the cold chamber as a result of any cause not excluded.
- b Action of refrigerant fumes which have escaped from the cold chamber machinery.

Property Insured

The property stated in Section 12: Deterioration of Frozen Food and/or Refrigerated Food in the Schedule.

Extensions

The insurance provided by this Section is extended to include the following:

1 Cleaning and Disinfection

In respect of each claim for Damage for which liability is accepted under this Section, the insurance provided by this Section extends to include costs necessarily and reasonably incurred by the Insured for the cleaning and disinfection of the cold chamber up to a maximum amount of £5,000 in total for all claims or series of claims, arising out of any one original cause.

2 Debris Removal

In respect of each claim for Damage for which liability is accepted, the cover provided by this Section extends to include costs incurred in the removal of debris and protection of the Property Insured, following indemnifiable Damage not exceeding:

- a £25,000; or
- b 20% of the indemnifiable Damage,

whichever is the lower, in total for all claims or series of claims, arising out of any one original cause.

3 Loss Avoidance Measures

Subject to the relevant Limit of Indemnity or Sum Insured, the Company will pay reasonable costs incurred in taking exceptional measures to prevent or mitigate impending Damage for which indemnity is provided by the Section.

Provided that:

- a Damage would reasonably be expected if such measures were not implemented;
- b the Company are satisfied that Damage has been avoided or mitigated, by means of the exceptional measures;
- c the amount payable will be limited to the cost of Damage which would have otherwise occurred; and
- d the terms, definitions, conditions, clauses and exclusions, applicable to the Section, apply as if Damage had occurred.

4 Automatic Reinstatement

Sums Insured or Limits of Indemnity will be reinstated from the date of occurrence of any claim subject to an additional premium.

The Company will waive the additional premium if the total cost of the claim does not exceed £25,000.

5 Expediting Costs

The Company will pay costs necessarily and reasonably incurred in making temporary repairs upon and/or expediting the repair, reinstatement or replacement, of Property Insured as a result of indemnifiable Damage provided that the liability of the Company shall not exceed:

- a 50% of the cost of such Damage; or
- b £50,000,

whichever is the lower, in total for all claims or series of claims, arising out of any one original cause.

6 Repair Costs Investigation

With their prior written agreement the Company will pay costs relating to repair investigations and tests, following indemnifiable Damage to Property Insured by consulting engineers provided that the liability of the Company in total shall not exceed £25,000 in any one Period of Insurance.

The Company shall not be liable under this Extension for fees incurred in preparing a claim under this Section.

Clause

The following Clause applies to this Section.

Average

Each item of Property Insured by this Section is similarly but separately subject to Average as defined in the General Definitions.

Conditions

The following Conditions apply to this Section.

1 Claims Settlement

- a** The Company may at its option repair, reinstate, replace or pay in money, for any Damage covered by this Section.

The amount stated as the Excess or the loss sustained by the Insured during any Time Exclusion stated in the Schedule, will be deducted from the settlement and borne by the Insured.

- b** Without prejudice to liability, the Insured may proceed with minor repairs subject to compliance with Claims Condition 1 of this Policy.
- c** To the extent that the Insured is accountable to the tax authorities for Value Added Tax all claims settlements shall be exclusive of such tax.

2 Payments on Account

Notwithstanding Claims Condition 1 of this Policy, where liability is accepted, the Insured shall be entitled to receive interim payments as agreed between the Insured and the Company.

3 Other Insurance

This insurance does not cover any Damage which is insured by or would but for the existence of this Section be insured by, any other policy or policies except in respect of any excess beyond the amount which would have been payable under such policy or policies, had this insurance not been effected.

4 Access

The Company or its representatives shall have the right of access to the Property Insured at reasonable times.

5 General Conditions, Claims Conditions or General Exclusions

Where there is any conflict between the General Definitions, General Conditions, Claims Conditions or General Exclusions, of this Policy, and the terms, definitions, conditions, clauses and exclusions, under this Section stated, the interpretation under this Section stated shall take precedence.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule being the first part of each and every claim.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** Damage to the cold chamber machinery;
- 2** Deterioration or putrefaction resulting from Damage at the Premises caused by or arising from:
 - a** fire, lightning, explosion, earthquake, flood, storm, tempest, inundation, escape of water from water containing apparatus, leakage from sprinkler installations, aircraft or other aerial devices or articles dropped therefrom; or
 - b** theft or any attempted theft;
- 3** any indirect loss as a consequence of the Damage;

- 4** Damage consequent upon the total or partial failure of the public supplies of electricity or any communications network caused by:
- a** the deliberate act of any supply authority unless performed for the sole purpose of safeguarding life or protecting a part of any supply authority's system;
 - b** a scheme of rationing unless necessitated solely by physical damage to a part of the supply authority's system;
 - c** strike or lock-out, total or partial withdrawal of labour or partial or complete cessation of work; or
 - d** drought;
- 5** Damage caused by or arising out of:
- a** any intentional act or wilful omission of the Insured (other than an act or omission the purpose of which is an exceptional measure to prevent injury or Damage), which having regard to the nature and circumstances of the act or omission could reasonably be expected to cause, contribute to or exacerbate any Damage; or
 - b**
 - i** intentional overloading; or
 - ii** testing or experiments involving the imposition of any abnormal conditions;
- 6** Damage caused directly by:
- a** wear and tear, gradual deterioration or rust;
 - b** gradually developing defects;
 - c** scratching or chipping of painted or polished surfaces; or
 - d** erosion or corrosion,
- but this shall not exclude resultant Damage not otherwise excluded;
- 7** Damage caused by or arising out of the direct application of any tool or process, during the course of repair, maintenance, inspection, modification or overhaul;
- 8** Liquidated damages, penalties for delay or detention or in connection with guarantees of performance or efficiency; or
- 9** Damage to airborne or waterborne vessels, craft, platforms or rigs, or any Property Insured situated thereon or being loaded onto or offloaded therefrom.

Section 13: Engineering Damage to Machinery and Plant and Engineering Inspection

Section 13a: Engineering Damage to Machinery and Plant

If the Machinery and Plant or any part thereof, whilst at, in or on the Premises suffers Damage, the Company will pay to the Insured the value of the Machinery and Plant at the time of such Damage or, at its option, reinstate or replace such Machinery and Plant.

Provided that the liability of the Company shall in no case exceed the Limit of Liability stated in the Schedule or such other limits as may be hereafter substituted by endorsement issued by the Company.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Boilers and Pressure Vessels

Boilers, Machinery and Plant subject to internal steam pressure, Machinery and Plant used for storage of fluids under pressure vacuum, vessels, piping and protective devices associated with any of the aforementioned.

Breakdown

The actual failure, breaking, distortion or burning out of any mechanical or electrical machinery, whilst in use, arising out of:

- 1
 - a mechanical or electrical defects in the item;
 - b failure or fluctuation of the electricity supply; or
 - c damage caused by the error or omission of the operator(s) of the Machinery and Plant other than in respect of any failure to maintain; or
- 2 fracturing of any part of the Machinery and Plant by frost when such fracture renders the item inoperative.

Collapse

Sudden and dangerous distortion (whether or not attended by rupture) of any part of the Machinery and Plant caused by crushing stress by force of steam or other fluid pressure (other than pressure or ignition of flue gasses).

Explosion

Sudden and violent rending of the Machinery and Plant (other than boilers used only for domestic purposes) by force of internal steam pressure or other fluid pressure (other than pressure of chemical action or ignition of flue gasses) causing bodily displacement of any part of the Machinery and Plant together with the forcible ejection of the contents.

Machinery and Plant

Mechanical and electrical machinery and plant, boilers, pressure vessels, storage tanks and electronic equipment, used solely or in part for the control or monitoring of any manufacturing, repair, handling, alteration and/or treatment process,

but excluding:

- a chimneys, masonry, brickwork, foundations, supporting structures, racking or shelving;
- b any item or any part of equipment sold, supplied, processed, serviced, manufactured or stored in the course of the Insured's trade or business;
- c computer or data processing equipment (unless linked and wholly dedicated to the control of any machine or production process), communications or alarm systems, vending machines, games machines and office equipment including but not limited to typewriters, adding machines, calculators, facsimile machines and equipment for the printing or reproduction of documents or other records;
- d vehicles other than purpose built lifting and handling machinery;
- e exchangeable or detachable tools, equipment and appliances or parts requiring renewal in the normal course of operation; or
- f Machinery and Plant of a prototypical or experimental or novel nature in use or application.

Cover

The Company will indemnify the Insured against:

Cover A - Fragmentation

Damage by impact to surrounding property belonging to the Insured or for which the Insured is responsible resulting from fragmentation of any part of the Machinery and Plant provided that the Company's liability in respect of this cover shall not exceed the Limit of Liability stated in the Schedule.

Cover B - Explosion, Collapse and Breakdown

- a** Damage to any boiler or other plant belonging to the Insured directly consequent upon and solely due to Explosion occasioned by the bursting of such plant.
- b** Damage to any boilers and pressure plant and connected pipes and radiators due to:
 - i** collapse or overheating of such plant; or
 - ii** cracking, fracturing or failure of seams giving rise to leakage of the contents or leakage from the joints of sectional boilers.
- c** Damage to mechanical and electrical Machinery and Plant due to Breakdown including any resultant loss of cooling, lubricating or insulating oil, refrigerant or brine.

Provided that the Company's liability in respect of a, b and c shall only apply if a Limit of Liability is stated in the Schedule.

Cover C - Explosion Damage to Own Property

In the event of Damage to any Boiler or Pressure Vessel for which a Limit of Liability against Cover B is stated in the Schedule caused by Explosion for which indemnity is provided by this insurance, the Company will also indemnify the Insured against Damage to surrounding property belonging to the Insured or for which the Insured is responsible caused by the Explosion provided that the Company's liability for this Cover shall only apply if a Limit of Liability is stated in the Schedule.

Cover does not include Damage resulting from lack of heat, light, power, steam, refrigeration or air conditioning.

Extensions

The insurance provided by this Section is extended to include the following:

A Capital Additions

Any item of Machinery and Plant of a similar class or type to the Machinery and Plant described in the Schedule which is purchased by or leased to the Insured shall be deemed to be included in this insurance for a period not exceeding 12 months from the time installation is completed and the item is ready to commence normal working provided that:

- a** such item is as far as the Insured is aware suitable for service, free from material defects and in sound working condition;
- b** such item shall not be worked until any relevant statutory provisions for inspection and certification have been fulfilled;

- c** such item shall be insured to the same extent as similar items of Machinery and Plant described in the Schedule; and
- d** if any such item proves to be unacceptable to the Company, the insurance on the item shall terminate from the date of notification to the Insured.

B Cost of Debris Removal

Subject to the Limit of Liability, the Company will pay for costs incurred with the Company's consent in the removal of Machinery and Plant or other insured property, consequent upon Damage for which indemnity is provided by this insurance but excluding any costs or expenses arising from pollution or contamination of property not covered by this insurance.

C Temporary Repairs

In respect of each claim for Damage for which indemnity is provided by this insurance, the Company will subject to the Limit of Liability pay the reasonable cost (if previously approved by the Company) of effecting temporary repair and of expediting permanent repair of such Damage, provided that the Company's liability under this Extension shall not exceed £10,000.

D Temporary Removal

The insurance under this Section also applies whilst the Machinery and Plant, is temporarily located away from the Premises, at any other premises or working sites, in the European Community or European Free Trade Area, for the purpose of repair, maintenance, or overhaul of the Machinery and Plant including transit between the Premises and temporary locations, provided that the Company's liability under this Extension shall not exceed £25,000 during transit by sea or air, in respect of any one incident of Damage or series of incidents of Damage from a common cause.

E Loss Minimisation

Subject to the Limit of Liability, the Company will pay reasonable costs incurred by the Insured in taking exceptional measures to avoid or mitigate impending Damage for which indemnity is provided by this insurance, provided that:

- a** the impending Damage does not stem from any defect within any item of Machinery and Plant;
- b** Damage would be reasonably expected in the absence of such measures;

- c the Company is satisfied that Damage has been avoided or reduced in consequence of the measures taken; and
- d the terms and conditions of this insurance shall apply as if Damage had occurred.

Optional Additional Extensions

(applicable only if stated in the Schedule)

F Loss of Milk - Bulk Milk Tanks

The Company will indemnify the Insured against loss of milk resulting from or in connection with:

- a
 - i Damage to the tank for which liability is admitted under this Policy.
 - ii Non-operation (from any inherent cause) of any thermostatic or automatic controlling devices pertaining thereto.
- b Contamination by refrigerant gas or fumes which have escaped from the plant.
- c Accidental failure of the public supply services.

The Company will not be liable for:

- a Damage resulting from the failure of the public supply services due to any deliberate act of a public supply undertaking not performed for the sole purpose of safeguarding life or protecting any part of the public supply undertaking's system or any scheme of rationing not necessitated solely by accidental damage to the public supply undertaking's generating or supply equipment.
- b Loss of milk due to evaporation, seepage, overflowing or any form of normal trade loss.
- c Scratching of painted or polished surfaces or breaking of glass, porcelain or similar materials.

The total amount payable under this Extension will not exceed the Sum Insured applicable to the item as stated in the Schedule.

G Sudden and Unforeseen Damage

Cover B extends to include Damage to the Insured Property by any other sudden and unforeseen cause not excluded.

The Company will not be liable for:

- a lightning, aircraft and other aerial devices or articles dropped therefrom, flood, water discharged or leaking from an installation of automatic sprinklers or theft; or

- b explosion (other than Explosion as defined in this Section) except to the extent stated in Extension D of this Section (Temporary Removal).

Clauses

The following Conditions apply to this Section.

1 Reinstatement

In the event of:

- a Damage to Boilers and Pressure Vessels;
- b Damage to Machinery and Plant other than that described in a above which at the time of Damage is less than 2 years old; or
- c Damage by Explosion of Machinery and Plant to any other property (excluding stock in trade or goods in process of manufacture) belonging to the Insured or for which the Insured is responsible,

the amount payable shall be the cost of reinstatement of the Machinery and Plant and such additional cost of reinstatement as may be incurred in complying with Building Regulations or local authority or statutory requirements.

For this purpose 'reinstatement' means:

- i where the Machinery and Plant or property is lost or destroyed or suffers Damage to the extent that it cannot be economically repaired the cost of replacement by similar Machinery and Plant or property or if a building the cost of rebuilding; and
- ii where the Machinery and Plant or property suffers Damage the cost of repairing or restoring the portion of Machinery and Plant suffering Damage to a condition substantially the same as but not better or more extensive than its condition when new.

2 Indemnity

In the event of Damage other than as described in a, b and c of Clause 1 above the Company will pay the amount of loss meaning:

- a where the Machinery and Plant or property is lost or destroyed the value of the Machinery and Plant or property prior to its loss or destruction; or
- b where the Machinery and Plant or property suffers Damage the cost of repairing or restoring the portion of Machinery and Plant suffering Damage to a condition substantially the same as but not better or more extensive than its condition prior to the occurrence of the Damage.

3 Special Provisions

The following Special Provisions apply:

- a** where Damage occurs to only part of the Machinery and Plant or property the liability of the Company shall not exceed the amount which the Company would have been liable to pay had the Machinery and Plant or property been wholly destroyed;
- b** the Company shall not be liable for:
 - i** the cost of complying with Building Regulations or local authority or statutory requirements relating to property or portions of property which has not suffered Damage and/or under which notice has been served prior to the Damage; or
 - ii** any rate tax duty development or other charge or assessment arising out of capital appreciation as a result of complying with any of the said regulations or requirements;
- c** the work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within 12 months after the Damage or within such further time as the Company may allow during the said 12 months and 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 liability of the Company; and
- d** the Company's liability for the cost of reinstatement shall be limited to the value of the Machinery and Plant or property prior to the occurrence of the Damage until the costs of reinstatement shall have actually been incurred.

Condition

The following Condition applies to this Section.

Maintenance

- a** Machinery and Plant shall be maintained in good working order and government or other regulations relating to the condition, or operation of such Machinery and Plant shall be observed.
- b** Machinery and Plant shall be operated and maintained in accordance with manufacturers recommendations. The Insured shall notify the Company of any proposed alteration or additions or modifications to an insured item and any proposed departure from ordinary working conditions.

Excess

The Company shall not be liable for the first amount of each and every claim under this Section as stated in the Schedule.

Exclusions

The Company shall not be liable under this Section for:

- 1** In respect of Cover A, Damage caused by Explosion;
- 2** In respect of Covers B and C, Damage caused by Explosion (other than Explosion as defined under this Cover); or
- 3** In respect of Covers A, B and C:
 - a** Damage caused by fire, howsoever the fire may have been caused;
 - b** Damage caused by lightning, aircraft or other aerial device or article dropped therefrom, earthquake, storm, flood, water discharged or leaking from any installation or automatic sprinkler system or theft;
 - c** Damage caused by and occurring during testing or intentional overloading of the Machinery and Plant except for Damage caused by and occurring during the checking of the correct working of the Machinery and Plant or of safety installations in connection therewith;
 - d** Damage caused by or arising from hydraulic testing;
 - e** Damage caused by burning or distortion by heat of mechanical parts or furnaces, kilns stoking or firing units;
 - f** the cost of remedying:
 - i** wear and tear or gradual deterioration whether by wasting, grooving, rust, corrosion, erosion or otherwise;
 - ii** gradually developing defects, flaws, deformation, distortion, cracks or partial fractures; or
 - iii** loose parts or defective joints or seams (other than joints between the sections of sectional heating or hot water supply boilers),
 but insured Damage resulting from the foregoing is not excluded;
 - g**
 - i** scratching of painted or polished surfaces;
 - ii** Damage to ropes unless resulting in complete severance; or

- iii Damage to non-metallic protective linings, batteries, flexible pipes or hoses and driving or conveyor belts, unless forming part of other Damage for which indemnity is provided by this insurance;
- h Damage to rubber tyres unless such Damage arises out of an accident for which insurance is provided by this Section of the Policy to other parts of the Machinery and Plant or unless such Damage arises out of a malicious act which necessitates replacement of such tyres, repair thereof being impracticable; or
- i loss of use of the Machinery and Plant or property or direct or indirect loss of any nature whatsoever.

Section 13b: Engineering Inspection

In consideration of the Fees and subject to the terms, definitions and clauses, of this Section 13b, HSB agrees to provide the Client with HSB Services as specified in this Section 13b.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Client

The owner/user of Plant subject to Thorough Examination/Inspection.

Competent Person

An Engineer Surveyor employed and authorised by HSB to perform the Thorough Examination/Inspection.

Fees

The amount payable for the HSB Services within the premium stated in the Schedule or as varied from time to time in accordance with Clause 3 of this Section 13b.

HSB

HSB Engineering Insurance Services Limited.

HSB Services

- a The periodic performance of a Thorough Examination/Inspection of Plant within Normal Working Hours; and
- b The provision of a Report of Thorough Examination/Inspection within a reasonable time or within legal requirements if prescribed by applicable Statutory Regulations.

Inspection

An inspection of Plant, which is exempt or excluded from the requirement for a periodic thorough examination or examination in accordance with a Written Scheme, as specified in the Statutory Regulations.

Unless otherwise agreed in writing, any such inspection will be visual in nature limited by the design of the Plant and the extent to which the Client has prepared the Plant and made available a safe means of access to the Plant and may include such tests as are deemed appropriate to establish general condition and standard of Plant maintenance by a Competent Person. Any such inspection will not be deemed to comply with any specific regulations or Statutory Regulations unless specified in the Schedule.

Normal Working Hours

8:00 a.m. to 6:00 p.m. Monday to Friday excluding public, bank and local holidays.

Plant

The machinery, appliances and equipment stated in the Schedule.

Report

A document in HSB's standard format issued to the Client electronically or on paper that provides details of the Thorough Examination/Inspection of the Plant that was undertaken.

Statutory Regulations

The following statutory regulations (as amended or extended by any enactment or statutory re-enactment thereof) as may be applicable to the Thorough Examination of Plant at the time of any such Thorough Examination:

- a The Lifting Operations and Lifting Equipment Regulations.
- b The Pressure Systems Safety Regulations.
- c The Provision and Use of Work Equipment Regulations, Part IV ("PUWER Part IV").
- d The Control of Substances Hazardous to Health Regulations (as amended).
- e The Workplace (Health Safety and Welfare) Regulations.
- f The Control of Major Accident Hazard Regulations.
- g The Electricity at Work Regulations.
- h The Dangerous Substances and Explosive Atmospheres Regulations.
- i The Factories Act 1955 (as amended by the Safety in Industry Act 1980).

- j** The Safety in Industry Act 1980.
- k** The Safety Health and Welfare at Work (General Application) (Amendment) Regulations.
- l** The Safety Health and Welfare at Work (Quarries) Regulations.

Term

The duration of this Section 13b as stated in the Schedule unless terminated in accordance with Clause 4 of this Section 13b or this Policy is cancelled in accordance with the General Condition 5 and/or 6, of this Policy.

Thorough Examination

A thorough examination of Plant or examination of Plant in accordance with a Written Scheme, which is carried out solely in accordance with the requirements of the Statutory Regulations, which apply to the Plant at the time of examination.

Unless otherwise agreed in writing, the scope of any such prescribed examination shall not include approval or verification of the fitness for purpose of any design or design features of Plant, performing or witnessing tests of a non-routine nature (unless stipulated as the responsibility of the Competent Person in a HSE (Health & Safety Executive) or SAFed (Safety Assessment Federation) Approved Code of Practice or Guidance) including but not limited to; in the case of boiler/pressure Plant, ultrasonic, radiographic, hydrostatic or other non-destructive testing; in the case of lifting and handling Plant, any proof load stability anchorage supplementary or similar test in accordance with industry guidance or thorough examination as required when exceptional circumstances have occurred; in the case of mechanical power press Plant subject to the requirements of PUWER 98 Part IV, the examination of enclosed parts and tests thereof; and in respect of local exhaust ventilation Plant, the initial appraisal of the Plant.

Written Scheme

A document drawn up by a Competent Person in accordance with Regulation 8 of the Pressure Systems Safety Regulations which contains information about selected items of Plant that form a pressure system including but not limited to the parts which require examination and the nature and frequency of such examinations.

Clauses

The following Clauses apply to this Section 13b.

1 Provision of HSB Services

- a** HSB shall provide to the Client the HSB Services at the Premises within Normal Working Hours during the Term subject to the terms, definitions and clauses, of this Section 13b, and in consideration of which the Client shall pay the Fees.
- b** HSB will comply with the Client's safe systems of work, provided such systems are notified to HSB in advance of any Thorough Examination/Inspection.
- c** During the Term of this Section 13b, HSB may:
 - i** decline to undertake any Thorough Examination/Inspection if, at its sole discretion, to do so would pose a health, safety or welfare risk;
 - ii** appoint sub-contractors to provide services to support the Thorough Examination/Inspection and shall retain responsibility for the execution of any such sub- contracted work;
 - iii** make a charge in addition to the Fees if:
 - a** the Client requests and HSB agrees to perform HSB Services outside Normal Working Hours;
 - b** the Client requires additional hard copies of Reports;
 - c** the Client fails to prepare or make the Plant available at the date and time agreed;
 - d** the Client requires additional services; or
 - e** the Client requires the Competent Person to undertake training or particular risk assessment, specific to the Client's own premises or the Client's health, safety and welfare procedures.

2 Client Responsibilities

During the Term of this Section 13b, the Client shall:

- a** retain sole responsibility for the care, custody and control of the Plant at all times;
- b** allow HSB access to the Premises and Plant at such reasonable times during Normal Working Hours or as shall be agreed between the Client and HSB;
- c** provide HSB with:
 - i** a safe working environment on the Premises on which the Plant is located; and

- ii a safe physical means by which to gain access to perform the HSB Services;
- d have the Plant properly prepared, dismantled and reassembled, as necessary, in order to enable HSB to carry out the appropriate Thorough Examination/Inspection; and
- e cooperate with and, upon request, provide HSB with information and data relating to the Plant as required by the Competent Person to perform the HSB Services including without limitation full information concerning any modification to the Plant that has been made since the last Thorough Examination/Inspection and in respect of Plant that is capable of being moved from one location to another, the precise location of any such Plant.

3 Fees

- a The Company shall charge Fees for the provision of HSB Services and any such Fees shall be subject to Value Added Tax (or any other similar tax or duty levied by any government or other authority) at the appropriate rate stated in the Schedule. Any such taxes or duties will be payable by the Client in addition to the Fees.
- b The Fees shall be calculated on Plant as notified by the Client to the Company at the start of the Term, and the Client shall pay the Fees at the start of the Term or as otherwise agreed in writing between the parties.
- c The Client agrees that the Company may adjust the Fees:
 - i to take into account any charges identified in Clause 1 c iii of this Section 13b;
 - ii during and at the end of the Term to take into account any Premises or individual items of Plant added to or deleted from the Schedule;
 - iii upon any renewal of this Section 13b; or
 - iv where the Term is greater than 12 months, annually to take into account any changes to the Plant, the intervals between Thorough Examination/ Inspections, and the retail price index, and the Client's payment of any such adjusted Fees shall be deemed acceptance by the Client of the adjusted Fees.

4 Term and Termination

- a The Term of this Section 13b is as stated in the Schedule unless terminated in accordance with this Clause or this Policy is cancelled in accordance with the General Condition 5 and/or 6, of this Policy.
- b The Company may terminate this Section 13b at any time by giving 30 days' written notice to the Client.
- c Either the Client or the Company may terminate this Section 13b with immediate effect at any time by giving written notice to the other:
 - i where the other has committed a material breach of the terms, definitions or clauses, of this Section 13b, which is incapable of remedy;
 - ii where the other has committed a material breach of the terms, definitions or clauses, of this Section 13b, which is capable of remedy and fails to remedy such breach within 30 days after receipt of a written notice by the other party giving full particulars of the breach and requiring it to be remedied;
 - iii where the other goes into liquidation, or in the case of an individual or partnership, the individual(s) become(s) bankrupt, make(s) a voluntary arrangement with his (their) creditors or has (have) a receiver or administrator appointed; or
 - iv where an event of Force Majeure delays a scheduled Thorough Examination/Inspection for more than 30 days.

5 Confidentiality

- a Neither the Client nor HSB shall disclose or communicate to any third party any technical, business, or similar information relating to the business affairs of the other party obtained as a result of this Section 13b, and neither party shall use the other party's information for any purpose other than to perform its obligations under this Section 13b.
- b Nothing in this Clause shall impose an obligation of confidentiality on information that was already in the public domain; that was rightfully in the possession of the party prior to the commencement of this Section 13b; or that is required to be disclosed pursuant to any applicable law or regulatory body.

- c Unless otherwise agreed between the parties, all Reports and similar material prepared by HSB in connection with the HSB Services shall be released only to the Client or its designated representative.
- d HSB may use data gathered in connection with the HSB Services for statistical use.
- e The obligations under this Clause shall come into effect at the start of the Term and shall survive termination of this Section 13b or cancellation of this Policy.

6 Limitation of Liability and Indemnification

- a Neither HSB nor any of its employees shall be liable directly or indirectly for any loss, damage or injury to property or persons, resulting from any accident or defect in any Plant; nor shall HSB be liable directly or indirectly for loss, damage or injury of any kind, arising from or connected in any way with any HSB Services or documentation of any HSB Services including but not limited to Reports, or from the omission of any HSB Services or documentation of any HSB Services including but not limited to Reports, whether or not such HSB Services, documentation or omission was at the request of the Client.
- b Neither HSB nor any of its employees makes any warranty, express or implied, concerning the activities described in this Section 13b.
- c Notwithstanding anything else in this Section 13b to the contrary, to the fullest extent permitted by law:
 - i HSB shall not be liable to the Client for any special, incidental, indirect, consequential or exemplary damages, including, but not limited to, loss of profits or revenue, loss of use, loss of opportunity, loss of goodwill, cost of substitute facilities, goods or services, cost of capital, governmental and regulatory sanctions, and claims of third parties for such damages;
 - ii the total cumulative liability of HSB to the Client, whether in tort or in contract, for all claims, losses, damages and expenses, resulting in any way from this Section 13b shall not be greater than the total amount received by the Company from the Client as Fees during the Term;

- iii except in the case of death or personal injury, caused by HSB's negligence or in other circumstances where liability may not be so limited under applicable law, HSB's liability under or in connection with this Section 13b, whether arising in contract, tort, negligence, breach of statutory duty or otherwise, shall not exceed the sum of £25,000,000 (twenty-five million pounds).

- d The Client shall indemnify and keep HSB indemnified in respect of any claims made against and all damages, costs and expenses suffered or incurred by HSB, as a result of any third party claim arising out of the Client's failure to comply with its obligations under this Section 13b.
- e Upon completion of the HSB Services, termination of this Section 13b or cancellation of this Policy in accordance with the General Condition 5 and/or 6, of this Policy, the terms relating to indemnity, waivers, limitations of remedies and limitations of liability, including, but not limited to those contained in this Clause, shall remain in full force and effect.

7 "Force Majeure"

HSB shall not be liable for any delay or the consequences of any delay, in performing the HSB Services if such delay is due to any cause beyond its reasonable control and shall be entitled to a reasonable extension of time for performance of this Section 13b.

8 General

- a All matters relating to the validity, performance or interpretation of this Section 13b shall be governed by the laws of England. HSB and the Client hereby submit to the exclusive jurisdiction of the Courts of England.
- b No term of this Section 13b is intended, either expressly or by implication or other inference, to purport to confer a benefit or right of action upon any third party. No such third party shall have any right to enforce any terms of this Section 13b whether under the Contracts (Rights of Third Parties) Act 1999 or otherwise.
- c The provision of the HSB Services under this Section 13b does not relieve the Client of its legal duty under relevant Statutory Regulations to have the Plant inspected.

- d** Failure by either party to enforce any of the rights under this Section 13b shall not be taken as or deemed to be a waiver of such rights.
- e** If any term of this Section 13b is held to be illegal or unenforceable the remainder will remain in full force and effect.
- f** This Section 13b represents the entire agreement between the parties and supersedes all prior agreements and representations, made by either party, whether oral or written.
- g** All notices to be given under this Section 13b shall be in writing and may be delivered by first class post or facsimile transmission, and shall be deemed to have been delivered 48 hours after posting in the case of first class pre-paid letter and 12 hours after dispatch in the case of facsimile transmission.
- h** The Company shall be entitled to apply any monies due to the Client under this Section 13b in or towards any sum owing to the Company in relation to any matter whatsoever.

Section 14: Commercial Legal Protection

Claims under this Section are administered and managed by DAS Legal Expenses Insurance Company Limited on behalf of the Company.

The Company will cover the Insured in respect of any Insured Incident arising in connection with the Business in accordance with the terms, definitions, conditions and exclusions, of this Section.

Provided that:

- a** the Date of Occurrence of the Insured Incident happens during the Period of Insurance and within the Territorial Limit; and
- b** the legal proceedings will be dealt with by a court, or other body which DAS agrees to, in the Territorial Limit; and
- c** in civil claims it is always more likely than not that the Insured will recover damages (or obtain any other legal remedy which DAS has agreed to) or make a successful defence.

For all Insured Incidents, DAS will help in appealing or defending an appeal as long as the Insured Person tells DAS within the time limits allowed that they want DAS to appeal. Before the Company pays any Costs and Expenses for appeals, DAS must agree that it is always more likely than not that the appeal will be successful.

If a Representative is used, the Company will pay the Costs and Expenses incurred for this.

Compensation awards will be paid where agreed by DAS.

The most the Company will pay for all claims resulting from one or more event arising at the same time or from the same originating cause shall not exceed the Indemnity Limit stated in the Schedule.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Aspect Enquiry

An examination by HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands, which considers one or more specific aspects of the Insured's self-assessment and/or corporation tax return.

Costs and Expenses

a Legal Costs

All reasonable and necessary costs charged by the Representative on the standard basis.

Also the costs incurred by opponents in civil cases if an Insured Person has been ordered to pay them, or pays them with the agreement of DAS.

b Accountant's Costs

A reasonable amount in respect of all costs reasonably incurred by the Representative.

c Attendance Expenses

The Insured Person's salary or wages, for the time that the Insured Person is off work to attend any arbitration, court or tribunal hearing, at the request of the Representative or while attending jury service. The Company will pay for each half or whole day that the court, tribunal or the Insured will not pay for.

The amount the Company will pay is based on the following:

- i** the time the Insured Person is off work including the time it takes to travel to and from the hearing. This will be calculated to the nearest half day assuming that a whole day is eight hours;
- ii** if the Insured Person works full time, the salary or wages for each whole day equals 1/250th of the Insured Person's yearly salary or wages;
- iii** if the Insured Person works part-time, the salary or wages will be a proportion of the Insured Person's weekly salary or wages.

DAS

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Date of Occurrence

- 1** For civil cases (other than under Insured Incident 4 Tax Protection), the Date of Occurrence is when the cause of action first accrued.
- 2** For criminal cases, the Date of Occurrence is when the Insured Person commenced or is alleged to have commenced to violate the criminal law in question.
- 3** For licence or registration appeals, the Date of Occurrence is when the Insured first became aware of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel the Insured's licence or British Standard Certificate of Registration.

- 4 For Full Enquiries or Aspect Enquiries, the Date of Occurrence is when HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands first notifies the Insured in writing of the intention to make enquiries.
- 5 For Tax Intervention Enquiries, the Date of Occurrence is when HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands first contacts the Insured in relation to commencing an intervention enquiry into the Insured's Business accounts.
- 6 For employers' compliance disputes and Value Added Tax disputes (both under Insured Incident 4 Tax Protection), the Date of Occurrence is when the relevant authority sends an assessment or written decision to the Insured.

Full Enquiry

An extensive examination by HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands, which considers all aspects of the Insured's tax affairs, excluding those enquiries which are limited to one or more specific aspects of the Insured's self assessment and/or corporation tax return.

Insured Person

The Insured and the directors, partners, managers and employees, of the Insured and any other individuals declared to the Company.

Representative

The lawyer, accountant or other suitably qualified person, who has been appointed to act for an Insured Person in accordance with the terms, definitions, conditions and exclusions, of this Section.

Tax Intervention Enquiry

An examination by HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands, to measure the level of compliance in the Insured's financial accounting records to highlight areas where errors have or may occur.

Territorial Limit

For Insured Incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury, the Member Countries of the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other Insured Incidents:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Insured Incidents

1 Employment Disputes and Compensation Awards

a Employment Disputes

DAS will defend the Insured's legal rights:

- 1 prior to the issue of legal proceedings in a court or tribunal, following the dismissal of an Employee; or
- 2 in the resolution of unfair dismissal disputes under the ACAS Arbitration Scheme; or
- 3 in legal proceedings in respect of any dispute with:
 - a an Employee or ex-Employee or a trade union acting on behalf of an Employee or ex-Employee, which arises out of, or relates to, a contract of employment with the Insured; or
 - b an Employee, prospective Employee or ex-Employee, arising from an alleged breach of their statutory rights under employment legislation.

What is not covered:

- 1 Any claim in respect of damages for personal injury or loss of or damage to property.
- 2 Any claim arising from or relating to any transfer of business which falls within the scope of the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005.

b Compensation Awards

The Company will pay:

- 1 any basic or compensatory award; and/or
- 2 an order for compensation following a breach of the Insured's statutory duties under employment legislation,

in respect of a claim DAS have accepted under Insured Incident 1a.

Provided that:

- 1 In cases relating to performance and/or conduct, the Insured have throughout the employment dispute either:
 - a followed the ACAS Code of Practice on Disciplinary and Grievance Procedures as prepared by the Advisory Conciliation and Arbitration Service; or
 - b followed equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland; or
 - c sought and followed advice from DAS legal advice service.
- 2 For an order of compensation following the Insured's breach of statutory duty under employment legislation, the Insured have at all times sought and followed advice from DAS legal advice service since the date when the Insured should have known about the employment dispute.
- 3 For any compensation award for redundancy or alleged redundancy or unfair selection for redundancy, the Insured have sought and followed advice from DAS claims department prior to serving notice of redundancy.
- 4 The compensation is awarded by a tribunal or through the ACAS Arbitration Scheme, under a judgment made after full argument and otherwise than by consent or default, or is payable under settlement approved in writing in advance by DAS.
- 5 The total of the compensation awards payable by the Company shall not exceed £1,000,000 in the aggregate in any one Period of Insurance.

What is not covered:

- 1 Any compensation award relating to the following:
 - trade union activities, trade union membership or non-membership;
 - pregnancy or maternity rights;
 - health and safety related dismissals brought under Section 44 of the Employment Rights Act 1996;
 - statutory rights in relation to trustees of occupational pension schemes; or

- statutory rights in relation to Sunday shop and betting work.

- 2 Non-payment of money due under the relevant contract of employment or statutory provision relating thereto.
- 3 Any award ordered because the Insured have failed to provide relevant records to Employees under the National Minimum Wage laws.
- 4 Any compensation award or increase in compensation award ordered by the tribunal for failure to comply with a recommendation it has made, including non-compliance with a reinstatement or re-engagement order.

c Service Occupancy

DAS will negotiate for the Insured's legal rights against an Employee or ex-Employee to recover possession of premises owned by the Insured, or for which the Insured are responsible.

What is not covered:

Any claim relating to defending the Insured's legal rights other than defending a counter-claim.

2 Legal Defence

At the Insured's request:

- 1 DAS will defend the Insured Person's legal rights:
 - a prior to the issue of legal proceedings when dealing with the Police and/or Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer and Environment Agency, where it is alleged that the Insured Person has or may have committed a criminal offence; or
 - b following an event which leads to the Insured Person being prosecuted in a court of criminal jurisdiction; or
 - c if civil action is taken against the Insured Person for compensation under Section 13 of the Data Protection Act 1998. The Company will also pay any compensation award made against the Insured Person under Section 13 of the Data Protection Act 1998.
- 2 DAS will defend the Insured Person's legal rights following civil action taken against the Insured for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the Period of Insurance.

- 3** DAS will defend the Insured Person's (other than the Insured's) legal rights if:
 - a** an event arising from their work as an Employee leads to civil action being taken against them under legislation for unlawful discrimination on the grounds of sex, sexual orientation, race, disability, age, religious belief or political opinion; or
 - b** civil action is taken against them as a trustee of a pension fund set up for the benefit of the Insured's Employees.
- 4** DAS will represent the Insured Person in appealing against the imposition or terms of any Statutory Notice issued under legislation affecting the Insured's Business.
- 5** DAS will represent the Insured in appealing against the refusal of the Information Commissioner to register the Insured's application for registration.
- 6** The Company will pay the Attendance Expenses of an Insured Person for jury service.

Provided that:

- 1** Insofar as proceedings under the Health and Safety at Work etc Act 1974 are concerned, the Territorial Limit shall be any place where that Act applies.
- 2** At the time of the Insured Incident, the Insured have registered with the Information Commissioner in respect of Insured Incident 2 (1)(c).

What is not covered:

Any claim which leads to the Insured Person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

3 Property Protection and Bodily Injury

a Property Protection

DAS will negotiate for the Insured's legal rights in any civil action relating to material property which is owned by the Insured, or is the Insured's responsibility, following:

- 1** any event which causes or could cause physical damage to such material property; or
- 2** any nuisance or trespass.

What is not covered

Any claim relating to the following:

- 1** a contract entered into by the Insured;

- 2** goods in transit or goods lent or hired out;
- 3** goods at premises other than those occupied by the Insured unless the goods are at such premises for the purpose of installations or use in work to be carried out by the Insured;
- 4** mining subsidence;
- 5** defending the Insured's legal rights other than in defending a counter-claim; or
- 6** a motor vehicle owned or used by, or hired or leased to an Insured Person other than damage to motor vehicles where the Insured are engaged in the business of selling motor vehicles.

b Bodily Injury

At the Insured's request, DAS will negotiate for an Insured Person and their family members' legal rights following an event which causes the death of, or bodily injury to, them.

What is not covered

Any claim relating to the following:

- 1** any illness or bodily injury, which develops gradually or is not caused by a specific or sudden accident;
- 2** defending an Insured Person's or their family members' legal rights other than in defending a counter-claim; or
- 3** a motor vehicle owned or used by, or hired or leased to an Insured Person or their family members.

4 Tax Protection

a Full or Aspect Enquiries

DAS will negotiate on the Insured's behalf in respect of a Full Enquiry and/or Aspect Enquiry and represent the Insured in any subsequent appeal proceedings.

b Tax Intervention Enquiries

DAS will negotiate on the Insured's behalf and represent the Insured in any dealings with HM Revenue & Customs in respect of a Tax Intervention Enquiry.

c Employers' Compliance

DAS will negotiate on the Insured's behalf and represent the Insured in any appeal proceedings in respect of a dispute concerning the Insured's compliance with any Pay As You Earn or Social Security Regulations, following a review by HM Revenue & Customs.

d VAT Disputes

DAS will negotiate on the Insured's behalf and represent the Insured Person in any appeal proceedings following an assessment issued by HM Revenue & Customs in respect of Value Added Tax due.

Provided that:

- 1 For all Insured Incidents, the Insured has taken reasonable care to ensure that all tax returns are complete and correct and that such returns are submitted within the statutory time limits allowed.
- 2 The Company will not pay more than £5,000 for claims in respect of Aspect Enquiries or Tax Intervention Enquiries.

What is not covered:

- 1 In respect of Aspect Enquiries and Tax Intervention Enquiries, the first £500 of Costs and Expenses in each and every claim.
- 2 Any Insured Incident arising from a tax avoidance scheme.
- 3 Any Insured Incident caused by the Insured's failure to register for Value Added Tax.
- 4 Any Insured Incident arising from any investigation or enquiries, undertaken by HM Revenue & Customs Special Investigations Section (or any equivalent body) or Special Civil Investigations or the Revenue & Customs Prosecution Office.
- 5 Any Insured Incident arising from any investigation or enquiry, by HM Revenue & Customs into alleged dishonesty or alleged criminal offences.

5 Statutory Licence Protection

DAS will represent the Insured in appealing to the relevant statutory or regulatory authority, court or tribunal, following a decision by a licensing or regulatory authority to suspend or alter the terms of, or refuse to renew, or cancel, the Insured's licence, mandatory registration or British Standard Certificate of Registration.

What is not covered:

- 1 An original application or application for renewal, of a statutory licence or British Standard Certificate of Registration.
- 2 Any licence appeal relating to the ownership, driving or use of a motor vehicle.

Optional Extensions to Section 14

The following covers are operative only if stated in the Schedule.

6 Contract Disputes

DAS will negotiate for the Insured's legal rights in a contractual dispute arising from that agreement, or that alleged agreement, which has been entered into or alleged to have been entered into by or on the Insured's behalf for the purchase, hire, sale or provision of goods or of services.

Provided that:

- 1 The amount in dispute exceeds £250. If the amount in dispute exceeds £5,000, the Insured will be responsible for the first £500 of Legal Costs in each and every claim.
- 2 If the amount in dispute is payable in instalments, the instalments due and payable at the time of making the claim exceed £250.
- 3 If the dispute relates to money owed to the Insured Person, a claim under this Section is made within 90 days of the money becoming due and payable.

What is not covered

- 1 Any claim relating to the following:
 - a the settlement payable under an insurance policy;
 - b a lease, licence or tenancy, of land or buildings, other than a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement;
 - c a loan, mortgage, pension, or any other financial product and anything which the Insured does not have any means of possessing but would have a right to claim if it is withheld by action;
 - d a motor vehicle owned by, or hired or leased to the Insured other than agreements relating to the sale of motor vehicles where the Insured are engaged in the business of selling motor vehicles.

- 2 A dispute with an Employee or ex-Employee, which arises out of, or relates to, a contract of employment with the Insured.
- 3 A dispute which arises out of:
 - a the sale or provision of computer hardware, software, systems or services; or
 - b the purchase or hire of computer hardware, software, systems or services tailored by a supplier to the Insured's own specification.
- 4 A dispute arising from a breach, or alleged breach, of professional duty by an Insured Person.
- 5 The recovery of money and interest due from another party other than disputes where the other party intimates that a defence exists.
- 6 A dispute arising from an agreement entered into prior to the inception date of the indemnity provided by this Section if the dispute starts within the first 90 days of the indemnity provided by this Section.

7 Debt Recovery

DAS will negotiate for the Insured's legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or services.

Provided that:

- 1 The debt exceeds £250.
- 2 A claim for debt recovery under this Section is made within 90 days of the money becoming due and payable.
- 3 DAS have the right to select the method of enforcement, or to forego enforcing judgment if DAS are not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

What is not covered

- 1 Any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this Section if the debt is due within the first 90 days of the indemnity provided by this Section.
- 2 Any claim relating to the following:
 - a the settlement payable under an insurance policy;
 - b a lease, licence or tenancy, of land or buildings;
 - c a loan, mortgage, pension, or any other financial product and anything which the Insured does not have any means of possessing but would have a right to claim if it is withheld by action;

- d a motor vehicle owned by, or hired or leased to, the Insured other than agreements relating to the sale of motor vehicles where the Insured are engaged in the business of selling motor vehicles.

- 3 A dispute which arises out of the supply, hire, sale or provision of computer hardware, software, systems or services.

- 4 The recovery of money and interest due from another party where the other party intimates that a defence exists.

8 Tenancy Disputes

DAS will represent the Insured in any legal proceedings for civil action relating to a tenancy dispute between the Insured and the Insured's landlord under the terms of the lease or tenancy agreement applying to the Premises.

What is not covered:

- 1 Any claim arising from or relating to the amount, payment or non-payment of rent.
- 2 Any claim arising from or relating to the renewal of the lease or tenancy agreement.

What is not covered by this Section

- 1 Any claim reported to DAS more than 180 days after the date the Insured Person should reasonably have known about the Insured Incident.
- 2 Costs and Expenses incurred before the written acceptance of a claim by DAS.
- 3 Fines, penalties, compensation or damages, which the Insured Person is ordered to pay by a court or other authority, other than compensation awards as covered under Insured Incident 1 (b) Compensation Awards and 2 Legal Defence.
- 4 Any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements.
- 5 Any claim relating to rights under a franchise or agency agreement, entered into by the Insured.
- 6 Any Insured Incident deliberately or intentionally caused by an Insured Person.
- 7 A dispute with DAS not otherwise dealt with under Condition 6 applicable to this Section.

- 8 Any claim relating to a shareholding or partnership share, in the Business, unless such shareholding was acquired under a scheme open to all Employees of the Business or a substantial number of them of a certain minimum grade, other than the directors of the Business or partners of the Business.
- 9 Judicial review.
- 10 Legal action an Insured Person takes which DAS or the Representative have not agreed to or where the Insured Person does anything that hinders DAS or the Representative.
- 11 When, either at the commencement of or during the course of a claim, the Insured is bankrupt or has filed a bankruptcy petition or winding-up petition, or has made an arrangement with the Insured's creditors, or have entered into a deed or arrangement or are in liquidation, or part or all of the Insured's affairs or property are in the care or control of a receiver or administrator.

The following are Conditions Precedent to the liability of the Company applying to this Section

An Insured Person must:

- a keep to the terms, definitions, conditions and exclusions, of this Section;
- b notify DAS immediately of any alteration which may materially affect DAS' assessment of the risk;
- c take reasonable steps to keep any amount the Company has to pay under this Policy as low as possible;
- d try to prevent anything happening that may cause a claim;
- e send everything DAS reasonably ask for, in writing; and
- f give DAS full details of any claim as soon as possible and give DAS any information DAS need.

Conditions which apply to this Section

- 1 a DAS can take over and conduct in the name of the Insured Person, any claim or legal proceedings at any time.
DAS can negotiate any claims on behalf of an Insured Person.
- b DAS will choose the Representative to represent an Insured Person in any proceedings where the Company are liable to pay a compensation award. In any other case an Insured Person is free to choose a Representative (by sending DAS an suitably qualified person's name and address) if:

- i DAS agree to start legal proceedings and it becomes necessary for a lawyer to represent the interests of the Insured Person in those proceedings; or
- ii there is a conflict of interest.
- c Before an Insured Person chooses a lawyer or an accountant, DAS can appoint a Representative.
- d A Representative will be appointed by DAS and represent an Insured Person according to DAS' standard terms of appointment. The Representative must co-operate fully with DAS at all times (which may include a "no win, no fee" agreement).
- e DAS will have direct contact with the Representative.
- f An Insured Person must co-operate fully with DAS and with the Representative and must keep DAS up-to-date with the progress of the claim.
- g An Insured Person must give the Representative any instructions that DAS require.

- 2 a An Insured Person must tell DAS if anyone offers to settle a claim and must not agree to any settlement without DAS' written consent.
- b If an Insured Person does not accept a reasonable offer to settle a claim, the Company may refuse to pay further Costs and Expenses.
- c The Company may decide to pay the Insured Person a reasonable amount, subject to the maximum sum recoverable at law in settlement of damages, that the Insured Person is claiming or which is being claimed against them, instead of starting or continuing legal proceedings.
- 3 a If the Company asks, an Insured Person must tell the Representative to have Costs and Expenses taxed, assessed or audited.
- b An Insured Person must take every step to recover Costs and Expenses, that the Company has to pay and must pay the Company any Costs and Expenses that are recovered.

- 4 If a Representative refuses to continue acting for an Insured Person with good reason or if an Insured Person dismisses a Representative without good reason, the cover the Company provides will end at once, unless DAS agree to appoint another Representative.

- 5 If an Insured Person settles a claim or withdraws their claim without DAS' agreement, or does not give suitable instructions to a Representative, the cover the Company provides will end at once and the Company will be entitled to re-claim from the Insured Person any Costs and Expenses paid by the Company.
- 6 If there is a disagreement about the way DAS handle a claim that is not resolved through DAS' internal complaints procedure, DAS and the Insured Person can choose another suitably qualified person to arbitrate. DAS and the Insured Person must both agree to the choice of this person in writing. Failing this DAS will ask the president of a national association relevant to the arbitration to choose a suitably qualified person. All costs of resolving the matter must be paid by the party whose argument is rejected. If the decision is not clearly made against either party, the arbitrator will decide how the costs are shared.
- 7 DAS may at their discretion require the Insured Person to obtain an opinion from counsel at the Insured's expense as to the merits of a claim or proceedings. If counsel's opinion indicates that there are reasonable grounds for the pursuit or defence of a claim or proceedings, the cost of obtaining the opinion will be paid by the Company.
- 8 All legislation referred to within this Section's wording shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man or the Channel Islands, as the case may be.
- 9 Where there is any conflict between the General Definitions, General Conditions, Claims Conditions or General Exclusions, of this Policy, and the terms, definitions, conditions and exclusions, under this Section, the interpretation under this Section shall take precedence.

DASBUSINESSLAW

The DASbusinesslaw service provides a wide range of letters, articles and reference information, as well as interactive document builders, designed to help the Insured run their Business.

This service also provides useful tools and information on matters such as new legislation, employment issues, property law and taxation, all regularly updated by legal experts.

To access DASbusinesslaw, the Insured will need to visit www.dasbusinesslaw.co.uk and register using password DAS472301 and policy number TS5/3805120. When prompted to input the Insured's company name, please insert the prefix NIG followed by the name of the Insured's Business.

If the Insured experience any problems accessing the service, please email the problem to businesslaw@das.co.uk, quoting the above TS5 policy number.

Please note that, if the Insured have a specific problem or dispute, the Insured should always contact the EuroLaw Commercial Legal Advice helpline for assistance. See above for details.

Claims

To make a claim under this Section please telephone DAS on 0345 878 5033. DAS will ask about the Insured's legal dispute and, if necessary, call back at an agreed time to give the Insured legal advice. If the dispute needs to be dealt with as a claim under this Section, DAS will provide the Insured with a claim reference number. At this point DAS will not be able to confirm that the Insured are covered but DAS will pass the information given to them to their claims handling teams and DAS will explain what to do next. If the Insured would prefer to report the claim in writing please send it to the DAS Head and Registered Office address which is:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Alternatively the Insured can email the claim to DAS at newclaims@das.co.uk

Claims are usually handled by a Representative appointed by DAS, but sometimes DAS deal with claims themselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

When DAS cannot help

Please do not ask for help from a solicitor or accountant before DAS have agreed. If the Insured does, the Company will not pay the costs involved.

Problems

DAS will always try to give the Insured a quality service. If the Insured think DAS have let the Insured down, please write to DAS Customer Relations Department at DAS Head Office address shown above.

Alternatively the Insured can phone DAS on 0844 893 9013 or email DAS at customerrelations@das.co.uk. Details of DAS internal complaint-handling procedures are available on request.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 15: Uncollected Milk

In the event of loss of milk, beyond the control of the Insured, resulting from:

- a** the Dairy or its authorised agent being unable to collect milk produced at the Premises, which would otherwise have been collected, under the terms of the Insured's contract for the sale of milk to the Dairy; and
- b** such milk being wasted or spoiled in direct consequence thereof,

commencing on the first occasion on which the Dairy is unable to collect milk and ceasing when collection has been resumed (where collection has been resumed and it ceases again before three successive collections have been made, the subsequent interruption to collection shall not constitute a separate loss for the purpose of applying the Excess), the Company will pay to the Insured the amount of Compensation detailed in the Schedule, but, not exceeding the total of the Compensation per cow per day, multiplied by the number of cows, multiplied by the maximum number of days Compensation, all as stated in the Schedule.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Compensation

The maximum amount payable per cow, as stated in the Schedule, for each day's milk production wasted, less the amount of the Excess, as stated in the Schedule.

Dairy

The organisation within the United Kingdom to whom the Insured is contracted to supply milk.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule being the first part of each and every claim, in respect of loss of milk arising out of the Dairy or its authorised agent being unable to collect milk.

All claims or series of claims arising out of any one original loss, will be treated as one claim.

Exclusions

The Company shall not be liable under this Section for loss as a direct consequence of:

- 1** the outbreak of notifiable animal disease at the Premises;
- 2** the outbreak or suspected outbreak of a notifiable animal disease, elsewhere than at the Premises, occurring prior to the Effective Date of this insurance;
- 3** any strike, lock out or industrial dispute:
 - a** which commenced; or
 - b** of which notice of intention was given prior to the Effective Date of this insurance;
- 4** Damage by any cause to buildings, bulk milk tanks or other property at the Premises;
- 5** breakdown or failure of machinery or plant at the Premises;
- 6** contamination of the milk whilst at the Premises;
- 7** riot, civil commotion or malicious damage in Northern Ireland; or
- 8** any loss arising within 7 days of the Effective Date of this insurance.

Section 16A: Farm Home Buildings

- 1** In the event of Damage at the Home to any Property Insured occurring during the Period of Insurance and caused by any of the Perils (where stated as operative in the Schedule), the Company will pay to the Insured the value of such Buildings or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.
- 2** In the event of Damage to a Caravan (where stated as operative in the Schedule) whilst being used in accordance with the Description of Use and occurring during the Period of Insurance, the Company will pay to the Insured the value of such Caravan or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.
- 3** Subject otherwise to the terms, definitions, conditions, clauses and exclusions, of this Policy, the cover provided by this Section includes loss, destruction or damage to the Property Insured (other than property not insured in the name of a private individual), by any of the Perils (where stated as operative in the Schedule), arising from Terrorism (as defined in General Exclusion 1 War, Government Action and Terrorism of this Policy) or any action taken in controlling, preventing or suppressing Terrorism, other than such loss, destruction or damage directly or indirectly caused by or contributed to by or arising from:
 - i** any chemical, biological or bio-chemical weapon; or
 - ii** the use or threat of use of any nuclear device or radioactive substance.

Provided that:

- a** the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured for each item (or any other stated limit of liability); and
- b** unless otherwise stated, the Sum Insured (or any other stated limit of liability) applies in the aggregate to property collectively described by each item under this Section.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Audio and Visual Equipment

Television receivers, radios, video recorders, DVD players, games consoles and other audio visual equipment, cameras and their equipment and accessories, projectors, binoculars and similar optical instruments.

Bodily Injury

Bodily injury which shall include death, disease or illness.

Buildings

- a** structures at the Home (built mainly of standard construction being brick, stone, concrete or other non-combustible materials, unless otherwise advised to the Company);
 - b** permanent fixtures and fittings, in and on the structures described in a above;
 - c** internal and external fixed glass, sanitary ware and signs;
 - d** central heating systems;
 - e** small outside structures, extensions, annexes and gangways;
 - f** swimming pools, tennis courts or concrete, paved or asphalt forecourts, patios, yards, terraces, drives or footpaths; and
 - g** walls, hedges, gates and fences;
- all on the same site.

Caravan

A caravan (including the fixtures, fittings (including awnings, external steps and generators), furniture, furnishings, bedding, household linen, utensils, Personal Effects, Clothing and Luggage, Audio and Visual Equipment and Sports Equipment in or attached thereto) shall have the meaning as defined in Section 13 (1) of the Caravan Sites Act 1968:

A structure designed or adapted for human habitation which:

- a** is composed of not more than two sections separately constructed and designed to be assembled on a site by means of bolts, clamps or other devices; and
- b** is, when assembled, physically capable of being moved by road from one place to another (whether by being towed, or by being transported on a motor vehicle or trailer), shall not be treated as not being (or not having been) a caravan within the meaning of Part 1 of the Caravan Sites and Control of Development Act 1960 by reason only that it cannot lawfully be moved on a highway when assembled.

Provided that the dimensions do not exceed:

- i** length (exclusive of any drawbar): 60 feet (18.288 metres);
- ii** width: 20 feet (6.096 metres); and
- iii** overall height of living accommodation (measured internally from the floor at the lowest level to the ceiling at the highest level): 10 feet (3.048 metres).

Collections

Stamp, medal, coin, firearm and similar collections of intrinsic value (not being Works of Art or Valuables).

Credit Cards

Bank charge, credit, debit, cheque guarantee and cash dispenser cards, issued in the United Kingdom.

Description of Use

Whilst being used for social, domestic or pleasure purposes:

- 1 in respect of a touring Caravan:
 - a by the Insured while the touring Caravan is being towed by the Insured behind any motor vehicle or while detached from the vehicle:
 - i anywhere in the United Kingdom or the Republic of Ireland; or
 - ii up to 60 days during any one Period of Insurance while on the continent of Europe including the journey by recognised sea routes to and from the United Kingdom;
 - b while on hire to any person or on loan to any relative or friend of the Insured whilst:
 - i the touring Caravan is stationary on a fixed site in the United Kingdom; or
 - ii being towed by them behind any motor vehicle or while detached from the vehicle, anywhere in the United Kingdom; or
 - c while being towed or transported by any caravan manufacturer, supplier, repairer or engineer or any road vehicle recovery service in connection with their business.
- 2 in respect of a Caravan on a fixed site by the Insured, on hire to any person or on loan to any friend or relative of the Insured, while the Caravan is:
 - a stationary on the fixed site described in the Schedule;
 - b temporarily removed to any other location for storage, maintenance or repair; or
 - c being towed or transported directly between the site or other location to another fixed site but only for a maximum of two journeys not lasting longer than 48 hours each in any one Period of Insurance.

Full Rebuilding Cost

The full cost of rebuilding all the Buildings in the same form, size, style and condition as when new including the cost of complying with local authority and other statutory requirements, fees and associated costs.

Glass

All fixed glass including shelves, showcases and mirrors.

Home

The private house or self-contained flat at the address(es) stated in the Schedule including its domestic outbuildings and garages, which are occupied:

- a by the Insured for use as a private residence; or
- b in connection with the Business.

Insured

For the purpose of this Section only, the General Definition of Insured is extended to include:

- a the Insured's spouse or civil partner, children and any other member of the Insured's family permanently residing with the Insured; or
- b personal representatives of the Insured in the event of the death of the Insured but only in respect of liability incurred by the Insured.

Occurrences

- a accidental Bodily Injury to any person; or
- b Damage to Property,

occurring:

- i in and around the Home during the Period of Insurance and happening in connection with the Insured's liability as owner of the Home; or
- ii in and around the Caravan whilst being used in accordance with the Description of Use and happening in connection with the Insured's liability as owner of the Caravan (including the liability of any authorised hirer) during the Period of Insurance.

Perils

- 1 **a Fire, Lightning, Explosion, Thunderbolt, Earthquake;** or
b Smoke,
but excluding any Damage due to any gradually operating cause.
- 2 **Impact** by:
 - a aircraft or other aerial devices or anything dropped from them;
 - b vehicles, trains or animals;
 - c falling television and/or radio aerials (including satellite dishes), aerial fittings or masts; or
 - d falling trees or branches.
- 3 **Riot, civil commotion,** strikes or labour disturbances.
- 4 **Malicious Persons** or vandals, but excluding Damage:
 - a while the Home is Unoccupied; or
 - b caused by the Insured or any other person(s) legally entitled to be at the Home with the Insured's permission.
- 5 **Storm, Tempest** or **Flood,** but excluding Damage:
 - a caused by frost; or
 - b to fences or gates.
- 6 **Escape of water** from the domestic water systems, heating installations, water mains or domestic appliances, but excluding Damage while the Home is Unoccupied.
- 7 **Escape of oil** from any fixed domestic heating installations or oil filled electric radiators, but excluding Damage while the Home is Unoccupied.
- 8 **Theft or attempted theft,** but excluding Damage:
 - a while the Home is Unoccupied; or
 - b caused by the Insured or any other person(s) legally entitled to be at the Home with the Insured's permission.
- 9 **Subsidence or Heave** of the site on which the Buildings stand or **Landslip,** but excluding Damage:
 - a to terraces, patios, drives, footpaths, swimming pools, tennis courts, car ports, walls, gates, fences and hedges, unless the Home is damaged at the same time;
 - b caused by bedding down of new structures or settlement of made up ground;
 - c caused by coastal or river erosion;

- d to solid floor slabs or resulting from their movement unless the foundations beneath the external walls of the Home are damaged at the same time;
- e resulting from demolition or structural repair or alteration to the Buildings; or
- f resulting from defective design, faulty workmanship or the use of defective materials in the Buildings.

Optional Additional Cover**Applicable only if stated in the Schedule****10 Any Accidental Damage Cover,** excluding:

- a Damage caused by or specifically excluded in the Perils 1-9;
- b Damage to the Property Insured caused by or consisting of:
 - i inherent vice, latent defect, gradual deterioration, wear and tear, costs relating to maintenance or normal redecoration, frost, change in water table level, its own faulty or defective design or materials;
 - ii any process of cleaning, renovating, restoring, repairing, building or maintenance; or
 - iii 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 results from a cause not otherwise excluded by this Policy;
- c Damage caused by or consisting of:
 - i corrosion, rust, wet or dry rot, shrinkage, evaporation, leakage, loss of weight, dampness, contamination, fermentation, dryness, marring, scratching, vermin or insects; or
 - ii change in temperature, colour, flavour, texture or finish, action of light,

Damage consisting of:

- iii 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; or
- iv mechanical or electrical breakdown or derangement, in respect of the particular machines, apparatus or equipment, in which such breakdown or derangement originates,

but this shall not exclude:

- 1** such Damage not otherwise excluded by this Policy which itself results from any other Damage not otherwise excluded by this Policy; or
 - 2** subsequent Damage which itself results from a cause not otherwise excluded by this Policy (unless more specifically insured);
- d** Damage caused by or consisting of:
- i** subsidence, ground heave or landslip;
 - ii** normal settlement or bedding down of new structures;
 - iii** acts of fraud or dishonesty;
 - iv** disappearance, unexplained or inventory shortage, misfiling or misplacing of information; or
 - v** electrical or magnetic injury, disturbance or erasure, of electronic records;
- e** destruction of or damage to a building or structure, caused by its own collapse or cracking;
- f** Damage in respect of movable property in the open or in open-sided structures, walls (not forming part of the structure), fences and gates, caused by wind, rain, hail, sleet, snow or dust;
- g** Damage to the Property Insured:
- i** caused by fire resulting from its undergoing any heating process or any process involving the application of heat; or
 - ii** (other than by fire or explosion) resulting from its undergoing any process of production, packing, treatment, testing, commissioning, servicing, adjustment or repair;
- h** Damage:
- i** caused by freezing; or
 - ii** to Glass and Sanitary Ware, in respect of any building which is Unoccupied;
- i** Damage in respect of:
- i** jewellery, precious stones, precious metals, bullion or furs;
 - ii** property in transit;
 - iii** money, cheques, stamps, bonds, credit cards or securities of any description; or

iv Glass and Sanitary Ware:

- a** due to repairs or alterations, being carried out at the Home;
- b** during installation or removal, of such Glass or Sanitary Ware; or
- c** which was broken or cracked prior to the Effective Date (as stated in the Schedule);

j Damage in respect of:

- i** vehicles licensed for road use (including accessories thereon), caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft;
 - ii** property or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection;
 - iii** land, roads, piers, jetties, bridges, culverts or excavations; or
 - iv** growing crops or trees,
- unless specifically mentioned as insured by this Section; or
- k** Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction, by or by order of the government or any public authority.

Personal Effects, Clothing and Luggage

Wearing apparel and personal articles designed to be worn or carried on or about the person.

Personal Money

Cash, Bank and Currency Notes, Crossed and Uncrossed Cheques, Girocheques, Postal Orders or Money Orders, Bankers' Drafts or Giro Drafts, unused current Postage Stamps (not in a Collection), unaffixed National Insurance Stamps, National Savings and Holidays with Pay Stamps, Trading Stamps, Premium Bonds, Luncheon Vouchers, Mobile Phone Talk Vouchers, Gift Tokens, Consumer Redemption Vouchers, Travel Tickets, validated tickets for the National Lottery and Gaming Machine Tokens, all belonging to the Insured.

Property

Material property.

Property Insured

The items stated in Section 16A: Farm Home Buildings in the Schedule.

Rent

The money paid or payable to or by the Insured in respect of accommodation and services, provided at the Home.

Sanitary Ware

Fixed baths, washbasins, pedestals, bidets, shower trays, sinks, lavatory pans and cisterns.

Sports Equipment

Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport.

Unoccupied

Vacant, unoccupied or not lived in, for a period of more than 90 consecutive days by the Insured or any other person(s) with the Insured's permission.

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and furs.

Works of Art

Curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Extensions

The insurance provided by this Section is extended to include the following:

A Professional Fees

The insurance on Buildings, as set out in the Schedule, where insured by this Section, includes the cost of architects', surveyors', consulting engineers' and legal fees necessarily and reasonably incurred in the reinstatement or repair of the Property Insured consequent on its Damage but shall not include fees incurred for preparing any claim.

The maximum liability of the Company under this Extension and this Section, for any Property Insured, will in no case exceed the Sum Insured for that Property Insured.

B European Union and Public Authorities

The insurance on Buildings, as set out in the Schedule, where insured by this Section, includes the cost of reinstatement of any Damage to the Property Insured and portions thereof not subject to Damage (other than foundations), incurred solely by reason of the necessity to comply with European Union legislation, regulations

under Acts of Parliament or local authority bye-laws, provided that:

- a** the Insured receives a notice from the relevant body to comply after the Damage occurs;
- b** the work of reinstatement is completed within 12 months of the date of the Damage or within such further time as the Company may allow; and
- c** the total amount payable under this Extension and this Section, for any item, will not exceed:
 - i** in respect of the property subject to Damage, its Sum Insured; and
 - ii** in respect of portions of the property not subject to Damage, 15% of the total amount for which the Company would have been liable had the property been wholly destroyed,

subject to the total amount payable in respect of i and ii above under this Extension and this Section, in total for all claims or series of claims, arising out of any one original cause, for any item, not exceeding its Sum Insured.

C Cost of Debris Removal

The insurance on Buildings, includes costs and expenses necessarily incurred by the Insured with the consent of the Company in:

- a** removing debris;
- b** dismantling and/or demolishing;
- c** shoring up or propping; or
- d** boarding up,

in respect of the portion of such Property Insured which is the subject of a claim under this Section.

The maximum liability of the Company under this Extension and this Section, for any item, will in no case exceed the Sum Insured for that item. However, the Company will pay up to £50,000 in addition to the Sum Insured under this Extension in respect of the removal of asbestos debris.

The Company will not pay for any costs or expenses:

- i** incurred in removing debris except from the site of any property which is the subject of a claim under this Section and the area immediately adjacent to such site; or
- ii** arising from pollution or contamination, of property not insured by this Section.

D Underground Services

Damage for which the Insured is legally liable, to underground pipes, cables, drains and tanks (and their relevant inspection covers), supplying services to and carrying waste from the Home to the point of junction with public supply lines, mains and sewers.

E Clearing of Drains

The insurance in respect of Buildings, where insured under this Section, extends to cover expenses necessarily and reasonably incurred in cleaning, clearing and/or repairing drains, gutters and sewers, in consequence of Damage (not otherwise excluded) by any of the Perils, where stated as operative in the Schedule, at the Home provided that the Company's liability for any one claim for such Damage is limited to £10,000.

F Other Interests

Interests of third parties which the Insured is required to include herein under the terms of any mortgage, property lease or hiring, leasing or hire purchase agreement, are automatically deemed to be held covered under this Section subject to notification by the Insured to the Company of such interests as soon as is reasonably practicable.

G Non-Invalidation

This insurance shall not be invalidated by any act or omission or by any alteration, whereby the risk of Damage is increased unknown to or beyond the control of the Insured, provided that the Insured immediately they become aware thereof shall give notice to the Company and pay an additional premium if required by the Company.

H Contracting Purchaser's Interest

If at the time of Damage the Insured shall have contracted to sell their interest in any Buildings, where insured under this Section and the purchase is subsequently completed, the purchaser, on completion of the purchase, shall be entitled to benefit under this Policy in respect of such Damage (if and so far as the property is not otherwise insured against such Damage by him or on his behalf) without prejudice to the rights and liabilities of the Insured or the Company until completion.

I Mortgagees / Freeholders / Lessors

The act or neglect of any mortgagor, leaseholder, lessee or occupier, of any Buildings, where insured under this Section, whereby the risk of Damage is increased without the knowledge of any mortgagee, freeholder or lessor,

shall not prejudice the interest of the latter parties in this insurance provided such parties shall notify the Company immediately on becoming aware of such increased risk and pay additional premium if required by the Company.

J Fire Brigade and Rescue Services Damage to Grounds

Damage to the grounds caused by the Fire Brigade and rescue services or other emergency services equipment or personnel, following an emergency likely to endanger life or property, at the Premises as far as the Insured is responsible for the cost of repair, provided that the maximum liability of the Company under this Extension in respect of any one event of such Damage shall not exceed £25,000 in the aggregate.

K Lock Replacement

The cost of changing locks on doors, windows, safes and strongrooms, at the Home following theft, where insured by this Section, of keys from the Premises or from the home of the Insured or of any partner of the Insured or director of the Insured or Employee entrusted with keys, provided that the maximum liability of the Company under this Extension as a result of any one event of such theft shall not exceed £25,000 in the aggregate.

L Glass

In the event of Damage to Glass or Sanitary Ware, for which the Insured is responsible, at the Home, occurring during the Period of Insurance, the Company will replace or repair such property or, at its option, pay to the Insured the costs of replacement of such property.

Provided that the Company shall not be liable to replace or pay for the replacement of such property exactly but only as nearly as circumstances permit, but excluding breakage occurring:

- a** when the Home is Unoccupied; or
- b** during installation or removal, of Glass or Sanitary Ware.

M Clear Up Costs (Own Property)

The cost of removing, nullifying or cleaning up seeping, polluting or contaminating substances from tanks at the Insured's Home caused by a sudden accidental and specific event.

Provided that:

- a** cover applies only in respect of events occurring during the Period of Insurance;

- b** the maximum liability of the Company under this Extension shall not exceed £25,000; and
- c** where the cover provided under this Section applies also under Section 1, the aggregate of all payments in respect of any one occurrence shall not exceed £25,000 in total.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

N Trace and Access

In the event of Damage resulting from escape of water or oil at the Insured's Home, where insured by this Section, the Company will pay costs necessarily and reasonably incurred in locating the source of such Damage and subsequently making good, subject to the maximum liability of the Company under this Extension not exceeding £25,000 in total for all claims or series of claims, arising out of any one original cause.

O Loss of Metered Water

Cover for Damage caused by escape of water from any tank, apparatus or pipe (not being automatic sprinkler installations) at the Insured's Home, where insured by this Section, includes the cost of metered water (calculated at the current rate per cubic metre) consumed as a direct result of the escape, subject to the amount payable under this Extension not exceeding £10,000 in total for all claims or series of claims, arising out of any one original cause.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

P Plumbing Installations

Damage caused by freezing of any internal domestic plumbing installations at the Insured's Home, excluding Damage:

- a** while the Home is Unoccupied; or
- b** due to rusting or corrosion.

Q Theft Damage to Buildings

The cost of repairing Damage by theft or any attempt thereat, to Buildings at the Home (whether or not Buildings are insured under this Section), if the Insured is responsible for the repairs and the Damage is not otherwise insured.

R Unauthorised Use of Gas, Water or Electricity

The Company will pay the costs for which the Insured is responsible for gas, water or electricity, arising from their unauthorised use by persons occupying the Home without the permission of the Insured provided that the Insured takes all practical steps to end the unauthorised use as soon as it is discovered. The amount payable under this Extension shall not exceed £25,000 in total for all claims or series of claims, arising out of any one original cause.

S Loss of Rent

The Company will pay for additional payments if the Home becomes uninhabitable as a result of Damage insured by this Section for:

- a** loss of rent payable to or by the Insured including up to 2 years ground rent; and
- b** the reasonable additional costs of comparable alternative accommodation,

but only during the period necessary for reinstatement.

Provided that the maximum liability of the Company under this Extension shall not exceed 25% of the Sum Insured on Buildings in total for all claims or series of claims, arising out of any one original cause.

T Contract Works

In respect of any contract works and unfixed goods and materials, introduced to the Home for the purpose of alterations or improvements, for which the Insured is responsible, subject to the contract price not exceeding £100,000 for any one claim. This Extension shall only apply where the contract works are not otherwise insured.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

U Hired in Plant

The legal liability of the Insured under the terms of the hiring agreement to pay:

- a** for the Damage to the Hired in Plant; and
- b** continuing hiring charges for Hired in Plant following Damage insured under a above,

whilst the Hired in Plant is at the Home or in transit (other than by sea or air) between Premises, subject to the maximum liability of the Company under this Extension not exceeding £10,000 any one claim.

The cover provided by this Extension is subject to the following:

- i** indemnity shall only apply in respect of hired machinery, plant, tools or equipment for which a valid claim has otherwise been admitted under this Section; and
- ii** the liability of the Company under this Extension, in respect of each affected item shall not exceed an amount equal to its hire charges for 90 days;

The Company shall not be liable for:

- 1** Damage caused by or arising from the wilful act and/or the wilful neglect of the Insured; and
- 2** continuing hire charges in respect of tower cranes or scaffolding.

For the purposes of this Extension, Hired in Plant shall mean equipment hired by the Insured under the Model Conditions for the Hiring of Plant recommended by the Construction Plant-Hire Association or the Scottish Plant Owners Association or conditions not more onerous which have been evidenced in writing and accepted and exchanged between all bound parties.

V Cost of Fallen Tree Removal

The costs and expenses in removing own fallen trees and branches necessarily incurred by the Insured, with the consent of the Company, subject to the maximum liability of the Company under this Extension not exceeding £1,000, in any one Period of Insurance.

The Company will not pay for any costs or expenses:

- a** incurred in removing own trees and branches, except from the site of the Home and the area adjacent to such site; or
- b** arising from pollution or contamination of property not insured by this Section.

W Calor Gas

The Company will pay the costs of calor gas, lost from any installations at the Home following Damage by any of the Perils (where stated as operative in the Schedule), excluding Damage while the Home becomes Unoccupied.

X Home and Caravan Owner's Liability

The Company will indemnify the Insured under this Extension against:

- 1 a** all sums which the Insured shall become legally liable to pay as damages (including interest thereon); and
 - b** claimants' costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of the Occurrences;
- 2** all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Extension; and
 - 3** the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Extension or at any coroner's inquest or fatal accident inquiry.

The Company's liability under this Extension for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed £5,000,000.

Defective Premises Act

The indemnity provided by this Extension is extended to indemnify the Insured in respect of legal liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, in connection with any dwelling, business premises or land, disposed of by the Insured.

Provided that this Extension shall not apply to:

- a** the cost of rectifying any damage or defect, in the premises or land disposed of; or
- b** legal liability for which the Insured is entitled to indemnity under any other policy.

Unrecovered Damages

The indemnity provided by this Extension is extended to indemnify the Insured in the event of an incident occurring, during the Period of Insurance, which results in a judgement for damages being obtained by the Insured, in any court situate in the United Kingdom and the award remaining unsatisfied in whole or in part three months after the date of such judgement, the Company will pay to the Insured the amount of such damages and any awarded costs to the extent that they remain unsatisfied.

Provided that:

- a** there is no appeal outstanding; and
- b** the Insured would have been entitled to payment under this Extension had the Insured's position and the position of the party responsible been reversed.

The Company shall not be liable under this Extension in respect of:

- 1** the cost of replacing or making good faulty, defective or incorrect workmanship;
- 2** legal liability caused by or arising from the ownership, possession or use by or on behalf of the Insured of any:
 - a** craft other than hand or foot propelled watercraft;
 - b** mechanically propelled vehicle (or trailer attached thereto) licensed for road use, other than legal liability caused by or arising from the use of an insured Caravan whilst being used in accordance with the Description of Use in respect of an Occurrence in and around the Caravan and happening in connection with the Insured's liability as owner of the Caravan (including the liability of any authorised hirer) during the Period of Insurance, but this indemnity shall not apply if, in respect of such liability, compulsory insurance or security is required under any legislation governing the use of the vehicle;
 - c** aircraft including models;
 - d** animals;
 - e** firearms; or
 - f** dogs referred to in the Dangerous Dogs Act 1991;

- 3** legal liability arising from:
 - a** any professional or business purposes;
 - b** malpractice of any nature, by the Insured or on the Insured's behalf;
 - c** the sale, supply or administration of drugs, medicines, chemicals or medical supplies or equipment of any kind, by the Insured or on the Insured's behalf;
 - d** any treatment used, practised or performed by the Insured or on the Insured's behalf, other than when performing first aid; or
 - e** any surgical operation or medical procedure performed by the Insured or on the Insured's behalf;
- 4** legal liability for Bodily Injury caused to any Employee arising out of and in the course of such person's employment or engagement with the Insured;
- 5** legal liability for Damage to Property belonging to or in the charge of or under the control of the Insured;
- 6** legal liability assumed by the Insured under agreement which would not have attached in the absence of such agreement;
- 7** the ownership or occupation of land or buildings other than the Home;
- 8** any action brought against the Insured in any court outside the European Union; or
- 9** Bodily Injury to the Insured.

Y Additions

The insurance by this Section on Farm Home Buildings includes:

- a** alterations, additions and improvements, to such property but not appreciation in value; and
- b** any such property newly acquired and/or newly erected, anywhere in the United Kingdom, the Channel Islands or the Isle of Man, in so far as the same is not otherwise insured.

Provided that:

- i** the maximum liability of the Company under this Extension shall not exceed £500,000, any one Premises for all items in respect of Farm Home Buildings, or 25% of the Buildings Sum Insured, whichever is the lower;

- ii the Insured undertakes to advise the Company of the change of risk as soon as practicable and to pay the additional premium required by the Company from its inception date; and
- iii the provisions of this Extension shall be fully reinstated following advice to the Company of the change in risk.

Z Dumping and Fly Tipping

The Company will pay the cost of cleaning up and removing any materials arising out of and due to dumping or tipping on the Insured's property caused by a sudden specific event outside the control of the Insured, subject to the maximum liability of the Company under this Extension not exceeding £10,000 any one claim.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

AA Security Upgraded Following Peril 8 Theft

Following Damage by Peril 8 (where stated as operative in the Schedule) involving physical criminal assault or aggravated burglary at the Home and as a result security upgrades are required by the Company, the Company will pay the reasonable cost of upgrading the Insured's existing Home alarm and physical protections, subject to the maximum liability of the Company under this Extension not exceeding £5,000 any one claim.

The Company shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

AB Caravan Additional Costs

Following Damage to the Caravan (where stated as operative in the Schedule) the Company will pay the reasonable costs of:

- a protection and removal of the Caravan to the nearest competent repairer and return to the Home or the Caravan's permanent site;
- b disconnection and reconnection of services at the permanent site; or
- c the following if the Caravan is damaged outside of the United Kingdom and cannot be economically repaired before the Insured's intended return to the Home:
 - i removing the Caravan to the port of embarkation;

- ii any additional freight charges from that port to the United Kingdom;
- iii returning the Caravan from the United Kingdom port to the Home; and
- iv any customs duty payable by the Insured on the Caravan following temporary importation into any country in the continent of Europe.

Excluding:

- 1 Loss of any customs deposit as a consequence of any wilful act by the Insured.
- 2 Any amount exceeding £20 per day.

AC Caravan Alternative Accommodation

In the event that the Caravan (where stated as operative in the Schedule) becomes uninhabitable as a result of Damage whilst being used by the Insured for touring or holiday purposes, the Company will pay the additional cost of hiring an alternative Caravan for a maximum of 15 days in any one Period of Insurance.

Excluding:

- 1 Loss of any customs deposit as a consequence of any wilful act by the Insured.
- 2 Any amount exceeding £20 per day.

AD Caravan Hiring Charges

In the event that the Insured suffers loss of hiring charges as a result of Damage to the Caravan (where stated as operative in the Schedule), the Company will pay for a maximum of 15 days hiring charges in any one Period of Insurance in respect of bookings made prior to the date of the Damage.

Excluding:

- 1 Loss of any customs deposit as a consequence of any wilful act by the Insured.
- 2 Any amount exceeding £20 per day.

Clauses

The following Clauses apply to this Section.

1 Aggregate Payments for Extensions

Where the cover under any of the Extensions of this Section and under the Extensions of Section 1: Material Damage also apply, the aggregate of all payments in respect of any one claim will be the Company's liability, stated under the Extension of Section 1: Material Damage.

Where the cover under any of the Extensions of this Section and under the Extensions of Section 16B Farm Home Contents also apply, the aggregate of all payments in respect of any one claim will be the Company's liability, stated under the Extension of this Section.

2 Index Linking

The Sums Insured by this Section (other than any insured Caravan) are subject to Index Linking as defined in the General Definitions.

3 Reinstatement Basis of Settlement

In the event that any Property Insured is subject to Damage, the basis upon which the amount payable under such items is to be calculated shall be the cost of:

- a** repair of property damaged; or
- b** replacement of property lost or destroyed,

in either case to a condition substantially the same as but not better or more extensive than its condition when new and subject to the Provisions set out below.

Provisions

- 1** No payment beyond the amount which would have been payable had this Clause not been operative shall be made unless all necessary repairs or replacements are commenced and carried out with reasonable despatch.
- 2** An individual item of a matching set of articles or suite of fitted furniture or sanitary ware or other bathroom fittings or other fixtures and fittings is regarded as a single item. The Company will only indemnify the Insured for individual damaged items and not undamaged companion pieces.
- 3** The Property Insured is in a good state of repair and the Sum Insured on Buildings is not less than the Full Rebuilding Cost.

4 In the event that:

- a** the Property Insured is not in a good state of repair;
 - b** the Sum Insured on Buildings is less than the Full Rebuilding Cost;
 - c** repair or replacement is not carried out;
 - d** any Caravan item of linen or clothing is over 2 years old;
 - e** the Sum Insured on any insured Caravan is less than the total cost of replacement as new;
 - f** the Caravan is:
 - i** older than 1 year from new when used in accordance with Description of Use 1; or
 - ii** older than 2 years from new when used in accordance with Description of Use 2; or
 - g** the Caravan is no longer produced,
- the Company will at its option:
- i** pay the cost of reinstating the Damage less an allowance for any wear and tear or betterment;
 - ii** proportionately reduce any payment;
 - iii** pay the difference between the value of the Property Insured prior to the Damage and the value of the Property Insured following the Damage; or
 - iv** replace the Caravan with an equivalent model.

4 Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

5 Caravan Repairs

Where the estimated cost of the repairs does not exceed £250 the Insured may authorise repairs to the Caravan provided the Insured then provides the Company with a detailed estimate immediately.

6 Average

Each item of Property Insured by this Section is similarly but separately subject to Average as defined in the General Definitions.

Conditions

The following Conditions apply to this Section.

1 Sum Insured

The Sum(s) Insured for Buildings by this Section shown in the Schedule represent and will at all times be maintained by the Insured to represent not less than the Full Rebuilding Cost of the Buildings.

2 Thatched Property

In respect of any Home with a thatched roof, it is a condition precedent to the liability of the Company that:

- a** the following equipment shall be installed as a minimum requirement:
 - i** at least one mains or battery operated smoke detector within the Building;
 - ii** at least one fire extinguisher with a minimum capacity of 9 litres of water or foam or 10lb dry powder; and
 - iii** one fire blanket;
- b** no use of a naked flame in the roof space of the Home shall be undertaken;
- c** following any repair to or replacement of the thatched roof no burning of waste thatch is to be carried out at the Home, its grounds or in its immediate vicinity;
- d** if the electrical installation at the Home:
 - i** has not been inspected and tested in accordance with BS7671, within the five years immediately preceding the inception of this Policy then such installation is inspected and tested, as soon as reasonably possible; or
 - ii** has been inspected and tested, in accordance with BS7671, within the five years immediately preceding the inception of this Policy then such installation is inspected and tested, within five years from such inspection and tests or earlier if recommended in a report for such inspection and tests.

Provided that the electrical installation must be inspected and tested, by a Competent Person or member of the National Inspection Council for

Electrical Contracting (NICEIC), Electrical Contractors Association (ECA), Electrical Contractors Association of Scotland (SELECT) or National Association of Professional Inspectors and Testers (NAPIT), in full accordance with BS7671 and an Electrical Installation Condition Report (based on the model given in Appendix 6 of BS7671) is issued to and retained by the Insured;

- e** where the Electrical Installation Condition Report, referred to in d above:
 - i** makes any observations classified under 'SECTION E. Summary' and 'SECTION F. Recommendations', respectively, as 'UNSATISFACTORY' 'Danger present' (Code C1) and/or 'Potentially dangerous' (Code C2), the defects or departures, from the requirements of BS7671, must be remedied within 28 days of such inspection and tests;
 - ii** makes any observations classified as 'further investigation required', the investigation(s) must be carried out within 28 days of such inspection and tests;
 - iii** makes any observations classified as 'Improvement recommended' (Code C3), such improvement(s) must be carried out within six months of such inspection and tests; and
 - iv** recommends that the electrical installation is further inspected and tested, by a given date, then such inspection and tests must be carried out by that date;
- f** all works referred to in e above (including iv thereunder) to be carried out by a Competent Person or a member of the organisation(s) referred to in d above, in full accordance with BS7671; and
- g** if you engage the services of a third party to carry out any form of alteration, maintenance or repair to the Home, proof must be obtained that the third party has adequate public liability insurance before work commences.

For the purposes of this Condition:

- 1** "Competent Person" means:
 - a** in respect of inspection and testing:
 - a person who has sufficient technical and practical knowledge and experience to conduct the inspection and testing, of the type of electrical installation at the Home and is able to detect any defects and determine appropriate action, as required by BS7671; and

- b** in respect of carrying out all works referred to in e above:
a person who has sufficient technical and practical knowledge and experience to undertake the necessary works, to prevent danger and injury, in full accordance with BS 7671.

- 2** “installation” means installation or installations, as applicable to the Home.

3 Chimney Sweeping

It is a condition precedent to the liability of the Company that all chimneys used to dispel the products of combustion from open fires at the Property Insured are inspected and swept:

- a** within 6 months of inception of this Policy or prior to autumn/winter, whichever is the sooner, by a HETAS (the official body of solid fuel domestic heating appliances, fuels and services) approved chimney sweep; and
- b** thereafter either by a Competent Person or a HETAS approved chimney sweep, within either the time-scale set by the HETAS approved chimney sweep or on a rolling annual basis, whichever is the sooner.

A detailed record must be kept of all inspections and sweepings.

For the purposes of this Condition a Competent Person is defined as:

A person who has sufficient technical and practical knowledge of chimneys at the Premises to be able to detect any defects and determine appropriate remedial action.

4 Holiday Accommodation

Where the Company has been notified and accepted holiday home letting as part of the Insured's Business activities, during periods of vacancy at the Property Insured, it is a condition precedent to the liability of the Company that:

- a** all fastenings and protections on the Insured Property and all additional fastenings and protections which have been stipulated by the Company, shall be maintained during the period of vacancy and put into full and effective operation at all times; and
- b** the Insured Property be inspected at intervals not exceeding 7 days and all defects discovered be rectified immediately upon discovery.

5 Caravan Alternative Accommodation and Hiring Charges

The Insured is required to keep all receipted bills or other proof of additional expenses incurred. In respect of the hiring out of the Caravan, the Insured is required to maintain a complete record of all names and addresses of hirers, intended periods of hire and charges paid or chargeable. If more than one Caravan is insured, separate records must be maintained for each, including identification of the Caravan to which each period of hire relates.

6 Theft of Caravans

If the Caravan is used in accordance with Description of Use 1 and is detached from the towing vehicle and unattended, the Caravan must be secured by a hitch lock or wheel clamping device.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule in respect of:

the Section Excess;

Subsidence or Heave including Landslip,
being the first part of each and every claim.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

An additional voluntary excess may be selected by the Insured for which a discount from the premium may be given. This voluntary excess will be incorporated into the amount of the Section Excess stated in the Schedule.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** Damage to hearing aids, contact lenses, domestic gardening equipment, disability mobility equipment, golf carts or buggies, pedal cycles, motor vehicles, caravan, camping equipment, watercraft, aircraft or animals, unless otherwise insured by this Section;
- 2** Property or legal liability more specifically insured;
- 3** any wilful or malicious acts by the Insured;

- 4** Damage caused by or resulting from:
- a** wear and tear, the action of light or atmosphere or any other gradually operating cause, moths, vermin or insects;
 - b** any process of cleaning, dyeing, restoring, adjusting or repairing; or
 - c** corrosion, dampness, dryness, wet or dry rot, marring, scratching, bruising or deterioration;
- 5** Damage to any item arising from its own mechanical, electrical or electronic breakdown or derangement or from adjustment, maintenance or repair;
- 6** erasure or distortion of information, on computer systems or other records;
- 7** Damage by confiscation or detention, by Customs or other officials or authorities;
- 8** Damage following dishonesty or fraudulent action by any person lawfully at the Home;
- 9** Damage by chewing, scratching, tearing or fouling, by domestic pets;
- 10** Damage to Sports Equipment whilst in use;
- 11** Damage to Valuables, Personal Money, Credit Cards, Collections and to Works of Art;
- 12** Property left in an unattended motor vehicle unless all doors, windows and the boot or hatchback, are closed and securely locked;
- 13** Damage to the Caravan (whilst being used in accordance with Description of Use 1) Audio and Visual Equipment while the Caravan is not being used by the Insured;
- 14** Damage to the Caravan (whilst being used in accordance with Description of Use 2):
- a** by theft of any unfixed contents or Audio and Visual Equipment unless the Insured is in residence in the Caravan at the time of Damage and the Caravan is securely locked and all windows are tightly closed and locked where possible; or
 - b** Audio and Visual Equipment (but not televisions or radios) left in the Caravan when the site is closed for holiday occupation;
- 15** Damage to the Caravan caused by or resulting from:
- a** riot, civil commotion or strikes outside England, Scotland, Wales, the Channel Islands or the Isle of Man;
 - b** misuse or use contrary to manufacturers' instructions or interference with any component part; or
 - c** by theft or conversion by any hirer;
- 16** Damage to tyres caused by punctures, cuts, bursts or the application of brakes; or
- 17** Damage caused whilst the Caravan is being used as a permanent residence or for any trade, business or profession.

Section 16B: Farm Home Contents

- 1** In the event of Damage at the Home to any Property Insured occurring during the Period of Insurance and caused by any of the Perils (where stated as operative in the Schedule), the Company will pay to the Insured the value of such Household Contents or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.
- 2** In the event of Damage by any cause (not otherwise excluded under this Policy) to any of the Personal Possessions (where stated as operative in the Schedule):
 - a** anywhere within the Territorial Limits; or
 - b** elsewhere in the world for a period not exceeding 60 days,
 occurring during the Period of Insurance, the Company will pay to the Insured, the value of such Personal Possessions or the amount of the Damage at the time of such Damage or, at its own option, reinstate or replace such property.
- 3** Subject otherwise to the terms, definitions, conditions, clauses and exclusions, of this Policy, the cover provided by this Section includes loss, destruction or damage to the Property Insured (other than property not insured in the name of a private individual), by any of the Perils (where stated as operative in the Schedule), arising from Terrorism (as defined in General Exclusion 1 War, Government Action and Terrorism of this Policy) or any action taken in controlling, preventing or suppressing Terrorism, other than such loss, destruction or damage directly or indirectly caused by or contributed to by or arising from:
 - i** any chemical, biological or bio-chemical weapon; or
 - ii** the use or threat of use of any nuclear device or radioactive substance.

Provided that:

- a** the liability of the Company under this Section in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured for each item (or any other stated limit of liability); and
- b** unless otherwise stated, the Sum Insured (or any other stated limit of liability) applies in the aggregate to any property collectively described by each item under this Section.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Bodily Injury

Bodily injury which shall include death, disease or illness.

Buildings

- a** structures at the Home (built mainly of standard construction being brick, stone, concrete or other non-combustible materials, unless otherwise advised to the Company);
 - b** permanent fixtures and fittings, in and on the structures described in a above;
 - c** internal and external fixed glass, sanitary ware and signs;
 - d** central heating systems;
 - e** small outside structures, extensions, annexes and gangways;
 - f** swimming pools, tennis courts or concrete, paved or asphalt forecourts, patios, yards, terraces, drives or footpaths; and
 - g** walls, hedges, gates and fences;
- all on the same site.

Collections

Stamp, medal, coin, firearm and similar collections of intrinsic value (not being Works of Art or Valuables).

Credit Cards

The Company will indemnify the Insured for any amount for which the Insured becomes liable under the terms of issue of any bank charge, credit, debit or cash card, issued in the United Kingdom, used in their personal capacity as a private individual, following fraudulent use by any unauthorised person. The liability of the Company in total for all claims or series of claims, arising out of any one original cause, shall not exceed the Sum Insured stated in the Schedule or the Policy.

Provided that the Insured reports the loss to the issuing company immediately and to the police within 24 hours of discovering the loss and has complied with the conditions of issue of the card.

Glass

All fixed glass in or on furniture (including shelves, showcases and mirrors), ceramic hobs and glass doors to ovens.

Home

The private house or self-contained flat at the address(es) stated in the Schedule including its domestic outbuildings and garages, which are occupied:

- a** by the Insured for use as a private residence; or
- b** in connection with the Business.

Household Contents

Household contents at the Home comprising of:

- a** household goods and other personal property;
- b** Valuables, Works of Art and Collections, not exceeding:
 - i** 5%, in respect of any one item or collection; or
 - ii** 30%, in total in respect of all Valuables, Works of Art or Collections,
 of the Household Contents Sum Insured;
- c** deeds, bonds, securities or similar private documents (excluding negotiable securities or bonds), extending to whilst lodged with the Insured's Building Society, Bank or Solicitor, but only for the value of the materials as stationery together with the cost of clerical labour expended in writing up such materials and not for the value to the Insured of the information contained therein, not exceeding £5,000 in total;
- d** audio and visual equipment;
- e** cost of replacing information that you have bought and stored on your home entertainment equipment or mobile phone and that is lost or damaged for an amount not exceeding £2,000 in total, but only for the value of the materials together with reproduction costs including the cost of gathering information but excluding the value to the Insured of the information;
- f** clothing and luggage;
- g** Sports Equipment;
- h** computers, software and ancillary office equipment being used in connection with or for the purposes of the Business, not exceeding £5,000 in total for all claims or series of claims, arising out of any one original cause;
- i** Personal Money, not exceeding £2,500 in total for all claims or series of claims, arising out of any one original cause;
- j** Credit Cards not exceeding £2,500 in total for all claims or series of claims, arising out of any one original cause; and

- k** pedal cycles,

all the property of the Insured or the responsibility of the Insured including the personal property of domestic servants permanently residing with the Insured and non paying guests, but excluding:

- i** property more specifically insured;
- ii** property held for any professional or business purposes, other than property within the main farmhouse used in conjunction with the Business;
- iii** motor vehicles (other than domestic gardening machines, disability mobility equipment, or golf carts or buggies), watercraft (other than hand or foot propelled craft, sailboards or surfboards), caravans, hovercraft or aircraft or their respective accessories while attached; or
- iv** Livestock and domestic pets.

Insured

For the purpose of this Section only, the General Definition of Insured is extended to include:

- a** the Insured's spouse or civil partner, children and any other member of the Insured's family permanently residing with the Insured; or
- b** personal representatives of the Insured in the event of the death of the Insured but only in respect of liability incurred by the Insured.

Occurrences

- a** accidental Bodily Injury to any person; or
- b** Damage to Property,

occurring:

- i** in and around the Home and happening in connection with the Insured's liability solely as occupier and not as owner of the Home;
- ii** in and around the Home, anywhere else in the United Kingdom or while travelling with the Insured elsewhere in the world and happening in connection with the Insured's liability as an employer of domestic servants under a contract of service, arising in the course of their employment by the Insured; or
- iii** elsewhere in the world and happening in connection with the Insured's liability as a private individual,

during the Period of Insurance.

Perils

- 1 a Fire, Lightning, Explosion, Thunderbolt, Earthquake;** or
b Smoke,
but excluding any Damage due to any gradually operating cause.
- 2 Impact** by:
 - a** aircraft or other aerial devices or anything dropped from them;
 - b** vehicles, trains or animals;
 - c** falling television and/or radio aerials (including satellite dishes), aerial fittings or masts; or
 - d** falling trees or branches.
- 3 Riot, civil commotion,** strikes or labour disturbances.
- 4 Malicious Persons** or vandals, but excluding Damage:
 - a** while the Home is Unoccupied;
 - b** in respect of property in the open, except as provided for in Extension B of this Section or otherwise agreed by the Company;
 - c** in respect of property in any structure which is incapable of being locked, except as provided for in Extension B of this Section or otherwise agreed by the Company; or
 - d** caused by the Insured or any other person(s) legally entitled to be at the Home with the Insured's permission.
- 5 Storm, Tempest** or **Flood**, but excluding Damage:
 - a** caused by frost; or
 - b** to fences, gates or moveable property in the open or in open sided structures, except as provided for in Extension B of this Section or otherwise agreed by the Company.
- 6 Escape of water** from the domestic water systems, heating installations, water mains or domestic appliances, but excluding Damage while the Home is Unoccupied.
- 7 Escape of oil** from any fixed domestic heating installations or oil filled electric radiators, but excluding Damage while the Home is Unoccupied.
- 8 Theft or attempted theft**, but excluding Damage:
 - a** by deception unless deception is only used to gain entry to the Home;
 - b** occurring while the Home is occupied or directly communicates with any part used for business purposes unless involving forcible and violent entry to or exit from the Home;

- c** while the Home is Unoccupied;
- d** in respect of property in the open or in any structure which is incapable of being locked, except as provided for in Extension B of this Section or otherwise agreed by the Company; or
- e** caused by the Insured or any other person(s) legally entitled to be at the Home with the Insured's permission.

9 Subsidence or Heave of the site on which the Buildings stand or **Landslip**, but excluding Damage:

- a** to terraces, patios, drives, footpaths, swimming pools, tennis courts, car ports, walls, gates, fences and hedges, unless the Home is damaged at the same time;
- b** caused by bedding down of new structures or settlement of made up ground;
- c** caused by coastal or river erosion;
- d** to solid floor slabs or resulting from their movement unless the foundations beneath the external walls of the Home are damaged at the same time;
- e** resulting from demolition or structural repair or alteration to the Buildings; or
- f** resulting from defective design, faulty workmanship or the use of defective materials in the Buildings.

Optional Additional Cover**Applicable only if stated in the Schedule**

- 10 Any Accidental Cause**, excluding:
 - a** Damage caused by or specifically excluded in the Perils 1-9;
 - b** Damage while the Home is Unoccupied;
 - c** Damage to clothing, Sports Equipment, Personal Money and Credit Cards;
 - d** Damage to the Property Insured caused by or consisting of:
 - i** inherent vice, latent defect, gradual deterioration, wear and tear, costs relating to maintenance or normal redecoration, frost, change in water table level, its own faulty or defective design or materials;
 - ii** any process of cleaning, renovating, restoring, repairing, building or maintenance; or

- iii 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 results from a cause not otherwise excluded by this Policy;

e Damage caused by or consisting of:

- i corrosion, rust, wet or dry rot, shrinkage, evaporation, leakage, loss of weight, dampness, contamination, fermentation, dryness, marring, scratching, vermin or insects; or
- ii change in temperature, colour, flavour, texture or finish, action of light,

Damage consisting of:

- iii 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; or
- iv mechanical or electrical breakdown or derangement, in respect of the particular machines, apparatus or equipment, in which such breakdown or derangement originates,

but this shall not exclude:

- 1 such Damage not otherwise excluded by this Policy which itself results from any other Damage not otherwise excluded by this Policy; or
- 2 subsequent Damage which itself results from a cause not otherwise excluded by this Policy (unless more specifically insured);

f Damage caused by or consisting of:

- i subsidence, ground heave or landslide;
- ii normal settlement or bedding down of new structures;
- iii acts of fraud or dishonesty;
- iv disappearance, unexplained or inventory shortage, misfiling or misplacing of information; or
- v electrical or magnetic injury, disturbance or erasure, of electronic records;

g destruction of or damage to a building or structure, caused by its own collapse or cracking;

- h** Damage in respect of movable property in the open or in open-sided structures, walls (not forming part of the structure), fences and gates, caused by wind, rain, hail, sleet, snow or dust;

i Damage to the Property Insured:

- i caused by fire resulting from its undergoing any heating process or any process involving the application of heat; or
- ii (other than by fire or explosion) resulting from its undergoing any process of production, packing, treatment, testing, commissioning, servicing, adjustment or repair;

j Damage:

- i caused by freezing; or
- ii to Glass and Sanitary Ware, in respect of any building which is Unoccupied;

k Damage in respect of:

- i jewellery, precious stones, precious metals, bullion or furs;
- ii property in transit;
- iii money, cheques, stamps, bonds, credit cards or securities of any description; or

iv Glass and Sanitary Ware:

- a** due to repairs or alterations, being carried out at the Home;
- b** during installation or removal, of such Glass or Sanitary Ware; or
- c** which was broken or cracked prior to the Effective Date (as stated in the Schedule);

l Damage in respect of:

- i vehicles licensed for road use (including accessories thereon), caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft;
- ii property or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection;
- iii land, roads, piers, jetties, bridges, culverts or excavations; or
- iv growing crops or trees,

unless specifically mentioned as insured by this Section; or

- m** Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction, by or by order of the government or any public authority.

Personal Money

Cash, Bank and Currency Notes, Crossed and Uncrossed Cheques, Girocheques, Postal Orders or Money Orders, Bankers' Drafts or Giro Drafts, unused current Postage Stamps (not in a Collection), unaffixed National Insurance Stamps, National Savings and Holidays with Pay Stamps, Trading Stamps, Premium Bonds, Luncheon Vouchers, Mobile Phone Talk Vouchers, Gift Tokens, Consumer Redemption Vouchers, Travel Tickets, validated tickets for the National Lottery and Gaming Machine Tokens, all belonging to the Insured.

Personal Possessions

Specified or unspecified Valuables, clothing and luggage, Sports Equipment, Personal Money, Credit Cards, pedal cycles and property specifically mentioned in the Schedule all belonging to or the responsibility of the Insured, but excluding property held for any professional or business purposes.

Property

Material property.

Property Insured

The items stated in Section 16B: Farm Home Contents in the Schedule.

Sanitary Ware

Fixed baths, washbasins, pedestals, bidets, shower trays, sinks, lavatory pans and cisterns.

Sports Equipment

Items of equipment and specialist clothing which are usually worn, carried or used in the course of participating in a recognised sport (including horse riding tack, guns and other associated shooting equipment).

Territorial Limits

The United Kingdom, the Channel Islands, the Isle of Man, the Republic of Ireland and the continent of Europe.

Unoccupied

Vacant, unoccupied or not lived in, for a period of more than 90 consecutive days by the Insured or any other person(s) with the Insured's permission.

Valuables

Gold and silver articles, watches, jewellery, cups, trophies and furs.

Works of Art

Curios, objets d'art, sculptures, carvings, paintings, pictures and drawings.

Extensions

The insurance provided by this Section is extended to include the following:

A Lock Replacement

The cost of changing locks or lock mechanisms on:

- a** the external doors of the Home; or
- b** any alarm systems or domestic safe fitted in the Home,

following theft of keys, where insured by this Section, provided that the maximum liability of the Company under this Extension as a result of any one event of such theft shall not exceed £25,000 in the aggregate.

B Property in the Open

The insurance in respect of the Property Insured under this Section includes Damage at the Home to such property in the open or in any structure which is open sided or incapable of being locked, within the boundaries of the land belonging to the Home, caused by any of the Perils 4, 5 or 8, where stated as operative in the Schedule.

Provided that:

- a** this Extension shall not apply when the Home is Unoccupied; and
- b** the maximum liability of the Company under this Extension shall not exceed £3,000 in total for all claims or series of claims, arising out of any one original cause.

C Garden Cover

Damage in the garden of the Home to plants, lawns, bushes, shrubs and trees, caused by any Perils 1, 2, 4 or 8, where stated as operative in the Schedule, but excluding Damage by birds, animals, insects or frost.

Provided that:

- a** this Extension shall not apply when the Home is Unoccupied; and

- b** the maximum liability of the Company under this Extension shall not exceed £5,000 in total for all claims or series of claims (subject to a maximum £500 any one plant or tree), arising out of any one original cause.

D Outbuildings Cover

The insurance in respect of Household Contents insured under this Section includes Damage in sheds, greenhouses, non-communicating summer houses, caravans (stationary on a fixed site at the Home) and outbuildings, caused by any of the Perils (where stated as operative in the Schedule).

Provided that the maximum liability of the Company under this Extension shall not exceed £3,000 in total for all claims or series of claims, arising out of any one original cause.

E Property in Motor Vehicles

The insurance in respect of the Property Insured under this Section includes such property left in unattended motor vehicles.

Provided that:

- a** such property is not more specifically insured;
- b** all doors, windows and the boot or hatchback, are closed and securely locked; and
- c** the maximum liability of the Company under this Extension shall be the lesser of:
 - i** 5% of the Household Contents Sum Insured; or
 - ii** £2,500,
 in total for all claims or series of claims, arising out of any one original cause.

F Loss of Rent

The Company will pay for additional payments if the Home becomes uninhabitable as a result of Damage by any of the Perils (where stated as operative in the Schedule) for:

- a** rent which the Insured is legally responsible to pay as tenant; and
- b** the reasonable additional cost of comparable alternative accommodation,

but only during the period necessary for reinstatement.

Provided that the maximum liability of the Company under this Extension shall not exceed £10,000 in total for all claims or series of claims, arising out of any one original cause.

G Loss of Oil and Metered Water

Cover for Damage caused by escape of:

- a** metered water from the domestic water systems, heating installations, water mains or domestic appliances; or
- b** oil from any fixed domestic heating installations or oil filled electric radiators,

where insured by this Section, includes the cost of such:

- i** metered water (calculated at the current rate per cubic metre) consumed; or
- ii** oil,

as a direct result of the escape subject to the amount payable under this Extension not exceeding £10,000 in total for all claims or series of claims, arising out of any one original cause, but excluding Damage while the Home is Unoccupied.

H Fatal Injury

Accidental bodily injury to the Insured caused solely and directly by either:

- a** Fire as defined in Peril 1 (where insured by this Section); or
- b** violence by thieves occurring during theft or attempted theft,

in the Home, which proves to be fatal within 12 months of such injury.

Provided that the maximum liability of the Company under this Extension shall not exceed £25,000 in total.

I Deep Freezer Contents

Spoilage of food in a domestic freezer at the Home caused by:

- a** a rise or fall in temperature in the freezer as a result of accidental breakdown;
- b** accidental escape of refrigerant or refrigerant fumes from the freezer; or
- c** accidental failure of the supply of electricity to the freezer but excluding:
 - i** any deliberate act or neglect by the Insured; or
 - ii** failure of the supply of electricity as a direct or indirect consequence of a deliberate act including strike action by the supply authority or their employees.

J TV and Audio Equipment

Accidental Damage to:

- a** televisions, radios, home computers, video/DVD recorders/players, games consoles and audio equipment in the Home; or
- b** receiving aerials including satellite dishes fixed to the fabric of the buildings of the Home,

but excluding:

- i** articles designed to be portable which are removed from the Home;
- ii** discs, records, cassettes, tapes, DVD's, games or loss of recordings;
- iii** wear and tear, other gradually operating cause, electrical or computer defect, leakage, cut out or mechanical derangement breakdown or fault;
- iv** Damage caused by cleaning, repair or use, contrary to manufacturers' instructions and during removal or installation; or
- v** Damage while the Home is Unoccupied.

K Glass

In the event of Damage to Glass or Sanitary Ware, for which the Insured is responsible, at the Home, occurring during the Period of Insurance, the Company will replace or repair such property or, at its option, pay to the Insured the costs of replacement of such property.

Provided that the Company shall not be liable to replace or pay for the replacement of such property exactly but only as nearly as circumstances permit, but excluding breakage occurring:

- a** when the Home is Unoccupied; or
- b** during installation or removal, of Glass or Sanitary Ware.

L Household Contents Temporarily Removed

The insurance in respect of Household Contents (away from the Home), where insured by this Section, includes such property whilst:

- a** in any bank or safe deposit or in any occupied residence or building where the Insured is residing, employed or carrying on business, in the United Kingdom;
- b** a member of the Insured's family is attending college, university or boarding school, in the United Kingdom; or

c elsewhere in the United Kingdom, or in transit by road, rail or inland waterway to or from such locations, but excluding Damage:

- i** by Perils 4 or 5, to property not in a building;
- ii** by Peril 8 unless involving forcible and violent entry to or exit from a building;
- iii** by Peril 8 in respect of Valuables, except where Valuables are specifically stated in the Schedule as being insured; or
- iv** while removed for sale, exhibition or to a furniture depository.

Provided that:

- 1** the maximum liability of the Company under this Extension in respect of a and c above shall not exceed 25% of the Household Contents Sum Insured in the aggregate during any one Period of Insurance;
- 2** the maximum liability of the Company under this Extension in respect of b above shall not exceed 15% of the Household Contents Sum Insured in the aggregate during any one Period of Insurance; and
- 3** such property is not more specifically insured.

M Household Contents Removal

Accidental Damage to Household Contents while in direct transit from the Home for permanent removal to another, home within the United Kingdom carried out by professional removal contractors, including loading and unloading and while temporarily kept on the removal vehicle overnight during transit but excluding:

- a** breakage of glass, china, earthenware or similar brittle articles, unless packed by professional packers;
- b** denting, bruising or scratching of furniture and the like; or
- c** such property more specifically insured.

N Tenants Liability

- a** Damage to the construction of the Home including structural fixtures and fittings and internal decorations, caused by any of the Perils (where stated as operative in the Schedule); or
- b** accidental Damage to drains, pipes, cables and underground tanks (including their relevant inspection covers), providing services to or extending from the Home to the public supply, for which the Insured is legally responsible as the tenant.

Provided that:

- a** the maximum liability of the Company under this Extension shall not exceed 25% of the Household Contents Sum Insured in the aggregate during any one Period of Insurance; and
- b** such legal responsibility is not more specifically insured.

O Increased Sums Insured for Christmas and Wedding Gifts

The Sum(s) Insured in respect of Property Insured are increased by 10% in each Period of Insurance:

- a** during the month of December; and
- b** for a period of one month preceding the wedding day or celebration of the civil partnership or the birth of a child, of the Insured and for a period of one month thereafter.

P Liability

The Company will indemnify the Insured under this Extension against:

- 1 a** all sums which the Insured shall become legally liable to pay as damages (including interest thereon); and
 - b** claimants' costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of the Occurrences;
- 2** all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Extension; and
 - 3** the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Occurrence which may be the subject of indemnity under this Extension or at any coroner's inquest or fatal accident inquiry.

The Company's liability under this Extension for all damages (including interest thereon) payable in respect of any one Occurrence or in the aggregate in respect of a series of Occurrences arising out of any one original cause, shall not exceed £5,000,000.

Unrecovered Damages

The indemnity provided by this Extension is extended to indemnify the Insured in the event of an incident occurring, during the Period of Insurance, which results in a judgement for damages being obtained by the Insured, in any court situate in the United Kingdom and the award remaining unsatisfied in whole or in part three months after the date of such judgement, the Company will pay to the Insured the amount of such damages and any awarded costs to the extent that they remain unsatisfied.

Provided that:

- a** there is no appeal outstanding; and
- b** the Insured would have been entitled to payment under this Extension had the Insured's position and the position of the party responsible been reversed.

The Company shall not be liable under this Extension in respect of:

- 1** the cost of replacing or making good faulty, defective or incorrect workmanship;
- 2** legal liability caused by or arising from the ownership, possession or use by or on behalf of the Insured of any:
 - a** craft other than hand or foot propelled watercraft, sailboards or surfboards in respect of an Occurrence elsewhere in the world and happening in connection with the Insured's liability as a private individual;
 - b** mechanically propelled vehicle (or trailer attached thereto) licensed for road use, other than legal liability caused by or arising from the use of:
 - i** domestic gardening equipment;
 - ii** disability mobility equipment; or
 - iii** golf carts or buggies,
 in respect of an Occurrence in and around the Home and happening in connection with the Insured's liability solely as occupier and not as owner of the Home,

but this indemnity shall not apply if, in respect of such liability, compulsory insurance or security is required under any legislation governing the use of the vehicle;
 - c** aircraft including models;

- d** animals other than domestic cats, dogs and horses (when being used for private purposes only) but excluding racing, steeple chasing, polo playing or hunting in respect of an Occurrence elsewhere in the world and happening in connection with the Insured's liability as a private individual;
- e** firearms other than sporting guns in respect of an Occurrence elsewhere in the world and happening in connection with the Insured's liability as a private individual; or
- f** dogs referred to in the Dangerous Dogs Act 1991;
- 3** legal liability arising from:
 - a** any professional or business purposes;
 - b** malpractice of any nature, by the Insured or on the Insured's behalf;
 - c** the sale, supply or administration of drugs, medicines, chemicals or medical supplies or equipment of any kind, by the Insured or on the Insured's behalf;
 - d** any treatment used, practised or performed by the Insured or on the Insured's behalf, other than when performing first aid; or
 - e** any surgical operation or medical procedure performed by the Insured or on the Insured's behalf;
- 4** legal liability for Bodily Injury caused to any Employee arising out of and in the course of such person's employment or engagement with the Insured;
- 5** legal liability for Damage to Property belonging to or in the charge of or under the control of the Insured;
- 6** legal liability assumed by the Insured under agreement which would not have attached in the absence of such agreement;
- 7** the ownership or occupation of land or buildings other than the Home;
- 8** the transmission of any communicable disease, other than Bodily Injury contracted by any person under a contract of service with the Insured, when such Bodily Injury arises out of and in the course of their employment by the Insured as domestic servants;
- 9** any action brought against the Insured in any court outside the European Union; or
- 10** Bodily Injury to the Insured.

Q Additions

The insurance by this Section on Farm Home Household Contents includes:

- a** newly acquired fixtures, fittings, fitted appliances and furniture, additions and improvements, to such property but not appreciation in value; and
- b** any such property newly acquired, anywhere in the United Kingdom, the Channel Islands or the Isle of Man, in so far as the same is not otherwise insured.

Provided that:

- i** the maximum liability of the Company under this Extension in respect of all additional acquired fixtures, fittings, fitted appliances and furniture, shall not exceed 25% of the Household Contents Sum Insured;
- ii** the Insured undertakes to advise the Company of the change of risk as soon as practicable and to pay the additional premium required by the Company from its inception date; and
- iii** the provisions of this Extension shall be fully reinstated following advice to the Company of the change in risk.

Clauses

The following Clauses apply to this Section.

1 Aggregate Payments for Extensions

Where the cover under any of the Extensions of this Section and under the Extensions of Section 1: Material Damage also apply, the aggregate of all payments in respect of any one claim will be the Company's liability, stated under the Extension of Section 1: Material Damage.

Where the cover under any of the Extensions of this Section and under the Extensions of Section 16A: Farm Home Buildings also apply, the aggregate of all payments in respect of any one claim will be the Company's liability, stated under the Extension of Section 16A: Farm Home Buildings.

2 Reinstatement Basis of Settlement

In the event that any Property Insured is subject to Damage, the basis upon which the amount payable under such items is to be calculated shall be the cost of:

- a** repair of property damaged; or
- b** replacement of property lost or destroyed,

in either case to a condition substantially the same as but not better or more extensive than its condition when new and subject to the Provisions set out below.

Provisions

- 1** No payment beyond the amount which would have been payable had this Clause not been operative shall be made unless all necessary repairs or replacements are commenced and carried out with reasonable despatch.
- 2** An individual item of a matching set of articles or suite of fitted furniture or sanitary ware or other bathroom fittings or other fixtures and fittings is regarded as a single item. The Company will only indemnify the Insured for individual damaged items and not undamaged companion pieces.
- 3** A deduction for wear and tear or depreciation will be made where:
 - a** any item of household linen or clothing is over 2 years old;
 - b** pedal cycles are over 5 years old; or
 - c** the Sum Insured is less than the total cost of replacing as new the Household Contents.
- 4** In the event that:
 - a** pedal cycles are over 5 years old; or
 - b** the Sum Insured is less than the total cost of replacing as new the Household Contents,
 the Company will at its option:
 - i** pay the cost of reinstating the Damage less an allowance for any wear and tear or betterment; or
 - ii** proportionately reduce any payment.

3 Reinstatement of Losses

Unless written notice to the contrary is given by either the Company or the Insured, the Sums Insured (or any other stated limit of liability) under this Section shall not be reduced by the amount of any loss and the Insured shall pay the appropriate extra premium on the amount of the loss from the date thereof to the Expiry Date of the Period of Insurance (as stated in the Schedule).

This Clause does not apply where the Sum Insured (or any other stated limit of liability) is applied as a maximum in any one Period of Insurance.

4 Index Linking

The Sum Insured for Household Contents is subject to Index Linking as defined in the General Definitions.

Conditions

The following Conditions apply to this Section.

1 Sum Insured

The Sum(s) Insured for Household Contents by this Section shown in the Schedule, represents and will at all times be maintained by the Insured to represent not less than the full cost of replacing the Property Insured as new without deduction for wear and tear or depreciation, other than for household linen and clothing.

2 Proof of Value

It is a condition precedent to the liability of the Company that the Insured shall, in the event of Damage to any one article or pair or set of articles, where the value exceeds £3,000, provide to the Company a valuation or other such proof as the Company may request before any payment can be made.

3 Storage of Licensed Firearms

It is a condition precedent to the liability of the Company that the Insured must store any licensed firearms and/or shotguns when not in use in a secure, locked cabinet.

4 Intruder Alarm

This Condition is only operative if the Intruder Alarm Condition appears under Section Endorsements in the Schedule for this Section.

The following Definitions apply to this Condition and are in addition to the General Definitions and the Section Definitions.

Intruder Alarm System

The component parts including the means of communication used to transmit signals.

Alarmed Home

The Home or those portions of the Home, protected by the Intruder Alarm System.

Responsible Person

The Insured or any person authorised by the Insured to be responsible for the security of the Home.

Keyholder

The Insured, or any person or keyholding company authorised by the Insured, who is available at all times to accept notification of faults or alarm signals, relating to the Intruder Alarm System, attend and allow access to the Home.

It is a condition precedent to the liability of the Company in respect of Damage caused by theft or any attempt thereat, involving entry to or exit from the Home by forcible and violent means, that:

- 1 the Home is protected by an Intruder Alarm System installed as agreed with the Company;
- 2 the Intruder Alarm System shall be maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance with the intruder alarm installers or other installers/engineers as agreed with the Company;
- 3 no alteration to or substitution of:
 - a any part of the Intruder Alarm System;
 - b the procedures agreed with the Company for police or any other response to any activation of the Intruder Alarm System; or
 - c the maintenance contract,
 shall be made without the agreement of the Company;
- 4 the Alarmed Home shall not be left without at least one Responsible Person therein without the agreement of the Company:
 - a unless the Intruder Alarm System is set in its entirety with the means of communication used to transmit signals in full operation; or
 - b if the police have withdrawn their response to alarm calls;
- 5 all keys to the Intruder Alarm System are removed from the Buildings at the Premises when they are left unattended;
- 6 the Insured maintains secrecy of codes for the operation of the Intruder Alarm System and no details of same are left in the Home;

- 7 the Insured shall appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company and/or police authorities;
- 8 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 Intruder Alarm System is set, a Keyholder shall:
 - a attend the Home as soon as reasonably possible;
 - b inspect the Home for any signs of break-in or disturbance; and
 - c subject to condition 4 of this Condition, reset the Intruder Alarm System in its entirety with the means of communication used to transmit signals in full operation; and
- 9 in the event of the Insured receiving any notification:
 - a that police attendance in response to alarm signals/call 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; or
 - c that the Intruder Alarm System cannot be returned to or maintained in full working order,
 the Insured shall advise the Company as soon as possible and in any event not later than 10.00a.m. on the Company's next working day and comply with any subsequent requirements stipulated by the Company.

5 Holiday Accommodation

Where the Company has been notified and accepted holiday home letting as part of the Insured's Business activities, during periods of vacancy at the Property Insured, it is a condition precedent to the liability of the Company that:

- a all fastenings and protections on the Insured Property and all additional fastenings and protections which have been stipulated by the Company, shall be maintained during the period of vacancy and put into full and effective operation at all times; and
- b the Insured Property be inspected at intervals not exceeding 7 days and all defects discovered be rectified immediately upon discovery.

Excess

This Section does not cover and the Company shall not be liable for the amount of the Excess stated in the Schedule in respect of:

the Section Excess;

Subsidence or Heave including Landslip,
being the first part of each and every claim.

All claims or series of claims, arising out of any one original cause, will be treated as one claim.

An additional voluntary excess may be selected by the Insured for which a discount from the premium may be given. This voluntary excess will be incorporated into the amount of the Section Excess stated in the Schedule.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1** Damage to hearing aids, contact or corneal lenses, motor vehicles, caravans, camping equipment, watercraft, aircraft or animals (unless otherwise insured by this Section);
- 2** Property or legal liability more specifically insured;
- 3** Property left in an unattended motor vehicle unless all doors, windows and the boot or hatchback, are closed and securely locked;
- 4** any wilful or malicious acts by the Insured;
- 5** Damage to any one article or pair or set of articles with a value in excess of that specified in the Schedule;
- 6** Damage to pedal cycles:
 - a** by theft if left unattended anywhere other than at the Home unless immobilised by a security device; or
 - b** when being used for or practising for, racing, pacemaking or time trials;
- 7** Damage to Sports Equipment whilst in use;
- 8** Damage caused by or resulting from:
 - a** riot, civil commotion or strikes outside the Territorial Limits;
 - b** wear and tear (but not as a result of this to a clasp, setting or the like), the action of light or atmosphere or any other gradually operating cause, moths, vermin or insects;
 - c** misuse or use contrary to manufacturers' instructions or interference with any component part;
- d** any process of cleaning, dyeing, restoring, adjusting or repairing; or
- e** corrosion, dampness, dryness, wet or dry rot, marring, scratching, bruising or deterioration;
- 9** Damage to any item arising from its own mechanical, electrical or electronic breakdown or derangement or from adjustment, maintenance or repair;
- 10** any amount for loss of Personal Money:
 - a** by shortages due to errors, omission or depreciation in value; or
 - b** where any loss is not reported to the police within 24 hours of discovery;
- 11** any amount for loss of Credit Cards:
 - a** where the loss of the cards is not reported to the police and the issuing authority within 24 hours of discovery; or
 - b** losses after the issuing authority have been notified;
- 12** erasure or distortion of information, on computer systems or other records;
- 13** Damage by confiscation or detention, by Customs or other officials or authorities;
- 14** Damage following dishonesty or fraudulent action by any person lawfully at the Home; or
- 15** Damage by chewing, scratching, tearing or fouling, by domestic pets.

Section 16C: Family Legal Protection Cover

Claims under this Section are administered and managed by DAS Legal Expenses Insurance Company Limited on behalf of the Company.

The Company will cover the Insured Person in respect of any Insured Incident arising in accordance with the terms, definitions, conditions and exclusions, of this Section.

Provided that:

- a** the Date of Occurrence of the Insured Incident happens during the Period of Insurance and within the Territorial Limit;
- b** the legal proceedings will be dealt with by a court, or other body which DAS agrees to, in the Territorial Limit; and
- c** Reasonable Prospects exist for the duration of the claim.

What the Company will pay:

The Company will pay an Appointed Representative, on the Insured Person's behalf, Costs and Expenses incurred following an Insured Incident, provided that:

- a** the most the Company will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the Indemnity Limit stated in the Schedule;
- b** the most the Company will pay in Costs and Expenses is no more than the amount DAS would have paid to a Preferred Law Firm;
- c** in respect of an appeal or the defence of an appeal, the Insured Person must tell DAS within the time limits allowed that the Insured Person wants to appeal. Before the Company pay the Costs and Expenses for appeals, DAS must agree that Reasonable Prospects exist;
- d** for an enforcement of judgment to recover money and interest due to an Insured Person after a successful claim under this Section, DAS must agree that Reasonable Prospects exist; and
- e** where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most the Company will pay in Costs and Expenses is the value of the likely award.

What the Company will not pay:

- a** In the event of a claim, if the Insured Person decides not to use the services of a Preferred Law Firm, the Insured Person will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by the Company.

- b** The first £250 of any claim for legal nuisance or trespass. The Insured Person must pay this as soon as DAS accept the claim.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Appointed Representative

The Preferred Law Firm, law firm, accountant or other suitably qualified person DAS will appoint.

Costs and Expenses

- a** All reasonable and necessary costs charged by the Appointed Representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment.
- b** The costs incurred by opponents in civil cases if an Insured Person has been ordered to pay them, or pays them with the agreement of DAS.

DAS

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Standard Terms of Appointment

The terms and conditions (including the amount the Company will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no-win, no-fee).

Date of Occurrence

- a** For civil cases, the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date the Insured Person first became aware of it.)
- b** For criminal cases, the date the Insured Person began, or are alleged to have begun, to break the law.
- c** For Insured Incident 6 Tax Protection, the date when HM Revenue & Customs or equivalent bodies in the Isle of Man or the Channel Islands first notifies the Insured Person in writing of its intention to make an enquiry.

Identity Theft

The theft or unauthorised use of the Insured Person's personal identification which has resulted in the criminal use of the Insured Person's identity.

Insured Person

The person who has taken out this Section (the Insured) and any member of their family who always lives with them. This includes students temporarily living away from home and unmarried partners. Anyone claiming under this Section must have the Insured's agreement to claim.

Preferred Law Firm

A law firm or barristers' chambers that DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the Insured Person's claim and must comply with the DAS agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects

For civil cases, the prospects that the Insured Person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a Preferred Law Firm on their behalf, will assess whether there are reasonable prospects.

Territorial Limit

For Insured Incidents 2 Contract Disputes and 3 Personal Injury, the Member Countries of the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other Insured Incidents:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Insured Incidents

1 Employment Disputes

A dispute relating to the Insured Person's contract of employment.

What is not covered

Any claim relating to the following:

- a** employer's disciplinary hearings or internal grievance procedures;
- b** any claim relating solely to personal injury; or

- c** a compromise agreement whilst the Insured Person is still employed.

2 Contract Disputes

A dispute arising from an agreement or an alleged agreement which the Insured Person has entered into in a personal capacity for:

- a** buying or hiring in goods or services; or
- b** selling goods.

Provided that:

- a** the Insured Person must have entered into the agreement or alleged agreement during the Period of Insurance; and
- b** the amount in dispute must be more than £250.

What is not covered

Any claim relating to the following:

- a** construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
- b** the settlement payable under an insurance policy (disputes relating to insurers refusing claims under a policy are covered but not disputes over the amount of a claim);
- c** a dispute arising from any loan, mortgage, pension, investment or borrowing;
- d** a dispute over the sale, purchase, terms of a lease, licence, or tenancy of land or buildings. However, the Company will cover a dispute with a professional advisor in connection with these matters; or
- e** a motor vehicle owned by, or hired or leased to the Insured Person.

3 Personal Injury

A specific or sudden accident that causes the Insured Person's death or bodily injury to the Insured Person.

What is not covered

Any claim relating to the following:

- a** illness or bodily injury that happens gradually;
- b** psychological injury or mental illness, unless the condition follows a specific or sudden accident that has caused physical bodily injury to the Insured Person;
- c** defending an Insured Person's legal rights other than in defending a counter-claim; or
- d** clinical negligence.

4 Clinical Negligence

An identified negligent act of surgery or identified negligent clinical or medical procedure, which causes death or bodily injury to an Insured Person.

What is not covered

Any claim relating to the following:

- a** the failure or alleged failure to correctly diagnose an Insured Person's condition; or
- b** psychological injury or mental illness that is not associated with causing physical bodily injury to the Insured Person;

5 Property Protection

A civil dispute relating to an Insured Person's principal home, or personal possessions, that an Insured Person own, or are responsible for, following:

- a** an event which causes physical damage to such property but the amount in dispute must be more than £250;
- b** a legal nuisance (meaning any unlawful interference with an Insured Person's use or enjoyment of an Insured Person's land, or some right over, or in connection with it); or
- c** a trespass.

Provided that an Insured Person has established the legal ownership or right to the land that is the subject of the dispute.

What is not covered

Any claim relating to the following:

- a** a contract entered into by the Insured Person;
- b** any building or land other than the Insured Person's main home;
- c** someone legally taking an Insured Person's property from an Insured Person, whether an Insured Person is offered money or not, or restrictions or controls placed on an Insured Person's property by any government or public or local authority;
- d** work done by, or on behalf of, any government or public or local authority unless the claim is for accidental physical damage;
- e** mining subsidence;
- f** adverse possession (the occupation of any land or building by anyone trying to take possession from the Insured Person or of which the Insured Person is trying to take possession);

- g** the enforcement of a covenant by or against the Insured Person;
- h** defending the Insured Person's legal rights to an event that causes physical damage to property other than in defending a counter-claim; or
- i** the first £250 of any claim for legal nuisance or trespass. This is payable by the Insured Person as soon as DAS accept the claim.

6 Tax Protection

A comprehensive examination by HM Revenue & Customs that considers all areas of an Insured Person's self assessment tax return, but not enquiries limited to one or more specific area.

What is not covered:

- a** Any claim if the Insured Person is self-employed, a sole trader or in a business partnership.
- b** An investigation or enquiries by HM Revenue & Customs Specialist Investigations or the HM Revenue & Customs Prosecution Office.

7 Jury Service and Court Attendance

An Insured Person's absence from work:

- a** to attend any court or tribunal at the request of the Appointed Representative;
- b** to perform jury service; or
- c** to carry out activities specified in an Insured Person's identity theft action plan under Insured Incident 9 Identity Theft Protection.

The maximum the Company will pay is an Insured Person's net salary or wages for the time that an Insured Person is absent from work less any amount the court gives an Insured Person.

What is not covered:

Any claim for loss the Insured Person is unable to prove.

8 Legal Defence

Costs and Expenses to defend an Insured Person's legal rights if an event arising from an Insured Person's work as an Employee leads to:

- a** an Insured Person being prosecuted in a court of criminal jurisdiction; and/or
- b** civil action being taken against an Insured Person under:
 - i** discrimination legislation; and/or
 - ii** Section 13 of the Data Protection Act 1998.

What is not covered:

Any claim for the driving of a motor vehicle by an Insured Person.

9 Identity Theft Protection

Following a call to the Identity Theft helpline, a personal caseworker will be assigned who will provide advice and a personal action plan to help regain the Insured Person's identity.

If an Insured Person becomes a victim of Identity Theft, the Company will pay:

- a** costs incurred for phone calls, faxes or postage to communicate with the police, credit agencies, financial service providers, other creditors or debt-collection agencies;
- b** costs incurred for replacement documents to help restore the identity and credit status;
- c** legal costs to reinstate identity, including costs for the signing of statutory declarations or similar documents;
- d** legal costs to defend the Insured Person's legal rights in a dispute with debt collectors or any party taking legal action against the Insured Person, arising from or relating to Identity Theft; or
- e** loan-rejection fees and any re-application administration fee for a loan when the Insured Person's original application has been rejected.

Provided that the Insured Person:

- a** notifies their bank or building society as soon as possible;
- b** informs DAS of any previously suffered Identity Theft; and
- c** has taken all reasonable action to prevent continued unauthorised use of their identity.

What is not covered

Any claim relating to the following:

- a** fraud committed by anyone entitled to make a claim under this Section; or
- b** losses arising from the Insured Person's business activities.

What is not covered by this Section

- 1** Any claim in which the Insured Person has failed to report to DAS an Insured Incident, within a reasonable time of it happening and, where this failure adversely affects the Reasonable Prospects of a claim or DAS consider their position has been prejudiced.
- 2** Costs and Expenses incurred before the written acceptance of a claim by DAS.
- 3** Fines, penalties, compensation or damages, which the Insured Person is ordered to pay by a court or other authority.
- 4** Legal action an Insured Person takes which DAS or the Appointed Representative have not agreed to or where the Insured Person does anything that hinders DAS or the Appointed Representative.
- 5** Any claim in which the Insured Person may be one of a number of people involved in a legal action resulting, from one or more events arising at the same time or from the same cause which could result in the court making a Group Litigation Order.
- 6** Any claim relating to written or verbal remarks that damage the Insured Person's reputation.
- 7** A dispute with DAS not otherwise dealt with under Condition 7 applicable to this Section.
- 8** Costs and Expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- 9** Any claim where the Insured Person is not represented by a law firm, barrister, or tax expert.

Conditions which apply to this Section

1 Insured Person's Legal Representation

- a** On receiving a claim, if legal representation is necessary, DAS will appoint a Preferred Law Firm or in-house lawyer as an Insured Person's Appointed Representative to deal with an Insured Person's claim. They will try to settle Insured Person's claim by negotiation without having to go to court.
- b** If the appointed Preferred Law Firm or DAS' in-house lawyer cannot negotiate settlement of an Insured Person's claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then an Insured Person may choose a law firm to act as the Appointed Representative.

- c** If an Insured Person chooses a law firm as their Appointed Representative who is not a Preferred Law Firm, DAS will give an Insured Person's choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However, if they refuse to act on this basis, the most the Company will pay is the amount the Company would have paid if they had agreed to the DAS Standard Terms of Appointment.
- d** The Appointed Representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.

2 Insured Person's Responsibilities

- a** An Insured Person must co-operate fully with DAS and the Appointed Representative.
- b** An Insured Person must give the Appointed Representative any instructions that DAS ask an Insured Person to.

3 Offers to Settle a Claim

- a** An Insured Person must tell DAS if anyone offers to settle a claim. An Insured Person must not agree to any settlement without DAS' written consent.
- b** If an Insured Person does not accept a reasonable offer to settle a claim, the Company may refuse to pay further legal costs.
- c** The Company may decide to pay an Insured Person the reasonable value of an Insured Person's claim, instead of starting or continuing legal action. In these circumstances an Insured Person must allow the Company to take over and pursue or settle any claim in an Insured Person's name. An Insured Person must also allow the Company to pursue at the Company's own expense and for the Company's own benefit, any claim for compensation against any other person and an Insured Person must give the Company all the information and help the Company need to do so.
- d** Where a settlement is made on a without-costs basis DAS will decide what proportion of that settlement will be regarded as Costs and Expenses and payable to the Company.

4 Assessing and Recovering Costs

- a** An Insured Person must instruct the Appointed Representative to have legal costs taxed, assessed or audited if the Company ask for this.
- b** An Insured Person must take every step to recover Costs and Expenses, court and jury service

attendance expenses, that the Company have to pay and must pay the Company any amounts that are recovered.

5 Cancelling an Appointed Representative's Appointment

If the Appointed Representative refuses to continue acting for an Insured Person with good reason, or if an Insured Person dismiss the Appointed Representative without good reason, the cover the Company provide will end immediately, unless DAS agree to appoint another Appointed Representative.

6 Withdrawing Cover

If an Insured Person settles or withdraws a claim without DAS' agreement, or does not give suitable instructions to the Appointed Representative, the Company can withdraw cover and will be entitled to reclaim from an Insured Person any Costs and Expenses the Company have paid.

7 Arbitration

If there is a disagreement between an Insured Person and DAS about the handling of a claim and it is not resolved through DAS' internal complaints procedure, an Insured Person can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by the Insured Person and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide.

8 Expert Opinion

DAS may require an Insured Person to get, at an Insured Person's own expense, an opinion from an expert that DAS consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between an Insured Person and DAS. Subject to this, the Company will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that an Insured Person will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.

9 Law that Applies

All legislation referred to within this Section's wording shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man or the Channel Islands, as the case may be.

10 Keeping to the Section Terms

Where there is any conflict between the General Definitions, General Conditions, Claims Conditions or General Exclusions, of this Policy, and the terms, definitions, conditions and exclusions, under this Section, the interpretation under this Section shall take precedence.

An Insured Person must:

- a** keep to the terms, definitions, conditions and exclusions, of this Section;
- b** take reasonable steps to avoid and prevent claims;
- c** take reasonable steps to avoid incurring unnecessary costs;
- d** send everything DAS ask for, in writing; and
- e** report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

Helpline Services

DAS on behalf of NIG provide UK-based call centre helpline services 24 hours a day, 7 days a week during the Period of Insurance unless otherwise stated. To help DAS check and improve service standards, all calls are recorded, except those to the Health and Medical Information and Counselling services. When phoning, the Insured Person should tell DAS they are an NIG FarmWeb policyholder.

Personal Legal Advice

DAS will give an Insured Person confidential legal advice over the phone on any personal legal problem, under the laws of the Member Countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

The helpline operates 24 hours a day, 7 days a week throughout the year for advice on the laws of England and Wales.

Legal advice for other countries is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, a message will be taken and a return call arranged within the operating hours.

Personal Tax Advice

DAS will give an Insured Person confidential advice over the phone on personal tax matters in the UK.

Tax advice is provided by tax advisors 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, a message will be taken and a return call arranged within the operating hours.

Health & Medical Information

DAS will give an Insured Person information over the phone on general health issues, and advice on a wide variety of medical matters. DAS can provide information on what health services are available in your area, including local NHS dentists.

Health and medical information is provided by qualified nurses 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, a message will be taken and a return call arranged within the operating hours.

To contact any of the above helplines, simply telephone 0117 934 2123.

Identity Theft Advice

DAS will provide an Insured Person with detailed guidance and advice over the phone about being or becoming a victim of identity theft.

To contact this helpline, simply telephone 0844 848 7071. This helpline is open 8am – 8pm, 7 days a week.

Counselling

DAS will provide an Insured Person with a confidential counselling service over the phone, including, where appropriate, onward referral to relevant voluntary or professional services.

To contact this helpline, simply telephone 0117 934 2123. This helpline is open 24 hours a day, 7 days a week.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons DAS cannot control.

DASHOUSEHOLDLAW

The DASHouseholdlaw service provides useful legal advice and guidance for dealing with legal issues. To access DASHouseholdlaw, the Insured will need to visit www.dashouseholdlaw.co.uk. The Insured can purchase legal documents from the site, ranging from simple consumer complaint letters to wills.

Please note that, if the Insured have a specific problem or dispute, the Insured should always contact the Legal Advice helpline for assistance. See above for details.

Claims

To make a claim under this Section please telephone DAS on 0117 934 2123. DAS will ask about the Insured's legal dispute and, if necessary, call back at an agreed time to give the Insured legal advice. If the dispute needs to be dealt with as a claim under this Section, DAS will provide the Insured with a claim reference number. At this point DAS will not be able to confirm that the Insured are covered but DAS will pass the information given to them to their claims handling teams and DAS will explain what to do next. If the Insured would prefer to report the claim in writing please send it to the DAS Head and Registered Office address which is:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Alternatively the Insured can email the claim to DAS at newclaims@das.co.uk

Claims are usually handled by a representative appointed by DAS, but sometimes DAS deal with claims themselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

When DAS cannot help

Please do not ask for help from a solicitor or accountant before DAS have agreed. If the Insured does, the Company will not pay the costs involved.

Problems

DAS will always try to give the Insured a quality service. If the Insured think DAS have let the Insured down, please write to DAS Customer Relations Department at DAS Head Office address shown above.

Alternatively the Insured can phone DAS on 0844 893 9013 or email DAS at customerrelations@das.co.uk. Details of DAS internal complaint-handling procedures are available on request.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section 17: Environmental Liability

The Company will, subject to the Limit of Indemnity for Environmental Liability, indemnify the Insured under this Section against:

- 1 a** all sums that the Insured becomes legally liable to pay as damages; and
 - b** claimants costs and expenses, if the Insured is ordered to pay them or paid with the Company's written consent,
- in respect of accidental Environmental Loss arising from a Pollution Condition that:
- i** occurs after the Environmental Retroactive Date but before the end of the Period of Insurance, on, at, under or migrating from the Insured's Premises or arising from the Business within the Territorial Limits; and
 - ii** results in a Claim that is made against the Insured during the Period of Insurance and reported to the Company within the same Period of Insurance or within 30 days of expiry thereof;
- 2** all costs and expenses, incurred by the Insured with the Company's written consent in defending any claim under this Section; and
 - 3** the solicitor's fees incurred with the Company's written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Environmental Loss which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

This Section will not operate in respect of any Business activities that fall within the following trades:

waste disposal contractors, clothing dyers and cleaners, ferrous and non-ferrous metal smelting and extraction, steel mills, abstraction and supply of potable water from natural sources, filling stations, fuel distributors (other than solid fuel), mines and quarries, any speculative property developing activity where there is no principal or any development activity on brownfield sites, waste transfer stations, landfills, water or waste treatment plants.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Claim

A written demand, from someone who is not an Insured, seeking a remedy or asserting liability against the Insured for Environmental Loss.

Clean Up Costs

Costs, charges and expenses to investigate, neutralise, remove, remediate, monitor and dispose of a Pollution Condition:

- a** that have actually been incurred by the Insured as required by Environmental Law; or
- b** that have actually been incurred by any governmental entity duly acting under the authority of Environmental Law; or
- c** that have actually been incurred by third parties where required by Environmental Law.

Clean Up Costs shall include the reasonable and necessary costs that the Insured incurs with the Company's approval to restore, repair or replace the Insured's equipment, structures or facilities, to substantially the same condition it was in prior to being damaged during work performed in the course of incurring Clean Up Costs.

Environmental Damage

The measurable:

- a** physical injury to water, land, protected species or natural habitats; or
- b** impairment of a natural resource service caused by an emission, event, incident or activity;

and for which the Insured is legally responsible under European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Environmental Damage Costs

Reasonable and necessary costs, charges and expenses to investigate and / or undertake Primary, Compensatory or Complementary Remediation resulting from Environmental Damage and required pursuant to the European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Primary, Compensatory or Complementary Remediation are as defined by the European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Environmental Law

Any applicable European Union directive, regulation or decision, any national statute, statutory instrument, regulation, by-law, rule, regulation, ordinance, circular or guidance provided that they have the force of law, or any permit, consent, licence, notice, order or instruction of any national or local governmental or statutory authority, agency, court or like entity.

Environmental Loss

Third Party Environmental Damages, Clean Up Costs and Environmental Damage Costs and associated Legal Defence Costs.

Environmental Retroactive Date

The inception date of the earliest policy under which the Insured has:

- a** purchased this Section; or
- b** continuously maintained, and can evidence that they have done so, coverage materially the same as the cover provided under this Section.

Limit of Indemnity for Environmental Liability

The Company's liability under this Section for all damages (including interest thereon) payable in respect of any one Environmental Loss or in the aggregate in respect of a series of Environmental Losses arising out of any one original cause, shall not exceed the Limit of Indemnity for Environmental Liability stated in the Schedule.

Legal Defence Costs

Reasonable and necessary fees and all other charges, costs and expenses that the Insured have to pay resulting from the investigation, adjustment, defence and appeal of a Claim.

Pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Odour is not considered a Pollutant.

Pollution Condition

The emission, discharge, dispersal, migration release or escape of Pollutants provided such Pollutants are not naturally occurring. The entirety of any such Pollution Condition or any series of interrelated, associated, repeated, or continuous Pollution Conditions shall be deemed to be one Pollution Condition.

Territorial Limits

The United Kingdom, the Channel Islands and the Isle of Man.

Third Party Environmental Damages

Damages to a third party as a result of:

- a** accidental bodily injury;
- b** physical injury to or destruction of tangible property, including the resulting loss of use and diminution in value thereof;

- c** loss of use, but not diminution in value, of tangible property that has not been physically injured or destroyed; or
- d** trespass, nuisance or obstruction.

Underground Storage Tank

A tank that has at least ten (10) per cent of its volume beneath the surface of the ground, including any connected underground piping, underground ancillary equipment and containment system.

For the avoidance of doubt an Underground Storage Tank will not include:

- a** any tank located within a bund or sump below the surface of the ground, so long as the base of the tank can be visually inspected; and
- b** any underground oil / water interceptor that forms part of a drainage system.

Extensions

The insurance provided by this Section is extended to include the following:

A Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at the request of the Company in connection with a claim in respect of which the Insured is entitled to indemnity under this Section, the Company will pay compensation to the Insured at the following rates per day for each day on which attendance is required:

- a** any director of the Insured or partner of the Insured £500
- b** any Employee £250.

B Cross Liabilities

Where the Insured comprises more than one party, the Company will treat each party as the Insured as if a separate Policy had been issued to each provided that nothing in this Extension will increase the liability of the Company beyond the amount for which the Company would have been liable had this Extension not applied.

C Member to Member Liability

The indemnity provided by this Section is extended to indemnify any member of the Insured's sports or social organisations, in respect of legal liability for accidental Third Party Environmental Damages, sustained by fellow members of such organisations while engaged in the activities of such organisations.

D Indemnity to Principals

The Company will, at the request of the Insured, indemnify any principal to the extent required by a contract between the Insured and the principal, in respect of legal liability arising from the performance of work by the Insured for such principal.

Provided that:

- a** the Company shall retain sole conduct and control of any claim; and
- b** the principal shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

E Indemnity to Others

The Insured shall also include:

- a** personal representatives of the Insured in the event of the death of the Insured, but only in respect of legal liability incurred by the Insured; and
- b** if the Insured so requests:
 - i** any director of the Insured or partner of the Insured or Employee, while acting in connection with the Business, provided that the Insured would have been entitled to indemnity under this Section if the claim had been made against the Insured; and
 - ii** any officer or member, of the Insured's canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services, in his/her respective capacity as such.

Provided that such persons shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

Conditions

The following Conditions apply to this Section.

1 In the event of an Environmental Loss

It is a condition precedent to the Company's liability under this Section that the Insured shall notify the Company in writing as soon as practicable of any Environmental Loss. To the extent possible, such written notification should include:

- a** how, when and where the Environmental Loss took place;
- b** the names and addresses of any injured persons and witnesses; and

- c** the nature and location of any injury or damage that has or could arise out of the Environmental Loss.

If a Claim for Environmental Loss covered by this Section is received by the Insured, the Insured must:

- i** immediately record the specifics of the Claim and the date received;
- ii** see to it that the Company receives written notice of the Claim as soon as practicable, but in no event later than the end of the Period of Insurance in which the Claim is made or within 30 days of expiry thereof;
- iii** immediately send the Company copies of any demands, notices, summonses or legal papers received in connection with the Claim;
- iv** authorise the Company to obtain records and other information;
- v** cooperate with the Company in the investigation, settlement or defence of the Claim; and
- vi** assist the Company, upon their request, in the enforcement of any right against any person or organisation which may be liable to the Insured because of injury or damage to which this insurance may also apply.

2 After the Environmental Loss has been Identified

The Insured shall have the duty to, where practicably possible, reduce, mitigate, remediate or prevent any Environmental Loss.

The Insured shall have the duty to prevent or clean up Pollutants and prevent or remediate Environmental Damage to the extent required by Environmental Law. The Company shall have the right but not the duty to review and approve all such actions.

The Insured shall promptly notify the Company of all actions and measures completed pursuant to this Condition.

3 The Company's Rights – Following an Incident

The Company shall have the right but not the duty to clean-up, remediate or mitigate an Environmental Loss upon receiving written notice directed as set out in Condition 1. Any sums expended by the Company will be deemed incurred or expended by the Insured, shall be subject to the Excess for Environmental Liability and shall reduce the Limit of Indemnity for Environmental Liability.

4 Right of Inspection

The Company, or their appointed representatives, have the right but are not obligated to make inspections, surveys or audits of the Insured's Premises or Business at the Company's expense and at reasonable notice to the Insured, but during the Period of Insurance.

5 Contractual Liability

In so far as concerns liability assumed by the Insured under agreement, which would not have attached in the absence of such agreement, this Section will only apply if the Company retains sole conduct and control of any claim.

6 Jurisdiction

The indemnity provided by this Section will not apply to any action for damages brought against the Insured in any court outside the European Union.

Excess for Environmental Liability

The first £500 of compensation, costs and expenses payable in respect of each and every event of accidental Environmental Loss, which will be the Insured's responsibility.

Exclusions

The Company shall not be liable under this Section in respect of:

- 1 personal injury to any member of the Insured's family, Employee or former Employee arising out of and in the course of employment by the Insured in the Business;
- 2 the ownership, possession or use by or on behalf of the Insured of any:
 - a aircraft, aerial device, hovercraft or watercraft; or
 - b motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation,
 provided that indemnity is not provided by another insurance policy, this Exclusion will not apply to the loading or unloading of motor vehicles, trailer or plant;
- 3 advice, instruction, consultancy, design, formula, specification, inspection, certification, or testing performed or provided separately for a fee or under a separate contract;
- 4 crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds on premises or land not occupied by or used by the Insured in connection with the Insured's Business;

- 5 work in connection with or on and travel to, from or within any offshore:
 - a accommodation, exploration, drilling or production rig or platform; or
 - b support vessel;
- 6
 - a liquidated damages;
 - b penalty clauses;
 - c fines; or
 - d aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages;
- 7 the Excess for Environmental Liability;
- 8 claims which are the subject of indemnity under other Sections of this Policy, or would be but for the limit of indemnity applicable thereto. This Exclusion will not apply to any applicable coverage provided by Extension R, Clear Up Costs (Own Property) to Section 1: Material Damage and Extension M, Clear Up Costs (Own Property) to Section 16A: Farm Home Buildings of this Policy, where cover provided by this Section will be in excess of any such coverage;
- 9 any asbestos, asbestos containing materials, lead or lead containing materials applied to, on or in above ground structures;
- 10 any deliberate or wilful act or omission by the Insured where the Insured either intends to cause Environmental Loss or is reckless as to whether Environmental Loss is caused;
- 11 liability arising from fly tipping;
- 12 liability arising from any item that the Insured sells, supplies, manufactures, constructs, alters, repairs, services, treats, or distributes including materials, parts, equipment, containers, packaging or labelling, once such item has ceased to be in the Insured's possession or control;
- 13 liability arising from an Underground Storage Tank that the Insured knew about prior to the Period of Insurance; or
- 14 liability arising from genetically modified organisms.

Important Information

The Insured's right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent, who arranged the Policy within 14 days of receipt. The Company will return any premium paid in accordance with General Condition 5 Cancellation.

Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent, who arranged the Policy. Any return of premium will be made in accordance with the General Condition 5 Cancellation.

Your Fixed Sum Credit Agreement

Your right to withdraw from your credit agreement

If you have chosen to pay by instalments, you may withdraw from your credit agreement within 15 days of receiving it. If you would like to withdraw from your credit agreement, please call us on **0345 303 1760** or write to us at the address shown on your documents. If you withdraw from your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to withdraw from the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be withdrawn; any refunds will be paid pro rata unless there is a claim, when the full premium will be due. We may withdraw from your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your credit agreement, read the 'How to complain' section.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement.

We have supplied this agreement and other information to you in English and we will continue to communicate with you in English.

How to make a claim

Please contact, in the first instance, the broker, intermediary or agent, who arranged the Policy. Please quote your Policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the Policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive,
NIG
Churchill Court Westmoreland Road Bromley BR1 1DP

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**.

Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pr**, or the Prudential Regulation Authority can be contacted on **020 7601 4878**

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

Whoever you are contacting, please always quote your Policy number as it will help your enquiry or complaint to be dealt with promptly.





FarmWeb
Insurance for the farmer