

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

What is covered	We will insure you against damage occurring during the period of insurance to property in transit and any other items as specified in the schedule.
Additional cover	The following are also provided up to the amount shown in the schedule:
Costs following damage to transporting vehicle	<p>1. If a vehicle or craft transporting property in transit is disabled as a result of damage occurring during the period of insurance, the reasonable costs you incur in:</p> <ul style="list-style-type: none"> a. transferring the property in transit to another vehicle or craft; or b. hiring an alternative vehicle or craft of similar specification and capacity; <p>in order to fulfill the commitments of your business to deliver the property in transit to its intended destination within the geographical limits or to return it to its place of dispatch, provided:</p> <ul style="list-style-type: none"> i. the damage is not otherwise excluded by the buildings, contents or other Property section of this policy; and ii. payment has been made or liability admitted by the insurer under any insurance covering such damage.
Reloading property after fall	2. The reasonable costs of reloading the property in transit in the event of it falling accidentally from the transporting vehicle or craft during the period of insurance .
Removal of debris	3. The necessary and reasonable costs and expenses you incur for clearance of the debris of property insured under this section and its container following damage occurring during the period of insurance .
Money in transit	<p>4. Damage occurring during the period of insurance to money belonging to you and held in connection with your business whilst within the geographical limits:</p> <ul style="list-style-type: none"> a. in transit by road, rail, inland waterway or in person; or b. being loaded or unloaded in the course of transit by road, rail, inland waterway or by person; or c. temporarily housed overnight away from the business premises in the course of transit in.
Personal assault following robbery or attempted robbery	5. Compensation as shown in the schedule if any partner, director, trustee or employee is physically injured in the course of your business in a robbery or attempted robbery occurring during the period of insurance whilst accompanying insured property in transit within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the period of insurance .
Continuing hire charges	<p>6. Continuing hire charges for property hired in by you whilst property is being repaired or until permanently replaced as a direct result of damage covered under this section occurring during the period of insurance, provided:</p> <ul style="list-style-type: none"> a. you are legally liable for such costs under a written contract; and b. we have made payment or admitted liability for such damage.
Reconstitution of electronic data	7. The reasonable cost of reconstitution of data as a direct result of damage covered under this section.
Reconstitution of other business documents	8. The reasonable costs of replacing or reconstituting your business documents that are not held electronically and which you need to continue your business , if such documents have been lost or destroyed as a direct result of damage covered under this section.

What is not covered

We will not make any payment for:

1. **damage** caused by:
 - a. inadequate labelling or incorrect addressing;
 - b. any failure to comply with any manufacturer's guidelines for storage or transportation;
2. **damage** caused by:
 - a. packing being inadequate;
 - b. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - c. dryness or humidity, being exposed to light or extreme temperatures;unless **you** take reasonable precautions to protect the insured **property** from **damage** during transit;
3. **damage to property in transit** by:
 - a. air; or
 - b. sea, other than by scheduled ferry service where the ports of departure and arrival are within the **geographical limits**; or
 - c. courier or postal service where the method of delivery does not require a recipient's signature on receipt;
4. **damage** caused by theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
5. **damage to property at third party premises**;
6. **damage to fine art or personal effects**;
7. damage to any **computers, equipment** or electrical or mechanical plant or equipment directly resulting from its own **failure**;
8. loss or distortion of information resulting from error or malfunction of **computers**;
9. the value to **you** of any lost or distorted information;
10. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials;
11. unexplained loss or disappearance or inventory shortage;
12. loss due to clerical or accounting errors;
13. loss by fraud or dishonesty of any trustee, partner, director or **employee of yours**;
14. financial loss due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full;
15. any indirect losses which result from the incident which caused **you** to claim;
16. 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;
17.
 - 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.
18. **war, confiscation and nuclear risks**;
19. the amount of the **excess**.

How much we will pay

Repair and replacement	<p>We will pay up to the amount insured shown in the schedule unless limited below or in the schedule.</p> <p>At our option we will repair, restore, replace or pay for any lost or damaged items on the following basis:</p> <ol style="list-style-type: none"> 1. for property in transit other than stock, prototypes or hired-in equipment, the cost of repair or replacement as new; 2. for stock, other than second-hand stock or goods held in trust, the cost of repair or replacement at the cost price to you; 3. for second-hand stock, the cost of repair or replacement at the trade market value; 4. for hired-in equipment or goods held in trust, the lesser of: <ol style="list-style-type: none"> a. your liability in respect of the hired-in equipment or goods held in trust; or b. the cost of repair or replacement at the trade market value of such equipment or goods; 6. for prototypes, the cost to you of the materials necessary to reinstate the prototype to the same condition as it was immediately prior to damage occurring.
Personal assault following robbery or attempted robbery	<p>We will not pay compensation under more than one heading in the schedule for the same injury.</p>
Pair and sets	<p>If any property which has an increased value because it forms part of a pair or set is damaged any payment we make will take account of the increased value.</p>
Other interests	<p>Any payment will take into account the interest of any party having an insurable interest in the property insured, provided you have advised us of the nature and extent of the interest together with the name and address of that interested party.</p>

Your obligations

If any damage occurs	<p>We will not make any payment under this section unless you notify us promptly of any damage which might be covered.</p> <p>You must report to the police or An Garda Síochána, as soon as reasonably possible, any damage arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.</p> <p>You must arrange for urgent repairs to be done immediately. Before any other repair work begins we have the right to inspect the damaged property. We will tell you if we want to do this.</p>
Money in transit	<p>We will not make any payment for damage to money under this section unless money in transit with a total value:</p> <ol style="list-style-type: none"> a. between £2,000 and £6,000 is carried by at least two able bodied adults; b. between £6,000 and £10,000 is carried by at least three able bodied adults; c. in excess of £10,000 is carried by a Security Industry Authority approved Cash and Valuables in Transit company. <p>Please check the policy schedule to see what cover you have for money as it may be lower than the above limits.</p>
Condition of vehicles	<p>We will not make any payment under this section unless you take all reasonable measures to maintain your vehicles or craft in a roadworthy or seaworthy condition.</p>
Carriage contract	<p>We will not make any payment under this section unless you notify the third-party carrier of the property of any damage you discover within the time limits for notification of damage stipulated in your contract of carriage with them.</p>