

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

Special definitions for this section

Contents	<p>The contents at the insured location used in connection with your activities which belong to you or for which you are legally responsible, including:</p> <ol style="list-style-type: none"> computers; stock; fine art; tenant's improvements, decorations, fixtures and fittings including, if attached to the building, external signs, aerials, satellite dishes and other general contents; pipes, ducting, cables, wires and associated control equipment at the insured location and extending to the public mains; fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings. <p>Money and personal effects are not included within this definition.</p>
Fine art	Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectability which are specifically mentioned in the schedule or contained in a valuation lodged with us .
Hacker	Anyone who maliciously targets you and gains unauthorised access to your website, intranet, computer system, network, telephony equipment or data that you hold electronically.
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 .
Personal effects	Articles worn, used or carried about the person excluding money and jewellery.
Rent payable	Rent for the insured location that you must legally pay whilst the insured location or any part of it is unusable as a result of damage insured by this section.
Stock	Goods held in trust, stock, samples, merchandise goods, food, drink and tobacco.

What is covered

We will insure **you** against **damage** occurring during the **period of insurance** to **contents** at the **insured location** and any other items specified in the schedule.

Additional cover

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

Costs following glass breakage

- The necessary and reasonable costs **you** incur following breakage or scratching during the **period of insurance** of glass, which belongs to **you** or for which **you** are legally responsible, for:
 - temporary boarding up;
 - repair of window frames or removal or replacement of fixtures and fittings in the course of replacing the glass;
 - replacement lettering or other ornamental work and alarm foil on the glass.

Additions to contents

- Damage** occurring during the **period of insurance** to any additional **contents**, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

Money	<p>3. Damage occurring during the period of insurance to money held in connection with your activities:</p> <ul style="list-style-type: none"> a. at the insured location while open for business; b. at the insured location in a locked safe; c. in transit within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland or whilst at the home of any trustee, partner, director or employee of yours in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.
Identity fraud	<p>4. The following reasonable and necessary expenses you have to pay solely as a direct result of an identity fraud occurring during the period of insurance:</p> <ul style="list-style-type: none"> a. solicitor's fees to defend a claim against you by financial institutions, to remove incorrect judgments, to challenge a credit rating or to witness your signature; b. the cost of sending letters by certified post and making telephone calls to the police, financial institutions and credit agencies; c. fees charged when you re-apply for a commercial loan that was originally rejected.
Personal effects	<p>5. Damage occurring at the insured location during the period of insurance to the personal effects of your trustees, partners, directors, employees or visitors to the insured location provided they are not insured elsewhere.</p>
Reconstitution of electronic data	<p>6. The reasonable cost of reconstitution of data as a direct result of damage covered under this section.</p>
Reconstitution of other business documents	<p>7. The reasonable costs of replacing or reconstituting your business documents that are not held electronically and which you need to continue your activities, if such documents have been lost or destroyed as a direct result of damage covered under this section.</p>
Lock replacement	<p>8. The costs you incur to replace locks and keys necessary to maintain the security of the insured location or safes following theft of keys involving force and violence occurring during the period of insurance.</p>
Building damage by theft	<p>9. The cost of repairing damage to the buildings at the insured location occurring during the period of insurance caused by theft or attempted theft and for which you are legally liable.</p>
Personal assault following robbery or attempted robbery	<p>10. Compensation as shown in the schedule if any trustee, partner, director or employee of yours is physically injured in the course of your activities in a robbery or attempted robbery occurring during the period of insurance either at the insured location or 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.</p>
Metered water and fuel	<p>11. The cost that you incur for any metered water and fuel used at the insured location when such water or fuel has been accidentally released or rendered unusable for its intended purpose as a direct result of damage occurring during the period of insurance to any storage tank, equipment or piping resulting from a cause not otherwise excluded.</p>
Outdoor items	<p>12. Damage occurring during the period of insurance to outdoor furniture, heaters, ornaments, statues and other similar items that are normally left outdoors within the confines of the premises.</p>
Marquees	<p>13. Damage occurring during the period of insurance to any marquee and associated lighting, heating and furnishings that are erected within the confines of your premises shown in the schedule provided that you are legally responsible for such damage and it is not insured elsewhere.</p>

Refrigerated stock	14. The costs you incur to replace spoiled refrigerated goods stored in a refrigeration unit at the insured location caused by a sudden failure of the unit, escape of refrigerant or refrigeration fumes, or accidental failure of the public electricity supply occurring during the period of insurance . This extension will only apply if the refrigeration unit is less than five years old or is maintained under annual contract by a suitably qualified refrigeration engineer.
Undamaged tenant's improvements	15. Tenant's improvements if your lease is cancelled by the lessor as a consequence of damage to the insured location occurring during the period of insurance , provided the cancellation is a valid condition of your lease and tenant's improvements are an insured item under this policy .
Defective title – fine art	16. If, during the period of insurance , someone claims that an item of fine art is not rightfully yours and you are legally obliged to return the item to its rightful owner because it is proved that you do not have good title to it, we will pay you the amount you paid for it, or the value shown in the schedule or valuation if this is less. We will only do this if: <ul style="list-style-type: none"> a. you bought the item during the period that the fine art has been insured with us; and b. you tell us about the claim during the period of insurance; and c. you made reasonable enquiries about the item's provenance before you bought it.
Accidental discharge of gas system	17. The necessary and reasonable costs that you incur to refill the cylinders of any gas flooding system installed at the insured location , following accidental discharge of the system during the period of insurance .
Extinguisher and alarm re-setting expenses	18. The necessary and reasonable costs and expenses you incur in order to refill fire extinguishing appliances, replace sprinkler heads and reset the fire or intruder alarm system following damage covered under this section.
Continuing hire charges	19. Continuing hire charges for contents hired in by you whilst such contents are being repaired as a direct result of damage occurring during the period of insurance , provided: <ul style="list-style-type: none"> a. you are legally liable for such costs; and b. we have made payment or admitted liability for such damage.
Unauthorised use of utilities	20. The cost to you of any metered water, gas or electricity that you did not use, but you are legally responsible for due to a third party using your metered water, gas and electricity without your authorisation provided that you discover the unauthorised or unlawful use during the period of insurance .
Bequeathed contents	21. Damage occurring during the period of insurance to contents anywhere in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland which have been bequeathed to you , provided: <ul style="list-style-type: none"> a. the contents are not insured elsewhere; and b. you tell us the additional values as soon as possible and no later than three months from the commencement of your interest in the contents; and c. you pay the additional premium required; and d. the building in which the bequeathed contents are contained has not been left unoccupied or unused for more than 30 days when the damage occurs. <p>Otherwise, we will not have to pay any claim.</p>
Contents at fundraising events	22. Damage occurring during the period of insurance to raffle prizes, auction lots, additional stock or contents hired in for any fundraising event, religious festival or similar event.
Contents temporarily elsewhere	23. Damage occurring during the period of insurance to contents , excluding laptops, mobile phones and other portable equipment, temporarily elsewhere in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland, including whilst in transit.
Contents kept at home	24. Damage occurring during the period of insurance to contents used and kept at the home of any trustee, partner, director or employee of yours for the purposes of your activities , provided the home is in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.

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. This clause does not apply to the cover under **What is covered**, Refrigerated stock;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless the **damage** is caused by storm or fire. This clause does not apply to the cover under **What is covered**, Refrigerated stock;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft from an unattended vehicle unless the item is out of sight in a locked boot or similar locked storage compartment;
 - f. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the **insured location** is occupied and in use;
 - g. **date recognition**;
 - h. a **virus** or **hacker**;
2. **damage** to property being cleaned, worked on or maintained, other than **fine art**;
3. **damage** to any **computers, equipment**, oil or water storage tanks or electrical or mechanical plant or equipment directly resulting from its own **failure**;
4. loss or distortion of information resulting from error or malfunction of **computers**;
5. the value to **you** of any lost or distorted information;
6. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials;
7. unexplained loss or disappearance or inventory shortage;
8. loss due to clerical or accounting errors;
9. loss by fraud or dishonesty of any trustee, partner, director or **employee** of **yours**, unless the loss is notified to **us** within ten working days of its discovery by **you**;
10. financial loss due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full;
11. any indirect losses which result from the incident which caused **you** to claim;
12. bequeathed **contents** which are aircraft or other aerial devices, hovercraft, watercraft or any mechanically propelled vehicles and their trailers;
13. 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.
14.
 - 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.
15. **war, confiscation** and **nuclear risks**;
16. the amount of the **excess**.

How much we will pay

Repair and replacement

We will pay up to the **amount insured** shown in the schedule unless limited below or in the schedule.

At **our** option **we** will repair, restore, replace or pay for any lost or damaged items on the following basis:

1. for **contents** other than **stock**, **personal effects** or **fine art**, 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 goods held in trust, the lesser of:
 - i. **your** liability in respect of the goods held in trust; or
 - ii. the cost of repair or replacement at the trade market value of such goods;
5. for **personal effects**, the cost of repair or replacement as new, but not more than the amount shown in the schedule for each incident of loss;
6. for **fine art**, the agreed value of the individual item lost or damaged as shown in the schedule or valuation.

However, if the item is only partly damaged, **we** will decide whether **we** repair, restore, replace or pay the agreed value of the damaged item. If **we** repair or restore a damaged item, **we** will also pay for any loss in value.

For any item of **fine art** which has not been individually valued in the schedule or valuation, **we** will decide whether **we** repair, restore, replace or make a cash settlement for that item. If **we** choose to make a cash settlement, **we** will pay the market value of the item immediately prior to the **damage**, taking account of any increased value the item may have because it forms part of a pair or set. The most **we** will pay for any one item, pair or set is £25,000.

Debris removal

We will pay the necessary and reasonable costs and expenses **you** incur to remove debris of **contents** from the premises shown in the schedule or the area immediately adjacent, following **damage** insured by this section.

Under insurance

If, at the time of **damage**, the **amount insured** is less than 85% of the total value of the **contents**, the amount **we** pay will be reduced in the same proportion as the under insurance.

Index linking

The **amount insured** for **contents**, excluding **fine art**, will be adjusted monthly in line with any increase in nationally published indices. **We** will not reduce the **amount insured** without **your** consent.

Personal assault following robbery or attempted robbery

We will not pay compensation under more than one heading in the schedule for the same injury.

Pair and sets

If any **contents** which have an increased value because they form part of a pair or set are **damaged** any payment **we** make will take account of the increased value.

Other interests

Any payment **we** make will take into account the interest of any party having an insurable interest in the **contents** insured, provided **you** have advised **us** of the nature and extent of the interest together with the name and address of that interested party.

Your obligations

If any damage occurs

We will not make any payment under this section unless **you** notify **us** promptly of any **damage** which might be covered.

You must report to the police, as soon as reasonably possible, any **damage** arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.

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.

Property – Contents (Charity)

Policy wording

Backing up electronic data	We will not make any payment for the costs of reconstitution of data unless you take all reasonable steps to make back-up copies of all such data at least once a week and keep the copies away from the insured location .
Protections	We will not make any payment under this section unless you ensure that all fire alarms, security systems and physical protections notified to us are in full operation whenever the insured location is left unattended. You must also advise us as soon as reasonably possible if for any reason a system is not working properly. We may then vary the terms and conditions of this policy . All systems must be regularly serviced under contract by a reputable company at least annually.
Unoccupancy	You must tell us immediately if the buildings at the insured location , including any self-contained areas of 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 at the insured location are unoccupied. We may change the terms and conditions of this policy or impose additional requirements that you must carry out. If we impose additional requirements we will tell you the timeframes within which you must carry them out.
Building works	<p>If you intend to undertake any work to extend, renovate, build or demolish any part of the buildings at the insured location and the estimated cost is more than £75,000, you must tell us about the work at least 30 days before the work starts and before you enter into any contract for the works. We may then amend the terms of this policy. If you do not tell us about such work, we may not pay for any damage directly or indirectly caused by or resulting from the building works.</p> <p>You do not have to tell us if the work is for redecoration only.</p>
Unauthorised use of utilities	If the insured location is not occupied by you , we will not make any payment for unauthorised use of metered water, gas or electricity unless you inspect the insured location at least weekly and take action to prevent further losses as any potential unauthorised use is discovered.
Cash, bank and currency notes in transit	<p>We will not make any payment under this section unless cash, bank and currency notes in transit with a total value:</p> <ol style="list-style-type: none"> between £2,000 and £6,000 is carried by at least two able bodied adults; between £6,001 and £10,000 is carried by at least three able bodied adults; in excess of £10,001 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>