

## Combined property – property definitions

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### Special definitions for all property sections

<b>Activities</b>	<b>Your</b> activities declared to <b>us</b> and accepted by <b>us</b> , or the business activities stated on the schedule.
<b>Amount insured</b>	The most <b>we</b> will pay as stated in the schedule. Unless <b>we</b> say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after <b>we</b> pay a loss provided <b>you</b> carry out <b>our</b> recommendations to prevent further loss or damage.
<b>Art and collections</b>	Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectability.
<b>Breakdown</b>	<ol style="list-style-type: none"> <li>1. breaking, failure, distortion or burning out of any part of <b>equipment</b> or a <b>computer</b> whilst in ordinary use, arising from defects in the <b>equipment</b> or <b>computers</b> causing its sudden stoppage and necessitating repair or replacement before it can resume work;</li> <li>2. fracturing of any part of <b>equipment</b> or a <b>computer</b> by frost which renders such <b>equipment</b> or <b>computers</b> inoperative; or</li> <li>3. the actual and complete severance of a rope, but not breakage or abrasion of wires or strands even though replacement may be necessary.</li> </ol>
<b>Buildings</b>	<p>The buildings, which belong to <b>you</b> or for which <b>you</b> are legally responsible, at the premises stated in the schedule, including:</p> <ol style="list-style-type: none"> <li>1. outbuildings and annexes;</li> <li>2. fixtures and fittings, fixed fuel tanks;</li> <li>3. walls, gates, fences, car parks, yards, private roads, pavements and paths at the premises;</li> <li>4. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains.</li> </ol> <p>The land at the premises is not included within this definition.</p>
<b>Communicable disease</b>	Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.
<b>Computers</b>	Computers, <b>handheld devices</b> and ancillary equipment, which belong to <b>you</b> or for which <b>you</b> are legally responsible, including software and data carrying media but excluding data or information entered by <b>you</b> or on <b>your</b> behalf.
<b>Computer or digital technology</b>	Any <b>programs</b> , computer network, hardware, <b>software</b> , operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.
<b>Computer or digital technology error</b>	<p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</li> </ol> <p>any <b>computer or digital technology</b>.</p>
<b>Computers and technical equipment</b>	<p>Electronic or mechanical equipment used in connection with your <b>activities</b> which belong to <b>you</b> or for which <b>you</b> are legally responsible, including:</p> <ol style="list-style-type: none"> <li>a. <b>computers</b>;</li> <li>b. cameras, recording, editing and broadcast equipment; and</li> <li>c. PA, sound and lighting equipment.</li> </ol>

The following are not included within this definition:

- a. raw film and tape stock and **media artwork**;
- b. any mechanically propelled vehicle or mobile plant or equipment for which insurance or security is required under the provisions of any road traffic legislation;
- c. any watercraft, marine rig or platform, hovercraft, aircraft, drone or other aerial device; or
- d. any item attached to any of the above.

#### Contents

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

1. **stock**;
2. **prototypes**;
3. **art and collections**;
4. fixtures and fittings, tenant's improvements, decorations and general contents including, if attached to the building, external signs, aerials and satellite dishes; and
5. pipes, ducting, cables, wires and associated control equipment within the **insured premises** and extending to the public mains.

The following are not included within this definition:

- a. any mechanically propelled vehicle or mobile plant or equipment for which insurance or security is required under the provisions of any road traffic legislation;
- b. any watercraft, marine rig or platform, hovercraft, aircraft, drone or other aerial device;
- c. **buildings**, land and water;
- d. fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings;
- e. **computers and technical equipment**;
- f. **money**; or
- g. any item attached to any of the above.

#### Crime

Dishonesty of any person under a contract of service with **you** where there was a clear intention to cause **you** financial loss or damage and to obtain personal financial gain over and above salary, bonus or commission.

#### Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause **damage** to:

any data or **computer or digital technology**, including but not limited to any:

- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack or distributed denial of service attack.

#### Damage

Accidental physical loss or physical damage.

#### Declared amount

Any amount stated in the schedule which **you** have declared as:

1. **your actual income** or **gross profit** or **fees**;
2. the total replacement value of **your contents**; or
3. the total costs of rebuilding **your buildings**.

#### Derangement

Electrical or mechanical malfunction of **computers** arising from a cause internal to the **computer** unaccompanied by visible damage to or breaking out of any parts of the **computer**.



<b>Earth movement</b>	Any natural or man-made earth movement including, but not limited to earthquake, seaquake, volcanic eruption or <b>subsidence</b> and any ensuing tsunamis.
<b>Employee's home</b>	The home of any partner, director, trustee, committee member, employee or volunteer of <b>yours</b> within the <b>United Kingdom</b> .
<b>Employees' cycles</b>	Cycles and cycle accessories which belong to <b>your</b> partners, directors, trustees, committee members, employees or volunteers or for which such persons are legally responsible.
<b>Equipment</b>	Equipment, which belongs to <b>you</b> or for which <b>you</b> are legally responsible: <ol style="list-style-type: none"><li>1. built to operate under vacuum or pressure, other than the weight of contents; or</li><li>2. used for the generation, transmission or utilisation of energy.</li></ol> <b>Computers</b> are not included in this definition.
<b>Event location</b>	Any location within the <b>United Kingdom</b> where <b>you</b> are attending a promotional event or exhibition in connection with <b>your activities</b> .
<b>Explosion or collapse</b>	<ol style="list-style-type: none"><li>1. sudden and violent rending by force of internal steam or other fluid pressure causing bodily displacement of any part of the insured <b>equipment</b> together with forcible ejection of the contents; or</li><li>2. sudden and dangerous distortion of any part of the insured <b>equipment</b> caused by crushing stress by force of steam or other fluid pressure.</li></ol> Pressure of chemical action or ignited flue gases or ignition of the contents is not included within this definition.
<b>Failure</b>	<b>Damage</b> caused by: <ol style="list-style-type: none"><li>1. electrical or mechanical <b>breakdown</b>, including rupture or bursting caused by centrifugal force;</li><li>2. artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;</li><li>3. <b>explosion or collapse</b> of <b>equipment</b> owned or leased by <b>you</b> or under <b>your</b> control and operating under steam or other fluid pressure;</li><li>4. any condition or event, not otherwise excluded by this section, occurring inside <b>equipment</b> operating under steam or other fluid pressure;</li><li>5. any condition or event, not otherwise excluded by this section, occurring inside oil or water storage tanks, hot water boilers or other water heating equipment; or</li><li>6. operator error.</li></ol>
<b>Fees</b>	The difference between <b>your income</b> , and the sum of the wage roll of persons supplied to all clients by <b>you</b> under contract and <b>uninsured working expenses</b> .
<b>First loss limit</b>	Any <b>amount insured</b> stated in the schedule as a first loss limit, where, with <b>our</b> consent, <b>you</b> have selected a limit that is less than the <b>declared amount</b> .
<b>Flood</b>	Rising surface or tidal water, or the overflow of water from any natural or artificial watercourse (other than water tanks, apparatus or pipes), whether driven by <b>storm</b> or not.
<b>Gross profit</b>	The difference between the sum of <b>your income</b> , closing stock and work in progress and the sum of <b>your</b> opening stock, work in progress and <b>uninsured working expenses</b> .
<b>Hacker</b>	Anyone, including an employee of <b>yours</b> , who gains unauthorised access to or unauthorised use of any: <ol style="list-style-type: none"><li>1. <b>computer or digital technology</b>; or</li><li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li></ol>
<b>Handheld devices</b>	Handheld electronic devices used in connection with <b>your</b> activities which belong to <b>you</b> or for which <b>you</b> are legally responsible, including: <ol style="list-style-type: none"><li>1. phones and smartphones which make or receive telephone calls through a cellular network and their accessories;</li></ol>

2. laptops, tablets, PDAs and wearable technology.

**Hazardous substance**

Any substance, other than ammonia, that has been declared to be hazardous to health by a governmental agency.

**Identity fraud**

Someone, or a group of people, knowingly using a means of identification belonging to **you** without **your** knowledge or authorisation and with the intention of committing or helping someone else to commit an illegal act.

**In transit**

1. in transit by road, rail, water, air or by person;
2. being loaded or unloaded in the course of transit by road, rail, water, air or by person; or
3. temporarily housed overnight away from any **specified or unspecified premises** in the course of transit;

within the **United Kingdom**.

**Income**

The total income of **your business** or **your activities**.

**Insured damage**

**Damage**, other than **failure**, to **property** occurring during the **period of insurance** provided that:

1. the **damage** is not otherwise excluded by the buildings, contents or other property section of this **policy**; and
2. payment has been made or liability admitted by the insurer under any insurance covering such **damage**.

**Insured failure**

**Failure of equipment, computers**, oil or water storage tanks and other insured items occurring during the **period of insurance** provided that:

1. the **failure** is not otherwise excluded by the equipment breakdown section of this **policy**; and
2. payment has been made or liability admitted by **us** under the equipment breakdown section of this **policy**.

**Insured premises**

The space **you** occupy at the premises stated in the schedule. This includes any outbuildings and annexes **you** occupy on the same premises.

**Media artwork**

Film, photographs, negatives, artwork, transparencies, slide prints, recorded video tapes, soundtracks, animation cells and computer images, software and material used to generate images, all in respect of your productions or photographic shoots, and which belong to **you** or for which **you** are legally responsible.

**Personal effects**

Articles worn, used or carried about the person which belong to **your** partners, directors, trustees, committee members, employees, volunteers or visitors to the **insured premises** or for which such persons are legally responsible. Jewellery, cash, bank and currency notes are not included within this definition.

**Money**

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

**Production or process equipment**

Any **equipment** which has a primary purpose of processing or producing a product or service for eventual sale. This includes all component parts of such **equipment** and any other machine or apparatus used exclusively with such **equipment**.

**Property**

Tangible property.

**Prototype**

A sample or model built to test a concept or process.

**Reconstitution of data**

Reconstitution of the data **you** need to continue **your activities**, other than **media artwork**, if **your** electronic records and electronic data have been lost or distorted.

**Rent**

Rent:

1. for the **insured premises** that **you** must legally pay while the **insured premises** or any part of it is unusable as a result of **insured damage, insured failure** or restriction;
2. which **you** are not legally entitled to recover from **your** tenants while the **buildings** or any part are unusable as a result of **insured damage, insured failure** or restriction.

<b>Rent payable</b>	Rent for the <b>insured premises</b> that <b>you</b> must legally pay while the <b>insured premises</b> or any part of it is unusable as a result of <b>damage</b> insured by this section.
<b>Rent receivable</b>	Rent that <b>you</b> are not legally entitled to recover from <b>your</b> tenants while the <b>buildings</b> or any part are unusable as a result of insured <b>damage</b> .
<b>Social engineering communication</b>	Any request directed to <b>you</b> or someone on <b>your</b> behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.
<b>Software</b>	<b>Programs</b> which run <b>your computers</b> , including both <b>your</b> own operating <b>programs</b> and application <b>programs</b> used in the course of <b>your</b> activities.
<b>Specified insured premises</b>	Any <b>insured premises</b> within the <b>United Kingdom</b> .
<b>Specified or unspecified premises</b>	Any <b>specified insured premises</b> or <b>unspecified insured premises</b> .
<b>Standard construction</b>	Built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material.
<b>Stock</b>	Consumable goods, merchandise goods, samples and goods held in trust, including customers' goods for which <b>you</b> are legally responsible.
<b>Storm</b>	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
<b>Subsidence</b>	<ol style="list-style-type: none"> <li>1. the downward movement of the ground beneath the <b>insured premises</b>;</li> <li>2. landslip, which is the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time; or</li> <li>3. heave, which is the upward movement of the ground beneath the <b>insured premises</b> as a result of the expansion or swelling of the subsoil.</li> </ol> <p>The following are not included within this definition:</p> <ol style="list-style-type: none"> <li>a. settlement or bedding down of new structures; or</li> <li>b. settlement or movement of made-up ground.</li> </ol>
<b>Unattended property</b>	Any item of <b>property</b> or <b>money</b> which is not under the personal supervision of <b>you</b> or anyone authorised by <b>you</b> .
<b>Unattended vehicle</b>	Any vehicle which is out of sight of <b>you</b> or any person authorised by <b>you</b> .
<b>Uninsured working expenses</b>	Purchases less discounts received, bad debts, <b>rent</b> and any other item described in the schedule.
<b>United Kingdom</b>	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.
<b>Unspecified insured premises</b>	Other than <b>specified insured premises</b> , any premises within the <b>United Kingdom</b> which is owned, rented or leased by <b>you</b> for the purpose of <b>your</b> activities.