

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

**Special definitions
for this section****Buildings**

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

- a. landlord's fixtures and fittings, fixed fuel tanks;
- b. walls, gates and fences, car parks, yards, private roads, pavements and paths, at the premises;
- c. 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.

What is covered

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

Additional cover

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, and to make good any subsequent damage.

Additions to buildings

2. **We** will pay for **damage** to any additions or improvements to the **buildings** after they are complete and become **your** responsibility, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

Selling the buildings

3. 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**.

What is not covered

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

1. **damage** caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - b. normal 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, ground heave or landslip;
 - f. subsidence, ground heave or landslip:
 - 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;
 - ii. to solid floors unless the walls are physically damaged at the same time;
 - 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 traveling 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.

Property – Buildings

Policy wording

- l. **date recognition.**
- m. any computer **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. consequential or financial losses of any kind.
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 exclusion, it will be for **you** to show that the exclusion does not apply.
8. **war, confiscation and nuclear risks.**
9. the amount of the **excess.**

How much we will pay

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

Your obligations

If any damage occurs

We will not make any payment under this section unless **you** notify **us** promptly of any **damage** to the **buildings**. If **you** think a crime has been committed, **you** must also report it to the police.

You should arrange for urgent repairs to be done immediately. Before any other repair work begins **we** have the right to inspect the damaged property. **We** will tell **you** if **we** want to do this.

Unoccupancy

You must tell **us** immediately if the **buildings** will be left unoccupied or will not be used for more than 30 consecutive days. If **you** do not, **we** will not make any payment for **damage** occurring while the **buildings** are unoccupied.

Special condition

Subsidence cover

You must tell **us** as soon as **you** become aware of demolition, building work or groundwork being carried out on any adjoining site. **We** may then vary the terms of this section or cancel the cover.