

## Property – Buildings (Office)

### Policy wording

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

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### Special definitions for this section

#### Buildings

The office buildings, which belong to **you** or for which **you** are legally responsible, at the premises shown in the schedule, including:

- a. outbuildings and annexes;
- b. landlord's fixtures and fittings, fixed fuel tanks;
- c. walls, gates and fences, car parks, yards, private roads, pavements and paths, at the premises;
- d. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains.

The land at the premises is not included within this definition.

#### Rent receivable

Rent that **you** cannot legally recover from **your** tenants whilst the **buildings** or any part are unusable as a result of insured **damage**.

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### What is covered

**We** will insure **you** against **damage** occurring during the **period of insurance** to insured **buildings** or any other items specified under this section in the schedule.

#### Additional cover

The following are also provided up to the amount shown in the schedule:

#### Trace and access

1. **We** will pay for the necessary and reasonable costs **you** incur with **our** consent to locate any **damage** to cables, underground pipes and drains or the source of a gas leak or of any escape of water from permanent internal plumbing, where the **damage**, leakage or escape first occurs during the **period of insurance**. **We** will also pay the cost to make good any **damage** caused as a consequence of locating the **damage** or source of leakage or escape.

#### Emergency services

2. **We** will pay for the cost of any fire brigade charges and other extinguishing expenses and other charges made by any organisation responsible for preservation of public safety, including replacing sprinklers, for which **you** are liable following **damage** occurring during the **period of insurance** to insured **buildings** not otherwise excluded.

#### Loss prevention costs

3. **We** will pay for necessary and reasonable costs that **you** incur in order to prevent or minimise insured **damage** occurring during the **period of insurance** to the **buildings**.

#### Additions to buildings

4. **We** will pay for **damage** occurring during the **period of insurance** to any additions or improvements of **standard construction** to the **buildings** once they are completed and become **your** legal responsibility, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

#### Inadvertent omissions

5. Having notified **us** of the intention to insure all **buildings** in which **you** have an interest and it being **your** understanding that all **property** is accounted for, if any such **property** is found to have been omitted, **we** will deem it to be insured within the terms of this **policy**, provided it is of **standard construction**. This is subject to payment of the appropriate premium either from **policy** inception or from the date which **you** became legally responsible for such **property**.

#### Selling the buildings

6. If **you** are selling the **buildings**, this **policy** will cover the **buildings** for the buyer from the time **you** exchange contracts to the time of completion, unless the buyer is insured by, or has the benefit of, any other insurance. To obtain the benefit of this additional cover, the buyer must comply with the terms of this **policy**.

#### Trees, shrubs and plants

7. **We** will pay for **damage** occurring during the **period of insurance** to trees, shrubs or plants at **your business premises**, which are owned by **you** or for which **you** are legally responsible, as a result of fire or explosion.

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**What is not covered**

**We** will not make any payment for:

1. **damage** caused by:
  - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
  - b. settlement or bedding down of new structures;
  - c. settlement or movement of made up ground;
  - d. coastal or river erosion;
  - e. collapse or cracking, other than **damage** to the main building resulting from **subsidence**;
  - f. **subsidence**:
    - i. to walls, gates and fences, car parks, yards, private roads, pavements and paths unless the main building is physically damaged at the same time and by the same cause;
    - ii. to solid floors unless the walls are physically damaged at the same time and by the same cause;
  - g. demolition, building work or groundwork on the premises;
  - h. a rise in the water table;
  - i. pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds;
  - j. **storm** or **flood** to gates or fences;
  - k. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the building is occupied and in use;
  - l. **date recognition**;
  - m. any **virus**.
2. **damage** to any electrical or mechanical plant or equipment directly resulting from its own breakdown, explosion or collapse.
3. misuse, faulty workmanship, defective design or the use of faulty materials.
4. the cost of maintenance or routine redecoration.
5. any indirect losses which result from the incident which caused **you** to claim.
6. pollution or contamination except **damage** to insured **property** which is not otherwise excluded and which is caused by:
  - a. pollution or contamination which itself results from insured **damage** covered under this section; or
  - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination;
7.
  - a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
  - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.

If there is any dispute between **you** and **us** over the application of this clause, it will be for **you** to show that the clause does not apply.
8. **war, confiscation** and **nuclear risks**.
9. the amount of the **excess**.

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**How much we will pay**

**We** will pay up to the **amount insured** unless limited below or in the schedule, but **we** will not pay more than the **amount insured** in total for the cost of rebuilding or repair and other costs combined.

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Rebuilding and repair	<b>We</b> will pay the cost of rebuilding or repairing the <b>buildings</b> to a condition equal to but not better or more extensive than their condition when new, provided <b>you</b> carry out the rebuilding or repair and do so without unreasonable delay.
Other costs	<p><b>We</b> will pay the following necessary and reasonable costs and expenses <b>you</b> incur in rebuilding or repairing following <b>damage</b> insured by this section:</p> <ol style="list-style-type: none"> <li>a. The cost of removing debris of the <b>buildings</b> from the premises or the area immediately adjacent;</li> <li>b. The cost of dismantling, demolishing, shoring up or propping up any part of the <b>buildings</b>;</li> <li>c. The cost of complying with any statutory or local authority requirement regarding the damaged part of the <b>buildings</b>, unless notice of such requirement was served before the <b>damage</b> and provided the <b>buildings</b> were originally built according to any government and local authority regulations in force at that time;</li> <li>d. The fees of architects, surveyors or consulting engineers;</li> <li>e. Clearing, cleaning and repairing drains, gutters, sewers and the like on <b>your</b> premises which are blocked or damaged.</li> </ol> <p><b>We</b> will not pay for the cost of preparing a claim.</p>
Special rebuilding conditions	<b>You</b> may rebuild or replace <b>buildings</b> which are totally destroyed in any manner suitable to <b>your</b> requirements and/or on another site provided this does not increase the cost.
Under insurance	If, at the time of <b>damage</b> , the <b>amount insured</b> is less than 85% of the total rebuilding cost of the <b>buildings</b> including an allowance for other costs, the amount <b>we</b> pay will be reduced in the same proportion as the under insurance.
Index linking	The <b>amount insured</b> for <b>buildings</b> will be adjusted monthly in line with any change in nationally published indices. <b>We</b> will not reduce the <b>amount insured</b> without <b>your</b> consent.

## Your obligations

If any damage occurs	<p><b>We</b> will not make any payment under this section unless <b>you</b> notify <b>us</b> promptly of any <b>damage</b> which might be covered.</p> <p><b>You</b> should report to the police, as soon as is reasonably possible, any <b>damage</b> arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.</p> <p><b>You</b> should arrange for urgent repairs to be done immediately. Before any other repair work begins <b>we</b> have the right to inspect the damaged <b>property</b>. <b>We</b> will tell <b>you</b> if <b>we</b> want to do this.</p>
Unoccupancy	<b>You</b> must tell <b>us</b> immediately if the <b>buildings</b> will be left unoccupied or will not be used for more than 30 consecutive days. If <b>you</b> do not, <b>we</b> will not make any payment for <b>damage</b> occurring while the <b>buildings</b> are unoccupied. <b>We</b> may change the terms and conditions of this <b>policy</b> or impose additional requirements that <b>you</b> must carry out. If <b>we</b> impose additional requirements <b>we</b> will tell <b>you</b> the timeframes within which <b>you</b> must carry them out.
Building works	<p>If <b>you</b> intend to undertake any work to extend, renovate, build or demolish any part of the <b>buildings</b> and the estimated cost is more than £75,000, <b>you</b> must tell <b>us</b> about the work at least 30 days before the work starts and before <b>you</b> enter into any contract for the works. <b>We</b> may then amend the terms of this <b>policy</b>. If <b>you</b> do not tell <b>us</b> about such work, <b>we</b> may not pay for any <b>damage</b> directly or indirectly caused by or resulting from the building works.</p> <p><b>You</b> do not have to tell <b>us</b> if the work is for redecoration only.</p>

## Special conditions

Workmen	Workmen are permitted in or about any of the <b>buildings</b> for the purposes of carrying out minor alterations, repairs, decoration and maintenance without <b>invalidating</b> this insurance.
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