

## 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>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 <b>software</b> and data carrying media but excluding data or information entered by <b>you</b> or on <b>your</b> behalf.
<b>Damage</b>	Accidental physical loss or physical damage.
<b>Declared amount</b>	Any amount stated in the schedule which <b>you</b> have declared as: <ol style="list-style-type: none"> <li>1. <b>your</b> actual <b>income</b> or <b>gross profit</b> or <b>fees</b>;</li> <li>2. the total replacement value of <b>your contents</b>; or</li> <li>3. the total costs of rebuilding <b>your buildings</b>.</li> </ol>
<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>Equipment</b>	<p>Equipment, which belongs to <b>you</b> or for which <b>you</b> are legally responsible:</p> <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> <p><b>Computers</b> are not included in this definition.</p>
<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 **your activities**.

**Explosion or collapse**

1. Sudden and violent rending by force of internal steam or other fluid pressure causing bodily displacement of any part of the insured **equipment** together with forcible ejection of the contents; or
2. sudden and dangerous distortion of any part of the insured **equipment** caused by crushing stress by force of steam or other fluid pressure.

Pressure of chemical action or ignited flue gases or ignition of the contents is not included within this definition.

**Failure**

**Damage** caused by:

1. electrical or mechanical **breakdown**, including rupture or bursting caused by centrifugal force;
2. artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
3. **explosion or collapse** of **equipment** owned or leased by **you** or under **your** control and operating under steam or other fluid pressure;
4. any condition or event, not otherwise excluded by this section, occurring inside **equipment** operating under steam or other fluid pressure;
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
6. operator error.

**Fees**

The difference between **your income**, and the sum of the wage roll of persons supplied to all clients by **you** under contract and **uninsured working expenses**.

**First loss limit**

Any **amount insured** stated in the schedule as a first loss limit, where, with **our** consent, **you** have selected a limit that is less than the **declared amount**.

**Flood**

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 **storm** or not.

**Gross profit**

The difference between the sum of **your income**, closing stock and work in progress and the sum of **your** opening stock, work in progress and **uninsured working expenses**.

**Hacker**

Anyone who maliciously targets **you** and gains unauthorised access to **your** website, intranet, computer system, network, telephony equipment or data held electronically by **you** or on **your** behalf.

**Handheld devices**

Handheld electronic devices used in connection with **your** activities which belong to **you** or for which **you** are legally responsible, including:

1. phones and smartphones which make or receive telephone calls through a cellular network and their accessories;
2. laptops, tablets, PDAs and wearable technology.

**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.

**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**.

<b>Insured premises</b>	The space <b>you</b> occupy at the premises stated in the schedule. This includes any outbuildings and annexes <b>you</b> occupy on the same premises.
<b>Money</b>	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 <b>you</b> .
<b>Production or process equipment</b>	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.
<b>Property</b>	Tangible property.
<b>Prototype</b>	A sample or model built to test a concept or process.
<b>Reconstitution of data</b>	Reconstitution of the data <b>you</b> need to continue <b>your</b> activities, if <b>your</b> electronic records and data have been lost or distorted.
<b>Rent</b>	Rent: <ol style="list-style-type: none"> <li>1. 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>insured damage</b>, <b>insured failure</b> or restriction;</li> <li>2. that <b>you</b> cannot legally recover from <b>your</b> tenants while the <b>buildings</b> or any part are unusable as a result of <b>insured damage</b>, <b>insured failure</b> or restriction.</li> </ol>
<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>	Subsidence, landslip or heave.
<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.