

Your Property Owners Policy

Introduction

Thank You for choosing Us as Your insurer.

This is Your Property Owners Policy, setting out Your insurance protection in detail.

Please read it carefully to make sure that it meets Your requirements and that the details on the policy Schedule are correct.

Your premium has been based upon the information shown and recorded in Your Schedule.

If after reading Your policy You have any questions, please contact Your insurance adviser.

Useful telephone numbers



Please have your policy number ready

Claims Help line (24 hours)

0800 015 1498

The Claims help line can be used by anyone wishing to report a claim on any of Aviva's new commercial products. As soon as you know about the problem you face - we will start to put the solutions in place.

**Legal and Tax Claims and Help line
(24 hours)**

0345 300 1899

Call this help line anytime, day or night, to report a Property Owners Legal Protection claim or for advice on any UK legal or tax matters. Given in confidence, the advice is free - all you pay for is the price of the call. Our claims handling is undertaken by DAS Legal Expenses Insurance Company Limited or such other company as We notify You of from time to time. Our legal helpline is provided by DAS Law Limited and/or a Preferred Law Firm on behalf of DAS.

A claim form is available to download at www.aviva.co.uk/legalprotection.

Risk Services Help line (office hours)

0345 366 66 66

Advice on safety, fire, security and other risk related issues. Ninety per cent of queries are dealt with on the spot, and we guarantee an answer within one working day.

Counselling Service

0117 934 0105

A counselling service is available for your staff to help them deal with situations such as bereavement, divorce or even bullying at work.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Contents

This policy is made up of individual Sections. It should be read together with Your current Schedule which indicates the Sections You are insured under and gives precise details of Your insurance protection.

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The Contract of Insurance

The contract of insurance between You and Us consists of the following elements, which must be read together:

- Your policy wording;
- the information provided by You and/or the application form;
- the information contained in the Statement of Fact issued by Us;
- the policy schedule;
- any notice issued by Us at renewal;
- any endorsement to Your policy; and
- the information under the heading “Important Information” which We give You when You take out or renew a policy.

In return for You having paid or agreed to pay the premium, We will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

Breach of Term

We agree that where there has been a breach of any term (express or implied) which would otherwise result in Us automatically being discharged from any liability, then such a breach shall result in any liability We might have under this Policy being suspended. Such a suspension will apply only from the date and time at which the breach occurred, and up until the date and time at which the breach is remedied. This means that We will have no liability in respect of any loss occurring, or attributable to something happening, during the period of suspension.

Terms not relevant to the actual loss

Where there has been non-compliance with any term (express or implied) of this Policy, other than a term that defines the risk as a whole, and compliance with such term would tend to reduce the risk of:

- loss of a particular kind, and/or
- loss at a particular location, and/or
- loss at a particular time,

then We agree that We may not rely on the non-compliance to exclude, limit or discharge Our liability under this Policy if You show that non-compliance with the term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

IMPORTANT



This policy is a legal contract. You must tell Us about any material circumstances which affect Your insurance and which have occurred either since the policy started or since the last renewal date.

A circumstance is material if it would influence Our judgement in determining whether to provide the cover and, if so, on what terms. If You are not sure whether a circumstance is material ask Your insurance adviser. If You fail to tell Us it could affect the extent of cover provided under the policy.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this policy.

Important Information

Choice of Law

The appropriate law as set out below will apply unless You and the insurer agree otherwise:

- (1) The law applying in that part of the United Kingdom, Channel Islands or the Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
- (2) In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or the Isle of Man where it has its principal place of business; or
- (3) Should neither of the above be applicable, the law of England and Wales will apply.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). Depending on the circumstances of Your claim You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if We cannot meet our obligations. See website www.fscs.org.uk.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact Your insurance adviser.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Policy Definitions

A Definition is a statement of the meaning of a word, phrase or term.

Ticks  and Crosses  are used throughout this document to identify those items that are covered and those that are not.

On Line

If you are viewing this document on line, the explanation for a defined word, phrase or term can be viewed by hovering your mouse over the word, phrase or term that is underlined the first time it appears on a page. Defined words, phrases or terms will always start with a capital letter, for example 'Your Property'. A full list of Definitions can also be found at the back of the policy document.

Property Damage

Cover

We will cover You for Damage, excluding consequential loss, to Your Property Insured at Your Premises occurring during the Period of Insurance, within The Defined Territories caused by Insured Events **1. to 14.** as stated as applying in Your Schedule.

The most We will pay in any one Period of Insurance will be the Sum Insured on each item, the Total Sum Insured or any other maximum amount payable or Cover Limit specified in this Section or stated in Your Schedule.

We will not cover You for the Excess stated in Your Schedule.

Insured Events



- 1. Fire**
- 1.1** Fire
- 1.2** Lightning
- 1.3** Explosion of boilers and/or gas in a building not being part of any gas works used for domestic purposes or used for lighting or heating the building.

- 1.1.1** We will not cover You for Damage
- 1.1.1.1** to the Property Insured caused by explosion resulting from fire
- 1.1.1.2** to that portion of the Property Insured caused by its own self-ignition, leakage of electricity, short circuiting, or over-running
- 1.1.1.3** caused by
 - 1.1.1.3.1** the Property Insured's own spontaneous fermentation or heating
 - 1.1.1.3.2** the Property Insured undergoing any process involving the application of heat.
- 1.1.1.4** caused by riot and/or civil commotion.
- 1.4** We will not provide cover for Damage to the Property Insured caused by earthquake or underground fire.

- 2. Explosion**

- 2.1** We will not provide cover for Damage
- 2.1.1** to the Property Insured caused by or consisting of a boiler, economiser, vessel, machine or apparatus, where the internal pressure is due to steam only and belongs to You or is under Your control
- 2.1.2** to any vessel, machine or apparatus, or its contents, caused by its own bursting
- 2.1.2.1** **However, We will cover You for Damage not otherwise excluded if the vessel, machine or apparatus is the subject of a contract providing inspection or maintenance required by statutory regulation.**

3. Aircraft
3.1 Aircraft and other aerial and/or spatial devices or articles dropped from them.

4. Riot, Civil Commotion and Malicious Damage
4.1 Riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons.

4.2 We will not provide cover for Damage
4.2.1 to the Property Insured caused by or resulting from
4.2.1.1 work stoppages
4.2.1.2 theft or attempted theft caused by malicious persons not acting on behalf of or in connection with any political organisation
4.2.2 when Your Premises are Unoccupied.

5. Earthquake

6. Underground Fire

7. Spontaneous Combustion
7.1 Fire caused by the Property Insured's own spontaneous combustion including Damage to coal and wood blocks.

8. Storm and Flood and Falling Trees

8.1 We will not provide cover for Damage
8.1.1 to the Property Insured
8.1.1.1 resulting solely from a change in the water table level
8.1.1.2 caused by frost, subsidence, ground heave, landslip or escape of water from any tank, apparatus or pipe
8.1.2 to fences, gates and moveable property in the open except where such Damage is caused by falling trees.

9. Escape of Water/Oil
9.1 Escape of water from any tank, apparatus or pipe or escape of fuel from any fixed oil heating installation.

9.2 We will not provide cover for Damage
9.2.1 to Your Property Insured by water discharged or leaking from an automatic sprinkler installation
9.2.2 when Your Premises are Unoccupied
9.2.3 to any tank, apparatus, pipe or fixed oil heating installation.

10. Impact

10.1 Impact by any vehicle or animal or by goods falling from either.

10.2 We will not provide cover for Damage to any goods being carried.

11. Theft or Attempted Theft

11.1 We will not provide cover for Damage

11.1.1 caused by acts of fraud or dishonesty

11.1.2 when Your Premises are Unoccupied

11.2 We will not provide cover for

11.2.1 disappearance, unexplained or inventory shortage or misfiling, clerical error or misplacing of information

12. Glass

12.1 We will cover You for

12.1.1 breakage of glass at Your Premises, including any boarding up costs

12.1.2 Damage at Your Premises to window and door frames

12.1.3 the cost of removing and reinstating obstructions to replacing glass

12.1.4 the cost of replacing alarm foil lettering, painting, embossing, silvering or other ornamental work on glass.

12.1.5 breakage of fixed wash hand basins, pedestals, baths, sinks, lavatory bowls, bidets, cisterns, shower trays and splashbacks

at Your Premises occurring during the Period of Insurance.

12.2 We will not cover You for Damage to glass

12.2.1 in light fittings and neon signs not owned by You or for which You are not responsible.

12.2.2 when Your Premises are Unoccupied

12.2.3 in transit, whilst being fitted, or caused by workmen carrying out alterations or repairs to Your Premises.

13. Subsidence

13.1 We will cover You for Damage at Your Premises caused by subsidence or ground heave of the site of the Property Insured, or landslip.

13.2 We will only pay for Damage to the following items if Damage also occurs to the building to which such property applies and that building is insured by this Section:

13.2.1 forecourts, car parks, driveways, roads, pavements, swimming pools, hard tennis courts, paths, patios, terraces, ornaments or statues

13.2.2 walls, gates, hedges or fences

13.2.3 cess pits, septic tanks or oil tanks

13.2.4 hardstandings, bollards, barriers, flag poles, lamp posts or street furniture

13.3 We will not cover You for

13.3.1 Damage caused by

13.3.1.1 collapse of any building, the normal settlement, shrinking and cracking of any building, coastal or river erosion, defective design or inadequate construction of foundations,

13.3.1.2 any demolition, construction, erection, ground or excavation works carried out at the site of Your Premises or the site of any adjoining premises.

13.3.1.3 settlement or movement of made up ground.

13.3.1.4 the movement of solid floor slabs. **However We will pay for such Damage if there is also Damage to the foundations beneath the exterior walls of Your Premises at the same time.**

13.3.2 the Subsidence Excess stated in Your Schedule.

14. Accidental Damage

This cover is operative only where Accidental Damage is stated in Your Schedule as applying.

14.1 Accidental damage to the Property Insured.

14.2 We will not provide cover for

14.2.1 the cost of maintenance and normal redecoration

14.2.2 Damage caused by

14.2.2.1 corrosion, rust, rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching, vermin or insects, mould or fungus

14.2.2.2 gradual deterioration, wear and tear, atmospheric or climatic conditions, normal settlement or shrinkage, domestic pets, subsidence, heave or landslip, pollution or contamination

14.2.2.3 change in temperature, colour, flavour or texture or finish

14.2.2.4 faulty workmanship, defective design or the use of defective materials

14.2.2.5 any of the exclusions applying to Insured Events (1) – (13) of this Section

14.2.2.6 nipple or joint leakage or failure of welds

14.2.2.7 cracking, fracturing, collapse or overheating of a boiler, vessel, machine or apparatus in which internal pressure is due to steam only. This includes any associated piping

14.2.2.8 mechanical or electrical breakdown or derangement of the Property Insured

14.2.3 Damage when Your Premises are Unoccupied

Cover Extensions



YOUR OBLIGATIONS UNDER COVER EXTENSION 1.

Safe keys must be:

- kept in a secure place away from the safe when Your Premises are occupied by You or an Employee
- removed from Your Premises overnight if not occupied by You or an Employee.

1. Changing Locks

- 1.1** We will pay for the cost of changing locks at Your Premises if keys, including but not limited to digital access cards, safe keys, or safe combination access codes, are lost
- 1.1.1** following theft or attempted theft from Your Premises or Your home or the home of any of Your directors or authorised Employees
- 1.1.2** whilst in Your custody or that of an Employee following theft involving violence or threat of violence to You or Your Employee.
- 1.2** The most We will pay is stated in Your Schedule.

2. Temporary Removal

- 2.1** We will cover Your Property Insured whilst temporarily removed from Your Premises for cleaning, renovation or repair or similar purposes to another part of Your Premises or to any other premises within The Defined Territories and the Republic of Ireland. This includes whilst in transit by road, rail or inland waterway.
- 2.2** The most We will pay is stated in Your Schedule.

3. Metered Services

- 3.1** We will pay for charges You are responsible for following Damage if water, electricity, gas, oil or other utility is accidentally discharged from a metered system servicing Your Premises.
- 3.2** The most We will pay is stated in Your Schedule.

4. Unauthorised Use of Metered Services

- 4.1** We will pay for charges You are responsible for following unauthorised access to the metered systems servicing Your Premises, following entry into or exit from Your Premises by forcible and violent means.
- 4.2** The most We will pay is stated in Your Schedule.

5. Underground Services

- 5.1** Where this insurance policy covers Your Building(s), or where You are responsible for repairs to Your Building(s), We will pay for accidental Damage to underground cables and pipes which run from the Building(s) to the public mains.

2.3 We will not cover You for

- 2.3.1** Property removed for more than the consecutive number of days as stated in Your Schedule.

3.3 We will not cover You for charges incurred when Your Premises are Unoccupied.

4.3 We will not provide cover for charges incurred when Your Premises are Unoccupied.

5.2 We will not make any payment for

- 5.2.1** the cost of maintenance
- 5.2.2** damage caused by atmospheric or climatic conditions, normal settlement or shrinkage



YOUR OBLIGATIONS UNDER COVER EXTENSION 6.

You must provide Us with details of these additions as soon as possible, but at least within 6 months and before the expiry of the Period of Insurance. You must also pay the appropriate premium to insure the additions with Us from the date Our exposure commenced.

6. Capital Additions

- 6.1 We will pay for Damage, occurring during the Period of Insurance, to
 - 6.1.1 buildings newly built and/or acquired
 - 6.1.2 alterations, additions and improvements to an insured building, but not for any appreciation in value.
- 6.2 Where Your Premises are Unoccupied we will only pay for Damage caused by Insured Events (1) to (5) or (10)
- 6.3 We will only make payment where
 - 6.3.1 a certificate of completion has been issued or
 - 6.3.2 works to the property have been completed and handed over to You prior to the date of the Damage
- 6.4 The most We will pay for any one location is stated in Your Schedule.

7. Damage to Grounds

- 7.1 We will pay for costs and expenses incurred in reinstating or repairing landscaped gardens and grounds following Damage due to the actions of the emergency services.
- 7.2 The most We will pay is stated in Your Schedule.

8. Money

- 8.1 We will cover You for loss of Money during the Period of Insurance
- 8.2 We will pay for loss of business Money
 - 8.2.1 in transit or in bank night safes and afterwards, within the bank and for which they have accepted responsibility.
 - 8.2.2 in Your home or the home of any Employee, partner or director.
- 8.3 We will pay for crossed cheques, crossed postal orders, money orders, crossed bankers drafts and stamped national insurance cards.
- 8.4 We will also pay for Damage to the personal effects of an Insured Person following an attempted theft to steal Money covered under Items 8.2 and 8.3.
- 8.5 The most we will pay is stated in Your Schedule.

- 8.6 We will not cover You for
 - 8.6.1 loss or shortages due to clerical or accounting errors and omissions
 - 8.6.2 loss due to the fraud or dishonesty of any director, partner or Employee of Yours which is not discovered within seven working days of the loss
 - 8.6.3 loss from any Unattended Vehicle
 - 8.6.4 loss or damage outside The Defined Territories and the Republic of Ireland.

9. Assault

9.1 We will pay You or Your personal representatives Compensation if You or any Insured Person suffers Bodily Injury caused by theft or attempted theft involving violence or threat of violence which occurs in the course of Your Business during the Period of Insurance and which solely, directly and independently of any other cause results in any of the following Incidents:

No.	Incident leading to:	Incident occurred	Maximum Payable
1	Death	Within 24 months	£10,000
2	Loss of Hearing	Within 24 months	£10,000
3	Loss of Sight	Within 24 months	£10,000
4	Loss of Speech	Within 24 months	£10,000
5	Loss of Limb	Within 24 months	£10,000
6	Permanent Total Disablement	After 24 months	£10,000
7	Temporary Total Disablement	Within 24 months	£100/week up to a maximum of 2 years
8	Temporary Partial Disablement	Within 24 months	£50/week up to a maximum of 2 years

We will also pay up to 15% of this amount for medical and/or dental expenses, to a maximum of £500 per Insured Person.

Compensation for Incidents 7 and 8 will be paid once every 4 weeks and will end for the Insured Person if We then pay Compensation for the same injury under any of Incidents 1 to 6.

We may require, at Our expense, an Insured Person to undergo a medical examination, or in the event of Death, a post mortem examination to be carried out. However at Your own expense, You or Your legal representative must provide Us with any certificate, information or evidence in the format We require.

10. Finding Leaks

10.1 We will pay reasonable costs and expenses required to locate the actual source of Damage caused by the escape of water from any tank, apparatus or pipe, or leakage of fuel from any fixed oil heating installation.

10.1.1 We will also pay for any repairs arising directly as a result of locating the source of the Damage.

10.2 The most We will pay is stated in Your Schedule.

10.3 We will not make any payment for any Damage which is not insured by this Section.



YOUR OBLIGATIONS UNDER COVER EXTENSION 11.

You must provide Us with details of any single contract valued in excess of £250,000 prior to work commencing and pay any additional premium required.

11. Contractor's Interest

11.1 Where a contract condition requires You to take out insurance on the Property Insured in joint names with a contractor, the interest of the contractor is hereby noted.

12. Workmen

12.1 Repairs and minor structural alterations may be carried out at Your Premises without affecting the Cover



YOUR OBLIGATIONS UNDER COVER EXTENSION 13.

You must notify Us immediately You become aware of any such act, omission or alteration and pay any additional premium required.

13. Non Invalidation

13.1 We will not invalidate Your cover as a result of any act, omission or alteration either unknown to you or beyond your control, which increases the risk of Damage.

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14. Mortgage and Other Interests

14.1 Subject to Your agreement, We will note the interest of all parties who wish to register an interest in the cover by this Section

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YOUR OBLIGATIONS UNDER COVER EXTENSION 15.

You must ensure that You or Your representative

- carry out internal and external inspections of the buildings at least every three months or as permitted under the tenancy agreement
- maintain a log of such inspections and retain that log for at least 24 months
- carry out a six monthly management check of the inspections log
- obtain and record written formal identification of any prospective tenant
- obtain and record a written employer's reference for any new tenant
- obtain and record details of Your tenant's bank account and verify those details by receiving at least one payment from such account
- advise your tenant where sub letting is allowed by the tenancy agreement, that they must follow the measures laid out in bullets 2,3 and 4 above for all lettings that they arrange.



15. Illegal Cultivation of Drugs

15.1 We will cover You for Damage to any Residential Property or Residential Unit arising from Your tenants' use of Your Premises for the manufacture, cultivation, harvesting or processing by any other method of drugs classed as a controlled substance under the Misuse of Drugs Act 1971.

Empty light blue box for notes.

16. Pollution or Contamination

16.1 We will pay for Damage to the Property Insured caused by

16.1.1 Pollution or Contamination which results from Insured Event(s) (1) to (10)

16.1.2 an Insured Event (1) to (10) which results from Pollution or Contamination

Empty light blue box for notes.

17. Moveable Property

17.1 We will pay for Damage to moveable property kept in yards, car parks, gardens or other open areas at Your Premises.

17.2 The most We will pay is stated in Your Schedule.

17.3 We will not make any payment for Damage to moveable property in the open, gates or fences caused by wind, rain hail, sleet, snow, flood, dust or by falling trees.

YOUR OBLIGATIONS UNDER COVER EXTENSION 18.

You must



- notify Us in writing within 30 days from when You become aware that such insurance is not in force and pay the appropriate premium for the period such insurance is not effected, and
- obtain, at the inception and annual check of any agreement, written confirmation from the tenant, lessee, occupier or other third party with a financial interest and their insurers, that the insurance policy is in force and the policy provides at least the extent of cover provided by this policy.

18. Failure of Third Party Insurances

- 18.1** We will provide cover for Damage to any Building owned by You in The Defined Territories, where, by the terms of an agreement with You, the tenant, lessee, other occupier or other third party with a financial interest in the Building, has an obligation to insure the Building, and has failed to maintain in force such insurance.
- 18.2** The most We will pay at any one premises is
- 18.2.1** £250,000 when Your Premises are Unoccupied
- 18.2.2** £1,000,000 when Your Premises are occupied.

18.3 We will not provide cover for third party insurance cover that has been arranged but

18.3.1 has been invalidated due to a breach of warranty or condition and/or risk improvements not having been complied with and/or

18.3.2 the tenant, lessee, other occupier or other third party has not made a claim under his policy when he should have done so.

19. Clearance of Drains

- 19.1** We will pay for costs necessarily and reasonably incurred with Our consent for cleaning and/or clearing of drains, gutters and sewers for which You are responsible, following Damage to Your Property Insured.

20. Fly Tipping

- 20.1** We will pay the reasonable costs of clearing and removing any property illegally deposited in or around Your Premises insured under this policy
- 20.2** The most We will pay for any one claim and/or in any one period of insurance at each of Your Premises is stated in Your Schedule.

20.3 We will not pay the first £1,000 of any claim under this cover item.

21. Emergency Services

- 21.1** We will cover You for Damage to Your Premises resulting from the actions of the emergency services, including deliberate acts, for the purposes of safeguarding human life or minimising Damage.

22. Insect Nest Removal

- 22.1** We will pay the cost of removing the nests of wasps, bees or hornets and other insects harmful to humans from Your Premises.
- 22.2** The most We will pay is stated in Your Schedule.

22.3 We will not pay the cost of removing such nests that were already in the Building prior to inception of this policy.

23. Tree Felling & Lopping

- 23.1** We will pay for necessary and reasonable costs and expenses, incurred by You with Our consent, for the lopping or removal of trees for which You are responsible if such trees are considered by an arborologist or other qualified person to be an immediate threat to life or to the Property Insured.
- 23.2** The most We will pay is stated in Your Schedule.

23.3 We will not pay for legal or local authority costs involved in removing trees or costs incurred solely to comply with a preservation order.

If You Have a Claim



1. Description of Property
1.1 In determining the item under which property is insured We will accept the description given in Your Business records

2. Interested Parties
2.1 In the event of Damage as insured by this Section, interested parties as stated in Your Schedule must declare the nature and extent of their interest.



YOUR OBLIGATIONS UNDER ITEM 3.

You must maintain all such equipment in accordance with the manufacturer's instructions.

3. Fire and Security Equipment
3.1 Following Damage insured by this Section, We will cover You for costs and expenses incurred in
3.1.1 refilling, recharging or replacing any portable fire extinguishing appliances, local fire suppression system, fixed fire suppression system, sprinkler installation and/or sprinkler heads
3.1.2 re-setting fire and/or intruder alarms and/or closed circuit television equipment.
3.2 The most We will pay for any one claim is stated in Your Schedule.

3.3 We will not provide cover for any costs and expenses recoverable from Your maintenance company or any Fire and Rescue Service.

4. Reinstatement to Match
4.1 You may replace, repair or restore Your Property Insured, following Damage, with equivalent property which uses current technology and any such replacement, repair or restoration will not be regarded as being better or more extensive than when new.
4.2 You may also replace or modify undamaged property if it is necessary to enable it to work in conjunction with that property which has been replaced, repaired or restored. This must not increase our costs beyond the amount We would have paid to replace, repair or restore the Damaged or destroyed property in its original form.

4.3 When the Property Insured is damaged or destroyed in part only, We will not pay more than the amount representing the cost which We would have paid for reinstatement if such property had been wholly destroyed.

5. Subrogation

- 5.1** We will waive any rights, remedies or relief, following a claim, where We may be entitled by subrogation against any
 - 5.1.1** company (as defined in the relevant legislation current at the time of Damage)
 - 5.1.1.1** whose relationship to You is either parent or subsidiary
 - 5.1.1.2** which is a subsidiary of a parent company of which You are a subsidiary
 - 5.1.2** tenant or lessee of Yours provided that
 - 5.1.2.1** the tenant or lessee contributes to the cost of insuring the Property Insured against the event which caused the Damage
 - 5.1.2.2** the Damage did not result from a criminal, fraudulent or malicious act of the tenant or lessee
 - 5.1.2.3** the Damage did not result from a breach of the terms of the lease by the tenant or lessee.

6. Automatic Reinstatement of Sum Insured

- 6.1** The Sums Insured stated in Your Schedule will not be reduced by the amount of any claim unless We or You give notice to the contrary.
- 6.2** You must pay any additional premium required to reinstate the Sums Insured



YOUR OBLIGATIONS UNDER ITEM 7.

You must ensure that the work of reinstatement of Your Property Insured is carried out as quickly as possible. Reinstatement may be carried out on another site and in a manner suitable to Your needs, provided that Your Premises are not Unoccupied, and it does not increase Our costs.

7. Basis of Claim Settlement – Reinstatement

The following applies to Property Insured other than professional fees and debris removal.

7.1 In the event that Your Property Insured is

7.1.1 lost or destroyed, We will pay for its replacement by similar property in a condition as good as, but not better or more extensive than, its condition when new

7.1.2 damaged, We will pay for the replacement or repair of the damaged portion to a condition as good as, but not better or more extensive than, its condition when new.

7.2 We will pay any costs necessary to comply with any European Union Legislation, Act of parliament or Bye Laws of any public authority. This includes costs incurred for foundations which have not themselves suffered Damage.

7.3 The following applies to Loss of Rent when insured by this Section.

7.3.1 We will pay for loss of rent as a result of the insured Building or any part of the insured Building which generates rent received, being unfit for Your Business due to Damage as insured by this Section.

7.3.2 The most We will pay will be the proportion of the Loss of Rent Sum Insured that would have been payable during the period from the date of the Damage until the insured Building or relevant part of the insured Building is repaired or reinstated.

7.4 The following applies to Property Insured where Day One basis has been selected and is stated as applying in Your Schedule.

7.4.1 Where items of Property Insured are covered on a Day One basis, the first and annual premiums are based on the Declared Value as stated in Your Schedule.

7.4.1.1 You must tell Us of the Declared Value at the start of each Period of Insurance. If You fail to notify Us of the Declared Value, We will Index Link the last Declared Value notified to Us, for the following Period of Insurance.

7.4.2 If, at the time of Damage, the Declared Value is less than the cost of reinstatement of the Property Insured as set out in 7.1 above at the start of the Period of Insurance, the most We will pay will be limited to 108% of the Declared Value stated in Your Schedule.

7.1.2.1 However, We will not pay more than We would have done if the property had been completely destroyed.

7.4.3 We will not provide cover if You

7.4.3.1 do not incur the cost of replacing or repairing the Property Insured or someone acting on Your behalf have insured the property under another policy which does not have a similar basis of reinstatement

7.4.3.2 or someone acting on Your behalf have insured the property under another policy which does not have a similar basis of reinstatement

7.4.3.3 do not comply with any of the terms of this cover.

7.4.4 The most We will pay in respect of each separate location covered on a Day One (Non Adjustable) basis is as stated in Your Schedule.

7.5 In respect of items 7.1 and 7.2, We will not provide cover if You

7.5.1 do not incur the cost of replacing or repairing the Property Insured or someone acting on Your behalf have insured the property under another policy which does not have a similar basis of reinstatement

7.5.2 or someone acting on Your behalf have insured the property under another policy which does not have a similar basis of reinstatement

7.5.3 do not comply with any of the terms of this cover.

8. Professional Fees

8.1 We will pay for professional fees necessarily incurred with Our consent as part of the work to reinstate or repair Your Property Insured, following Damage to any Building item insured under this Section.

8.2 We will not make any payment for fees which are more specifically insured elsewhere, for the costs of preparing a claim or costs incurred without Our consent.

9. Debris Removal

9.1 We will pay costs necessarily and reasonably incurred with Our consent for the removal of debris from the site of the Damage and the area immediately adjacent to it. We will also pay for the dismantling, demolishing, shoring up or propping up of the parts of the Property Insured which have suffered Damage.

9.2 We will not make any payment for costs and expenses arising from Pollution or Contamination of property which is not insured under this Section, or for costs and expenses more specifically insured elsewhere.

10. Tenants Debris Removal

- 10.1** We will pay for costs necessarily and reasonably incurred following Damage at Your Premises for the removal of contents debris including fixtures and fittings which are not Your Property, for the purpose of accelerating the reinstatement of Your Premises
- 10.2** The most We will pay for any one claim is stated in Your Schedule.

11. Loss of Rent or Alternative Accommodation for Residential Units

- 11.1** We will cover You if Your Residential Property or any of the Residential Units at Your Premises cannot be lived in or if access to them is denied as a result of Damage insured under the Property Damage Section
- 11.2** We will pay for either
 - 11.2.1** loss of rent, including ground rent and management charges, which You should have received but have lost or
 - 11.2.2** the cost of reasonable alternative accommodation incurred by any owner or lessee, if this is necessary, including the cost of reasonable accommodation in kennels and/or catteries for dogs and/or cats belonging to any owner or lessee in residence, where such pets are not permitted in any alternative accommodation.
 - 11.2.3** temporary storage of Your furniture.
- 11.3** The most we will pay for any one claim is the percentage, as stated in Your Schedule of the Sum Insured on the building in which the Residential Unit is contained.
 - 11.3.1** We will pay for Loss of Rent or Alternative Accommodation from the date of the Damage until the Building is repaired or reinstated.

12. Buildings Awaiting Sale

- 12.1** If Damage occurs to any Building(s) insured under this Section whilst You are in the process of selling Your interest in it, We will cover the buyer by this policy from the time contracts are exchanged to the time of completion.
- 12.2** This will not affect either Your or Our rights and liabilities up to the date of completion of the purchase.

- 11.4** Where a claim is made under the Business Interruption section, cover under this item is not applicable.

- 12.3** We will not cover you where the buyer has more specific insurance in place.

Cover

We will cover You for Loss of Gross Rentals if Property used by You at Your Premises for the purpose of Your Business is Damaged, causing interruption or interference to Your Business. **Such Damage must occur during the Period of Insurance, within The Defined Territories and be caused by Insured Event(s) 1. to 14. applying as stated in Your Schedule which is not excluded by the Property Damage Section of this Policy.**

The most We will pay for any one claim for Damage is the Sum Insured on each item stated in Your Schedule.

Cover Extensions



- 1. Action by Police Government or Other Competent Authority**
- 1.1** The prevention or restriction of access to, or closure of, Your Premises, by any Police, Government or other competent Authority, due to an emergency event within one mile of the boundary of Your Premises that causes or threatens a danger or disturbance.
 - 1.2** The provisions of any Automatic Reinstatement will not apply to this Cover.
 - 1.3** The cover will start where the interruption or interference lasts for a period of at least 72 consecutive hours.
 - 1.4** The most We will pay for all claims is stated in Your Schedule.

- 1.5** We will not provide cover for
 - 1.5.1** action taken in controlling, preventing or suppressing the spread of any disease
 - 1.5.2** disturbance caused wholly or partly by You, or through Your misconduct, connivance, neglect or omission

YOUR OBLIGATIONS UNDER COVER EXTENSION 2.
 You must

- provide Us with details of these additional Gross Rentals as soon as possible but in any event within six months of the date of such additional rent and before the expiry of the Period of Insurance
- specifically insure such extensions with Us, from the date Our liability commenced
- pay the appropriate additional premium

- 2. Additional Gross Rentals**
- 2.1** Damage to any newly acquired or newly erected Building, and/or any alterations, additions or improvements to an insured Building(s), located anywhere within The Defined Territories.
 - 2.2** The most We will pay for any one of Your Premises is stated in Your Schedule.

- 2.3** We will not provide cover for any appreciation in value

3. Public Utilities

- 3.1** Accidental failure of Your supply of
 - 3.1.1** electricity, gas or water at the terminal ends of the utilities service provider's feed to Your Premises
 - 3.1.2** telecommunications services and internet services at the incoming line terminals or receivers at Your Premises.
- 3.2** The most We will pay for any one claim for accidental failure and for any one claim and in the Period of Insurance for failure resulting from accidental means other than Damage is stated in Your Schedule.

- 3.3** We will not provide cover for accidental failure
 - 3.3.1** caused by industrial action, the deliberate act of any supply authority or the exercise of any supply authority power to withdraw or restrict supply
 - 3.3.2** other than within The Defined Territories.
 - 3.3.3** lasting less than four consecutive hours
 - 3.3.4** lasting more than 7 consecutive days
 - 3.3.4.1** for Your supply of electricity unless the failure results from Damage to any generating sub station of Your supplier of electricity in The Defined Territories
 - 3.3.4.2** for Your supply of gas unless the failure is as result of Damage to any land based premises of Your supplier(s) of gas and any natural gas producer directly linked to Your supplier(s) of gas in The Defined Territories
 - 3.3.4.3** for Your supply of water unless the failure results from Damage to any water works or pumping station of Your supplier(s) of water in The Defined Territories
 - 3.3.5** **This will not apply in respect of accidental failure resulting from Damage to**
 - 3.3.5.1** **Your supplier's(s') generating station, sub station, water works or pumping station**
 - 3.3.5.2** **any land based premises of Your supplier(s) of gas and any natural gas producer directly linked to Your supplier**
 - 3.3.6** of telecommunications services caused by
 - 3.3.6.1** failure of any satellite
 - 3.3.6.2** lasting more than 7 consecutive days
 - 3.3.6.3** for Your supply of telecommunications unless the failure results from Damage at any land based premises of Your supplier(s) of telecommunications and internet services in The Defined Territories
 - 3.3.6.4** atmospheric or weather conditions. This does not exclude accidental failure due to Damage to telecommunications equipment caused by such conditions.
 - 3.3.7** of water supplies caused by drought or other weather conditions unless equipment has been damaged.

4. Alternative Premises

4.1 The Gross Rentals during the Indemnity Period will include Gross Rentals derived elsewhere than from Your Premises if Your Business is conducted elsewhere than at Your Premises.

5. Loss of Attraction

5.1 Damage to Property or premises within one mile of the boundary of Your Premises which causes a loss of Gross Rentals directly due to a reduction in customers visiting the area.

5.2 Any Automatic Reinstatement provision does not apply to this cover item.

5.3 The most We will pay is stated in Your Schedule.

The following definition applies to this cover item.

Indemnity Period

The period during which the results of Your Business are affected due to the accident, occurrence or discovery starting from the date Your Premises are closed or their use restricted and ending not later than the number of months stated in Your Schedule.

Maximum Indemnity Period

As stated in Your Schedule.

6. Managing Agents Premises

6.1 Damage to property of Your managing agents at their premises within The Defined Territories.

6.2 **For the purposes of this cover only, Your Premises shall include any premises occupied by Your managing agents for the purposes of their business.**

7. Prevention of Access

7.1 Damage to Buildings or other property at any location within one mile of the boundary of Your Premises, as a result of which a lease agreement for Your Premises in the course of negotiation is avoided or delayed, and the Gross Rentals received by You are reduced.

7.2 The most We will pay is stated in Your Schedule.

The following definitions apply to this cover item.

Indemnity Period

The period during which the results of Your Business are affected due to the accident, occurrence or discovery starting from the date Your Premises are closed or their use restricted and ending not later than the number of months stated in Your Schedule.

5.4 We will not provide cover for any

5.4.1 action taken in controlling, preventing or suppressing the spread of any disease

5.4.2 danger or disturbance caused wholly or partially by You, or through Your misconduct, connivance, neglect or omission

5.4.3 interruption or interference lasting less than 72 consecutive hours.

7.3 We will not provide cover for any

7.3.1 action taken in controlling, preventing or suppressing the spread of any disease

7.3.2 danger or disturbance caused wholly or partially by You, or through Your misconduct, connivance, neglect or omission

7.3.3 interruption or interference lasting less than 72 consecutive hours.

8. Specified Disease, Food Poisoning, Vermin, Pests and Defective Sanitation, Murder or Suicide

- 8.1** A Specified Disease occurring at Your Premises
- 8.2** Any person contracting an illness caused by food or drink poisoning, which is directly attributable to food or drink supplied from Your Premises
- 8.3** The discovery of an organism at Your Premises which is likely to result in any person contracting an illness caused by food or drink poisoning or a Specified Disease
- 8.4** The discovery of vermin or pests at Your Premises
- 8.5** Any accident causing defects in the drains or other sanitary arrangements, at Your Premises
- 8.6** Any occurrence of murder or suicide at Your Premises which restricts the use of or results in closure of Your Premises on the order or advice of the competent authority and directly results in a reduction in the Gross Rentals as insured by this Section of Your Business
- 8.7** The provisions of any Automatic Reinstatement Clause do not apply in respect of this Cover.
- 8.8** The most We will pay is stated in Your Schedule.
- 8.9** For the purposes of this cover, Specified Disease means any of the following diseases contracted by any person
 - 8.9.1** Acute encephalitis, Acute polymyelitis, Anthrax, Chicken Pox, Cholera, Diphtheria, Dysentery, Erysipeloid, Legionellosis, Legionnaires Disease, Leprosy, Leptospirosis, Lyme Disease, Measles, Meningitis, Meningococcal septicaemia, Mumps, Ophthalmia neonatorum, Paratyphoid Fever, Puerperal fever, Rabies, Relapsing fevers, Rubella, Scarlet fever, Tetanus, Toxoplasmosis, Tuberculosis, Typhoid fever, Typhus fever, Viral hepatitis or Whooping Cough.

The following definitions apply to this cover item.

Indemnity Period

The period during which the results of Your Business are affected due to the accident, occurrence or discovery starting from the date Your Premises are closed or their use restricted and ending not later than the number of months stated in Your Schedule.

Maximum Indemnity Period

As stated in Your Schedule.

- 8.10** We will not provide cover for any
 - 8.10.1** costs incurred in cleaning, repair, replacement, recall or checking of property
 - 8.10.2** interruption or interference lasting less than 72 hours.

If You have a claim

YOUR OBLIGATIONS UNDER THIS SECTION



- You must take reasonable action to minimise any interruption of, or interference with, Your Business, or to prevent or reduce the loss.
- At Your expense, you must provide Us with
 1. a written claim and any details of other insurances which cover the Damage or resulting loss. This has to be provided within the 30 days following the end of the Indemnity Period, or any further time we may allow.
 2. books, records and documents We require to assess Your claim
- If You fail to comply with this condition, any payments on account We have already made will have to be repaid by You.



1. Basis of Settlement

- 1.1** This insurance is limited to loss of Gross Rentals and/or increase in cost of working arising out of interruption of or interference with Your Business, resulting from Damage occurring during the Period of Insurance, at Your Premises.
- 1.2** We will pay
- 1.2.1** in respect of loss of Gross Rentals, the amount by which, due to the Damage, the Standard Gross Rentals exceed the Gross Rentals during the Indemnity Period
- 1.2.2** in respect of increase in cost of working, any additional expense You necessarily incur solely to prevent or limit a reduction in Gross Rentals during the Indemnity Period which, but for such additional expense, would have taken place due to the Damage. We will not pay more than the reduction avoided by the expenditure less any savings during the Indemnity Period in business charges or expenses, payable out of Gross Rentals, which reduce or cease due to the Damage.
- 1.3** If at the time of the Damage the Sum Insured is less than the Annual Gross Rentals proportionately increased where the Maximum Indemnity Period exceeds 12 months, You will be Your own insurer for the difference and bear a rateable share of the loss

2. Value Added Tax

- 2.1** All terms in this Section exclude Value Added Tax to the extent that You are accountable to the Tax Authorities for Value Added Tax

3. Subrogation

- 3.1** We will waive any rights, remedies or relief, following a claim, where We may be entitled by subrogation against any
 - 3.1.1** company (as defined in the relevant legislation current at the time of Damage)
 - 3.1.1.1** whose relationship to You is either a parent or subsidiary
 - 3.1.1.2** which is a subsidiary of a parent company of which You are a subsidiary
 - 3.1.2** tenant or lessee of Yours provided that
 - 3.1.2.1** the tenant or lessee contributes to the cost of insuring the Property Insured against the event which caused the Damage
 - 3.1.2.2** the Damage did not result from a criminal, fraudulent or malicious act of the tenant or lessee

4. Auditors and Professional Accountants and Legal Fees

- 4.1** We will pay reasonable charges incurred by Your auditors, professional accountants and solicitors for
 - 4.1.1** producing information We require to investigate any claim and confirming the information is in accordance with Your business books
 - 4.1.2** determining Your contractual rights under any rent cessor clause or insurance break clause contained in the lease
- 4.2** The most We will pay for any claim, including auditors', professional accountants' and solicitors' charges is the Sum Insured stated in the Business Interruption section of Your Schedule.

5. Automatic Reinstatement

- 5.1** The Sums Insured stated in Your Schedule will not be reduced by the amount of any claim unless We or You give written notice to the contrary. However, You must pay any additional premium required to reinstate the Sum Insured.

6. Buildings Awaiting Sale

- 6.1** We will cover You if the sale of Building(s), forming part of the Property Insured, is cancelled or delayed as a result of Damage, where You have
 - 6.1.1** contracted to sell
 - 6.1.2** accepted an offer in writing to purchase the interest in the Building(s) subject to contract.
- 6.2** We will pay
 - 6.2.1** the interest payable by You on capital borrowed which, but for the Damage, would be available from the proceeds of the sale for investment in Your Business
 - 6.2.2** the additional interest payable by You on amounts borrowed at a rate of interest not exceeding 2% above the prevailing Bank of England base rate
 - 6.2.3** the investment interest lost by You on any proceeds of the sale (after the deduction of any capital borrowed as detailed in 6.2.2 above).
- 6.3 Indemnity Period**

The period during which the results of Your Business are affected due to the Damage, beginning with the date on which, but for the Damage, the building would have been sold and ending with the date of completion or a maximum period of 6 months if earlier.

- 4.3** We will not pay for charges incurred under items 4.1.1 and 4.1.2 for any other purposes in the preparation of a claim.

- 6.4** We will not provide cover if You do not make all reasonable efforts to complete the sale as soon as possible following the Damage.

7. Loss of Investment Income on Late Payment of Gross Rentals

7.1 If as a result of Damage We are covering You for Loss of Gross Rentals, and the payment by Us to You is made later than the date on which You would normally have expected to receive rent from a lessee, We will pay a further amount representing the investment interest lost to You during the delay period.



8. Payments on Account – Rent

8.1 Claim payments on account may be made to You during the Indemnity Period if required.



Combined Property Damage and Business Interruption Exceptions

Outlined below is what We will not make payment for under both the Property Damage Section and the Business Interruption Section.

We will not provide cover for:

Property Damage and Business Interruption



1. Damage caused by the deliberate act of a supply undertaking in withholding the supply of water, gas, electricity, fuel or telecommunications services.

1.1 However, We will provide cover to You in respect of

1.1.1 such Damage which itself results from a cause not otherwise excluded

1.1.2 subsequent Damage which is not otherwise excluded

2. Damage to the Property Insured caused by or consisting of

2.1 an existing or hidden defect

2.2 faulty or defective design or materials used in its construction

2.3 operating error or omission by You or any of Your Employees

2.4 However, We will pay for any subsequent Damage which results from a cause not otherwise excluded

3. Damage to the Property Insured caused by

3.1 subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or escape of water from any tank, apparatus or pipe. **This applies to Building(s) only.**

3.1.1 Unless Subsidence cover is shown in Your Schedule

4. acts of fraud or dishonesty

4.1 disappearance, unexplained or inventory shortage or misfiling, clerical error or misplacing of information

5. Damage to the Property Insured

5.1 resulting from the Property Insured undergoing any process of production or packaging, treatment, testing or commissioning, servicing or repair.

5.2 However, We will pay for such Damage if it is caused by fire or explosion.

6. Damage more specifically insured by You or on Your behalf

7. Damage

7.1 insured by any marine policy

7.2 which would be insured under any marine policy if this policy did not exist

7.3 However, We will cover You for Damage not otherwise excluded. The most We will pay is the sum beyond the amount which would have been payable under the marine policy, had the insurance not existed.

8. War

- 8.1** Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event
 - 8.1.1** war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, mutiny or military uprising, martial law
 - 8.1.2** nationalisation, confiscation, requisition, seizure, damage or destruction by or by order of any government or any local or public authority, and
 - 8.1.3** any action taken in controlling, preventing, suppressing or in any way relating to 8.1.1 and/or 8.1.2 above.

- 8.2** However, Exceptions 8.1.2 and 8.1.3 will not apply in respect of Damage to the Property Insured caused by or resulting from the detonation of munitions of war or parts thereof, at or within one mile of the boundary of Your Premises, provided that the presence of such munitions does not result from a state of war current at the time of the Damage.

9. Radioactivity

- 9.1** Loss or destruction of or damage to any property, any loss or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - 9.1.1** ionising radiations or contamination by radioactivity from nuclear fuel or from nuclear waste from the combustion of nuclear fuel
 - 9.1.2** the radioactive, toxic, explosive or other hazardous or contaminating properties of any Nuclear Installation, reactor or other nuclear assembly or nuclear component thereof
 - 9.1.3** the use of any weapon or device
 - 9.1.3.1** dispersing radioactive material and/or ionising radiation, or
 - 9.1.3.2** using atomic or nuclear fission and/or fusion or other like reaction
 - 9.1.4** the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this will not apply in respect of radioactive isotopes at Your Premises (other than nuclear fuel or nuclear waste) used in the course of Your Business for the purposes for which they were intended.

10.	Terrorism
10.1	Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following, regardless of any other sequence to the loss
10.1.1	Terrorism
10.1.2	civil commotion in Northern Ireland
10.1.3	any action taken in controlling, preventing, suppressing or in any way relating to 10.1.1 and 10.1.2 above.
10.2	For the purposes of this Exception Terrorism means
10.2.1	in respect of Damage occurring in England, Wales and Scotland only (but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Isle of Man or the Channel Islands), acts of persons acting on behalf of or in conjunction with any organisation which carries out activities directed towards overthrowing or influencing by force or violence of HM Government in the United Kingdom or any other government de jure or de facto, caused or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes
10.2.2	In respect of Damage occurring in any territory not specified in 10.2.1 above, any act or actions caused by or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes including but not limited to
10.2.2.1	the use of threat of force and/or violence and/or
10.2.2.2	harm or damage to life or to property (or the threat of such harm or damage), including but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means
10.3	In any action, suit or other proceedings where We allege that any Damage results from Terrorism and is not covered by this Section, the burden of proving that such Damage is covered under this Section will be upon You.
10.4	Special Provision – Terrorism Subject otherwise to the terms, conditions and exceptions of the policy, exceptions 10.1.1 and 10.1.3 (in so far as it relates to 10.1.1) above will not apply to the Property Damage or Loss of Rent or Alternative Accommodation Sections in respect of flats and houses insured in the name of an individual who does not own such property in the Business of a sole trader, but provided that exceptions 10.1.1 and 10.1.3 shall apply to such property in respect of harm or damage to life or property (or the threat of such harm or damage) by nuclear and/or chemical and/or biological and/or radiological means.



11. Data Recognition

11.1 Any claim which arises directly or indirectly from or consists of the failure or inability of any

11.1.1 electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunications equipment or systems, or any similar device, whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date

11.1.2 media or systems used in connection with anything referred to in 11.1.1 above, whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date.

11.2 Items 11.1.1 and 11.1.2 above include without any limitation the failure or inability to recognise, capture, save, retain or restore and/or to correctly manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of

11.2.1 recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time

11.2.2 the operation of any command or logic which has been programmed or incorporated into anything referred to in 11.1.1 and 11.1.2 above.

11.3 Definition

The following definition applies to this exception

Defined Contingency

fire, lightning, explosion, aircraft and other aerial and/or spatial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

12. Damage to

12.1 china, earthenware, marble or other fragile objects which do not form part of the structure of the Buildings or its fixtures and fittings.

12.2 any building or structure caused by its own cracking or collapse.

13. Damage to

13.1 property in the course of construction including materials for use in the construction

13.2 livestock, growing crops or trees

13.3 vehicles licensed for road use including accessories on or attached to them

13.4 caravans, trailers, railway locomotives, rolling stock, watercraft or aircraft

13.5 lands, roads, pavements, piers, jetties, bridges, culverts or excavations.

11.4 However, We will not exclude any claim for subsequent loss or destruction of or Damage to any property or consequential loss which itself results from a Defined Contingency but only to the extent that such claim would otherwise be insured.

12.2.1 However, We will pay for such Damage if it is caused by Insured Event (1) - (10) and is not otherwise excluded.

- 14.** Loss of Data
- 14.1** any Damage to Computer and Electronic Equipment or failure resulting directly or indirectly from, or in connection with
 - 14.1.1** Virus or Similar Mechanism
 - 14.1.2** Denial of Service Attack
 - 14.1.3** unauthorised access to or use of Computer or Electronic Equipment

- 15.** Damage to grounds or landscaping
 - 15.1** for the cost of moving soil other than as necessary for surface preparation
 - 15.2** for the failure of trees, shrubs, plants or turf to become established or for seeds to germinate
 - 15.3** caused by disease, infection or application of chemicals

14.2 However, We will pay for subsequent Damage if it is caused by Insured Event (1) - (10) or (12) and is not otherwise excluded.

Business Interruption Only

In addition to the items shown in the "Combined Property Damage and Business Interruption Exception" section, the following outlines what We will not make payment for under the Business Interruption Section.

We will not provide cover for:



1. Alteration
 - 1.1 We will not provide cover under this Section for any Policyholder that
 - 1.1.1 agrees a composition or arrangement with creditors
 - 1.1.2 agrees a proposal for a voluntary arrangement for a composition of debts or a scheme of arrangement approved in accordance with the Insolvency Act 1986 (or any successor act)
 - 1.1.3 has an application made under the Insolvency Act 1986 (or any successor act) to the court for the appointment of an administrator
 - 1.1.4 has a winding up order made or a resolution for voluntary winding up passed (except for the purposes of amalgamation or reconstruction), or has a provisional liquidator, receiver, or receiver and manager of Your Business duly appointed
 - 1.1.5 has an administrative receiver, as defined in the Insolvency Act 1986 (or any successor act), appointed or has possession taken by or on behalf of the holders of any debentures secured by floating charge or of any property comprised in or subject to the floating charge.
 - 1.2 We will not provide cover under this Section if Your interest ceases otherwise than by Your death.

2. We will not provide cover for erasure or distortion of Data

- 1.3 **However, We will provide cover to You if We agree otherwise in writing.**

- 2.1 Unless caused by Damage to the equipment on or in which the Data is processed or recorded.

Cover

1. We will cover You for a Covered Loss during the Period of Insurance subject to the provisions set out below.
2. The most We will pay in any one Period of Insurance will not exceed the limit of liability or Sum Insured for each of the Heads of Cover specified in the Section of this policy.
3. In any action, suit or proceedings where We allege that any loss is not covered by this Section, You must prove that the loss is covered.
4. This Section is subject to all the Definitions, Conditions and Clauses of the Sections where the Heads of Cover are insured. If there is conflict between this Section and the rest of the policy, this Section will prevail

Exceptions

The following outlines what We will not make payment for under this Section.

We will not provide cover for any losses whatsoever

1. occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power
2. unless and until the Treasury issues a certificate certifying the event or events in question to have been an Act of Terrorism, or, in the event of the Treasury refusing to issue such a certificate, a tribunal formed following reference by Pool Reinsurance Company Limited or the Treasury determines the event or events in question to have been an Act of Terrorism.
3. directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from
 - 3.1 in each case whether Your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack
 - 3.1.1 damage to or the destruction of any Computer System; or
 - 3.1.2 any alteration, modification, distortion, erasure or corruption of Data;

Proviso to Exception 3

1. Covered Loss otherwise falling within Exception 3 will not be treated as excluded by Exception 3 solely to the extent that such Covered Loss:
 - 1.1 results directly (or, solely as regards 1.2.3 below, indirectly) from
 - 1.1.1 fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system),
 - 1.1.2 impact of aircraft or any aerial devices or articles dropped from them,
 - 1.1.3 impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such vessel or vehicle,
 - 1.1.4 destruction of, damage to or movement of buildings or structures, plant or machinery other than any Computer System; and
 - 1.2 comprises:
 - 1.2.1 the cost of reinstatement, replacement or repair in respect of damage to or destruction of Property insured under any of the Heads of Cover; or
 - 1.2.2 the amount of business interruption loss suffered directly by You by way of loss of or reduction in profits, revenue or turnover or increased cost of working and not by way of liability to any third party as a direct result of either damage to or destruction of Property insured under any of the Heads of Cover or as a direct result of denial, prevention or hindrance of access to or use of the Property insured under any of the Heads of Cover by reason of an Act of Terrorism causing damage to other Property within one mile of the Property insured under any of the Heads of Cover to which access is affected; or
 - 1.2.3 the amount of loss caused by the cancellation, abandonment, postponement, interruption, curtailment or relocation of an event as a result of damage to or destruction of Property and any additional costs or charges reasonably and necessarily paid by You to avoid or diminish such loss; and
 - 1.3 is not proximately caused by an Act of Terrorism in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

- 2.** For the purposes of this Proviso Property shall (additionally to those exclusions in the definition of Property below) exclude
 - 2.1** any money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatever, including anything referred to in the definition of "Money" as set out in this policy; and
 - 2.2** any Data.
- 3.** Notwithstanding the exclusion of Data from Property, to the extent that damage to or destruction of Property within the meaning of sub-paragraph 1.2 above indirectly results from any alteration, modification, distortion, erasure or corruption of Data, because the occurrence of one or more of the matters referred to in sub-paragraph 1.1 above results directly or indirectly from any alteration, modification, distortion erasure or corruption of Data, that shall not prevent cost or business interruption loss directly resulting from damage to or destruction of such Property and otherwise falling within sub-paragraphs 1.1 and 1.2 above from being recoverable under this Section.
- 3.1** In no other circumstances, however, will any loss or losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of Data be recoverable under this Section.



Employers' Liability

Cover

We will cover The Insured's legal liability to pay Compensation and Costs and Expenses in respect of Bodily Injury sustained by any Employee arising out of and in the course of employment by You in Your Business during the Period of Insurance and within The Territorial Limits.

The most We will pay is the Cover Limit.

Cover Extensions



1. Additional Activities of Your Business includes

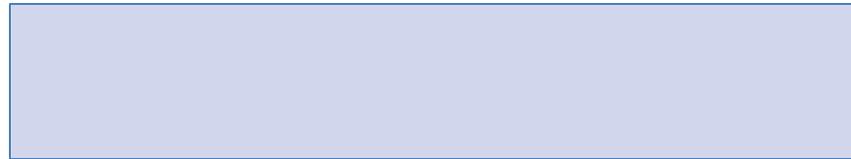
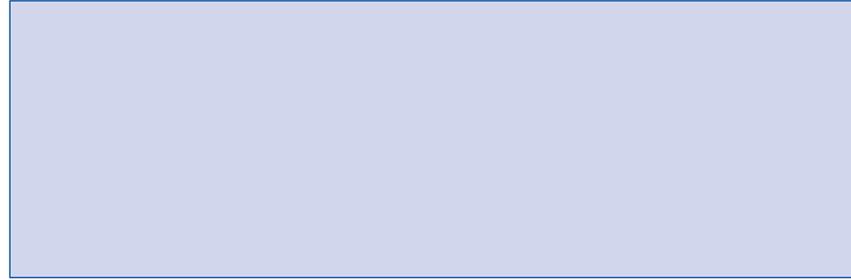
- 1.1 ownership, use and upkeep of Your Premises
- 1.2 upkeep of vehicles and plant which are owned and used by You
- 1.3 canteen, social, sports, educational and welfare organisations for the benefit of any Employee
- 1.4 Your first aid, fire, security and ambulance services
- 1.5 Your participation in exhibitions
- 1.6 private work by any Employee, with Your prior consent, for You or any Director or Employee of Yours.

2. Cross Liabilities

- 2.1 We will cover each party named as The Policyholder in Your Schedule as if a separate policy had been issued to each.
- 2.2 The most We will pay is the Cover Limit regardless of the number of parties claiming to be insured.

3. Legal Expenses Arising from Health and Safety Legislation

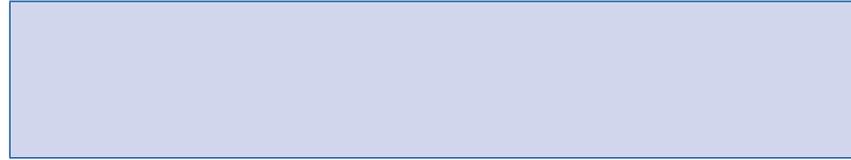
- 3.1 We will cover The Insured for any health and safety inquiry or criminal proceedings arising from any breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978.
- 3.2 Cover is limited to
 - 3.2.1 legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
 - 3.2.2 prosecution costs awarded against The Insured.



- 3.3 We will not provide cover
 - 3.3.1 unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within The Defined Territories and in connection with Your Business
 - 3.3.2 for proceedings relating to the health and safety of any person other than an Employee
 - 3.3.3 where cover is provided by another insurance policy.

4. Payment for Court Attendance

- 4.1 We will pay for You, or any director, partner or Employee of Yours to attend court, at Our request, as a witness in connection with a claim which You are entitled to cover for.
- 4.2 The most We will pay per day for each director or partner or Employee is stated in Your Schedule.



5. Unsatisfied Court Judgments

5.1 We will, at Your request, pay costs and damages to any of Your Employees or their personal representatives, which remain unpaid six months after the date a judgment for Bodily Injury to the Employee was obtained against another party domiciled in The Defined Territories

5.2 Payment will only be made where

5.2.1 the Bodily Injury was caused in the course of Your Business and during the Period of Insurance.

5.2.2 the judgment was made in a court in The Defined Territories.

5.2.3 there is no appeal outstanding to the judgment

5.2.4 the Employee or their personal representative assigns the judgment debt to Us.

6. Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007

6.1 We will cover You for criminal proceedings arising from any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007.

6.2 Cover is limited to

6.2.1 legal fees and expenses You incur with Our written consent for defending proceedings, including appeals

6.2.2 prosecution costs awarded against You.

6.3 We will not cover You

6.3.1 unless the proceedings relate to an actual or alleged offence committed during the Period of Insurance within The Defined Territories and in connection with Your Business.

6.3.2 for proceedings which result from any deliberate act or omission by You or which relate to any person other than an Employee

6.3.3 for any fines, remedial or publicity orders, or any steps required to be taken by such orders.

6.3.4 where cover is provided by another insurance policy

7. Contractual Liability

7.1 We will cover the legal liability of The Insured(s) for accidental Bodily Injury imposed on You solely by the terms of any agreement, provided that the conduct and control of any claim is assigned to Us

7.2 We will not provide cover for any agreement relating to the performance of work outside The Defined Territories.

Exceptions

The following outlines what We will not make payment for under this Section.

We will not provide cover for



1. work in or on and travel to, from or within any offshore support vessel, accommodation, exploration, drilling or production rig or platform.

2. Bodily Injury sustained by any Employee when such person is carried in or upon, entering or getting into, or alighting from, a vehicle, where any road traffic legislation requires insurance or security

3. death or disablement, any loss or expense whatsoever, any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from

3.1 ionising radiations or contamination by radioactivity from nuclear fuel or from nuclear waste from the combustion of nuclear fuel

3.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

3.3 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter but this will not apply in respect of radioactive isotopes at Your Premises (other than nuclear fuel or nuclear waste) used in the course of Your Business for the purposes for which they were intended

3.4 However, 3.1 and 3.2 only apply when You, under a contract or agreement, have undertaken to indemnify another or assume the liability of another party.

4. liquidated damages, penalty clauses, fines, aggravated, restitutionary punitive or exemplary damages, or any other additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages.

5. any consequence whatsoever resulting directly or indirectly from or in connection with Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism, regardless of any other contributory cause or event, except as stated in Special Provision - Terrorism below.

5.1 In any action, suit or other proceedings where We allege that any consequence whatsoever resulting directly or indirectly from or in connection with Terrorism, or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism, regardless of any other contributory cause or event, is not covered under this Section, You will have to prove that any such consequence is covered (or is covered beyond that limit of liability) under this Section.

5.2 **Special Provision - Terrorism**
Subject otherwise to the terms of the policy, the above exclusions will not apply to the Employers Liability Section, but the Cover Limit for the purpose of this Special Provision is limited to £5,000,000 including Costs and Expenses.

If You have a claim



1. Our Right of Recovery
 - 1.1. This cover is provided in accordance with the provisions of any law relating to the compulsory insurance of liability to Employees in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.
 - 1.2 **If, by any such law, We are required to pay a claim which is excluded under Your policy, You will have to repay to Us all sums paid by Us under such claim.**



Cover

We will cover The Insured's legal liability to pay Compensation and Costs and Expenses incurred as a result of accidental Personal Injury, Damage to Property, obstruction, trespass, nuisance or interference with any right of way, air, light or water, which arises in connection with Your Business, and which happens during the Period of Insurance and within The Territorial Limits.

The most We will pay is the Cover Limit plus any Costs and Expenses.

For any claim brought in Canada, the United States of America or any territory within its jurisdiction, the most We will pay, inclusive of Costs and Expenses, is the Cover Limit.

Cover Extensions



1. Additional Activities of Your Business includes

- 1.1 ownership, use and upkeep of Your Premises, including repairs or minor structural alterations which are exempt from any regulatory body, agency or local authority and carried out by independent contractors.
- 1.2 upkeep of vehicles and plant which are owned and used by You.
- 1.3 canteen, social, sports, educational and welfare organisations for the benefit of any Employee
- 1.4 Your first aid, fire, security and ambulance services
- 1.5 Your participation in exhibitions
- 1.6 private work by any Employee, with Your prior consent, for You or any Director or Employee of Yours.

2. Cross Liabilities

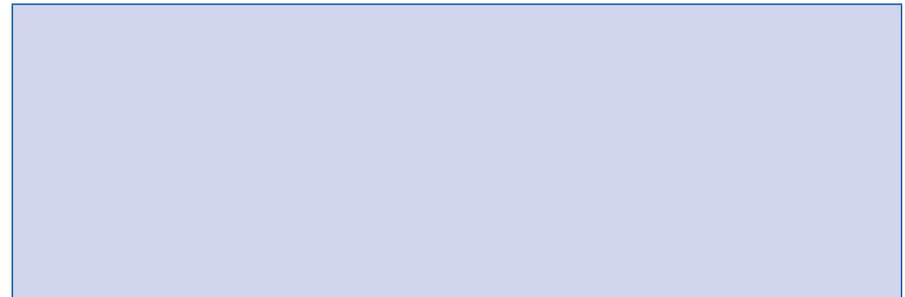
- 2.1 We will cover each party named as The Policyholder in Your Schedule as if a separate policy had been issued to each
- 2.2 The most We will pay is the Cover Limit regardless of the number of parties claiming to be covered.

3. Defective Premises

- 3.1 We will cover, in connection with any premises which You previously owned or occupied for the purposes of Your Business, Your legal liability for accidental Bodily Injury or Damage to Property arising under the
 - 3.1.1 Defective Premises Act 1972
 - 3.1.2 Defective Premises (Northern Ireland) Order 1975 or the Defective Premises (Landlord's Liability) Act (Northern Ireland) 2001.

4. Legal Expenses Arising from Health and Safety Legislation

- 4.1 We will cover The Insured for any health and safety inquiry or criminal proceedings arising from any breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978.
- 4.2 Cover is limited to
 - 4.2.1 legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
 - 4.2.2 prosecution costs awarded against The Insured.



3.2 We will not provide cover for the cost of rectifying any defect or alleged defect in such premises.

- 4.3 We will not provide cover
 - 4.3.1 unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within The Defined Territories in the course of Your Business
 - 4.3.2 for proceedings relating to the health and safety of any Employee, or as a result of any deliberate act or omission by You.
 - 4.3.3 where cover is provided by another insurance policy

5. Hired or Rented Premises
5.1 We will cover The Insured's legal liability as a result of accidental Damage to premises (including fixtures and fittings) within The Defined Territories which You hire, rent or are loaned in connection with Your Business.

6. Motor Contingent Liability
6.1 We will cover The Insured's legal liability as a result of accidental Bodily Injury and Damage to Property arising out of the use of any vehicle or trailer attached thereto which is being used in connection with Your Business and in The Defined Territories, but which is not
6.1.1 owned, leased, hired or rented to You
6.1.2 provided by You

7. Legal Expenses arising from Corporate Manslaughter and Corporate Homicide Act 2007
7.1 We will cover You for criminal proceedings arising from any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007.
7.2 Cover is limited to
7.2.1 legal fees and expenses You incur with Our written consent for defending proceedings, including appeals
7.2.2 prosecution costs awarded against You.

8. Contractual Liability
8.1 We will cover the legal liability of The Insured for accidental Bodily Injury or Damage to Property imposed on You solely by the terms of any agreement, provided that the conduct and control of any claim is assigned to Us.

9. Payment for Court Attendance
9.1 We will pay for You, or any director, partner or Employee of Yours to attend court, at Our request, as a witness in connection with a claim which The Insured is entitled to cover for.
9.2 The most We will pay per day for each director or partner Employee is stated in Your Schedule.

5.2 We will not provide cover for
5.2.1 the first £250 of Compensation and Costs and Expenses.
This does not apply to Damage caused by fire or explosion.
5.2.2 liability imposed on The Insured solely by the terms of the hiring or renting agreement
5.2.3 Damage caused by fire or any other peril against which the hiring or renting agreement specifies that insurance is taken out by The Insured.

6.2 We will not provide cover
6.2.1 for Damage to the vehicle or goods carried in or on the vehicle
6.2.2 while the vehicle is being driven by You or by a person who, to Your knowledge or that of Your representatives, does not hold a licence to drive the vehicle.
However, cover will apply if such person has previously held, and is not disqualified from holding or obtaining, such a licence
6.2.3 if cover is provided by another insurance policy.

7.3 We will not provide cover
7.3.1 unless the proceedings relate to an actual or alleged offence committed during the Period of Insurance within The Defined Territories and in connection with Your Business
7.3.2 for proceedings which result from any deliberate act or omission by You or which relate to any Employee
7.3.3 for any fines, remedial or publicity orders, or any steps required to be taken by such orders
7.3.4 where cover is provided by another insurance policy.

8.2 We will not provide cover for any agreement relating to the performance of work outside of The Defined Territories.

10. Data Protection

- 10.1** If proceedings are brought against The Insured under Section 13 of the Data Protection Act 1998 or under Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing, We will cover The Insured for
 - 10.1.1** legal fees and defence costs
 - 10.1.2** legal liability for Compensation to an individual who is the subject of personal data The Insured holds and who suffers material or non-material Damage caused by
 - 10.1.2.1** inaccuracy of data
 - 10.1.2.2** loss of the data
 - 10.1.2.3** unauthorised destruction or disclosure of the data
- 10.2** The most We will pay for all claims occurring during any one Period of Insurance is stated in Your Schedule.

11. Employees' and Visitors' Personal Belongings

- 11.1** We will cover The Insured's legal liability for accidental Damage to Employees' and visitors' vehicles and personal belongings which are in the custody or control of The Insured.

12. Buildings Temporarily Occupied

- 12.1** We will cover The Insured's legal liability for accidental Damage to premises (and their contents) temporarily occupied by The Insured for the purpose of carrying out Your Business.

13. Legal Expenses Arising from Consumer Protection Act 1987 and Food Safety Act 1990

- 13.1** We will cover The Insured for criminal proceedings arising from any breach of Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990.
- 13.2** Cover is limited to
 - 13.2.1** legal fees and expenses incurred with Our written consent for defending proceedings, including appeals
 - 13.2.2** costs of prosecution awarded against The Insured.

10.3 We will not provide cover for

- 10.3.1** Personal Injury other than as provided by this cover
- 10.3.2** Damage to Property
- 10.3.3** fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement of breach of contract, injurious falsehood or breach of confidence
- 10.3.4** libel, slander or defamation
- 10.3.5** consequential losses
- 10.3.6** liability
 - 10.3.6.1** as a result of You having authorised the destruction or disclosure of the data
 - 10.3.6.2** which could reasonably have been expected to arise as a result of any other deliberate act or omission by You
 - 10.3.6.3** arising solely by the terms of any agreement
 - 10.3.6.4** for liquidated damages or under any penalty clause
- 10.3.7** any fine or statutory payment
- 10.3.8** legal costs or expenses or financial losses in respect of any order for rectification or erasure of data or requiring that data to be supplemented by any other statements
- 10.3.9** proceedings relating to Compensation for any Employee if the Employers' Liability Section of this policy is not in force.

11.2 We will not provide cover where this Property is

- 11.2.1** loaned, leased, hired or rented to The Insured
- 11.2.2** stored for a fee or other consideration by The Insured
- 11.2.3** in the custody or control of The Insured for the purposes of being worked upon.

12.2 We will not cover Damage to

- 12.2.1** premises and their contents which You own or which are loaned, leased, hired or rented to The Insured or any other party who is carrying out work on Your behalf
- 12.2.2** The Works.

13.3 We will not cover You

- 13.3.1** unless the proceedings relate to an actual or alleged act, omission or incident committed during the Period of Insurance within The Defined Territories and in connection with Your Business.
- 13.3.2** for proceedings which result from any deliberate act or omission by You.
- 13.3.3** where indemnity is provided by another insurance policy.

14. Financial Loss – Property Owners

- 14.1** We will cover The Insured's legal liability for Financial Loss incurred as a direct result of the failure to provide any Property or service in connection with Property Insured as detailed under the Property Damage Section of this policy.
- 14.2** The most We will pay including Costs and Expenses for all claims made against The Insured in any one Period of Insurance is stated in Your Schedule.
- 14.3** **This cover only applies to claims made against The Insured whilst this cover is in force, or within 30 days of its expiry.**

14.4 We will not provide cover

- 14.4.1** for Financial Loss as a result of
 - 14.4.1.1** circumstances which, at inception of this Property Owners Liability Section, The Insured knew or ought to have known about and which were likely to give rise to a claim
 - 14.4.1.2** fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement of breach of contract or injurious falsehood
 - 14.4.1.3** passing off or infringement of any trademark, trade name, merchandise mark, registered design, copyright or patent right
 - 14.4.1.4** libel, slander or defamation.
 - 14.4.1.5** liability under the Data Protection Act 1998 or the General Data Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing.
 - 14.4.1.6** any reduction in value of any Property
 - 14.4.1.7** the failure or partial failure of any managing agent to fulfil their obligations under any contract.
 - 14.4.1.8** any consequence whatsoever directly or indirectly caused by or contributed to or arising from the presence or the release of Asbestos including any product containing Asbestos
- 14.4.2** for the first 5% or £1,000, whichever is the greater, of Compensation or Costs and Expenses for each and every loss.

15. Overseas Personal Liability

- 15.1** We will cover You and, at Your request, any director, partner or Employee of Yours in respect of legal liability for accidental Bodily Injury or Damage to Property incurred in a personal capacity whilst such persons are temporarily outside The Defined Territories in connection with Your Business.
- 15.1.1** We will also cover any accompanying spouse and children.
- 15.1.2** Where You are an individual the cover will also apply to Your personal liability whilst away from Your Premises in connection with Your Business but within The Defined Territories.

15.2 We will not provide cover if cover is provided under another insurance policy, or where liability arises from

- 15.2.1** any agreement unless liability would have existed otherwise
- 15.2.2** ownership or occupation of land or Buildings
- 15.2.3** the carrying on of any trade or profession
- 15.2.4** ownership, possession or use of wild animals, firearms (other than sporting guns), mechanically propelled vehicles, aircraft or watercraft.

16. Suspension of Cover

- 16.1** We may, at any reasonable time, inspect any property and if any defect or danger is identified, We may suspend all Our liability which might arise from such defect or danger. We will notify You in writing if this is the case.

17. Environmental Statutory Clean Up Costs

- 17.1** We will provide cover for the cost of carrying out Remediation, and/or paying for Clean Up Costs following a lawful notice or demand served upon The Insured under any environmental protection legislation in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man by any Enforcing Authority provided that the cost or costs arise from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance.
- 17.2** All Pollution or Contamination which arises out of one incident will be deemed to have happened at the time such incident takes place.
- 17.3** The most We will pay, as part of the Cover Limit stated in Your Schedule including Costs and Expenses, for all events in any one Period of Insurance is £100,000.

DEFINITIONS

For the purposes of this cover item, the following definitions apply:

Clean Up Costs

Costs of Remediation

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Remediation

Remedying the effects of Pollution or Contamination as lawfully required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time Remediation commences and shall include the testing for or monitoring of Pollution or Contamination.

- 17.4** We will not provide cover
- 17.4.1** for any work (whether preventive or otherwise) in respect of property
- 17.4.1.1** which You own or which is loaned, leased, hired or rented to The Insured
- 17.4.1.2** which is held in trust or in the custody or control of The Insured or any other party who is carrying out work on Your behalf
- 17.4.1.3** which requires to be insured under the terms of Clause 6.5.1. of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions
- 17.4.2** for any work involving the reinstatement or reintroduction of flora or fauna
- 17.4.3** for any fines or penalties
- 17.4.4** for any Complementary or Compensatory Remediation as defined by the Environmental Damage (Prevention and Remediation) Regulations 2009 or any successor and/or amending legislation
- 17.4.5** for costs of preventing any imminent threat of environmental damage where such costs are incurred in the absence of Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
- 17.4.6** for costs of achieving any improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
- 17.4.7** where cover is provided by another insurance policy.



YOUR OBLIGATION UNDER COVER EXTENSION 18.

You must ensure that in connection with any premises owned, hired or rented by You that You comply with the Health and Safety Executive Approved Code of Practice – The control of legionella bacteria in water systems Ref ISBN 0-7176-1772-6 or any amending Code of Practice.

18. Legionella

- 18.1** We will provide cover for Pollution or Contamination caused by the discharge, dispersal, release or escape of legionella bacteria from premises owned, hired or rented by The Insured where the Pollution and Contamination is not caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place.
- 18.2** The most We will pay, including Costs and Expenses, for all events in any one Period of Insurance, is £1,000,000.
- 18.3** This cover only applies to claims made against You during the currency of this cover item or within 30 days of its expiry.
- 18.4** If We do not offer The Insured renewal of the cover provided by this item, We will cover The Insured for any occurrence happening during the currency of this cover item and before the expiry of the last Period of Insurance provided that
- 18.4.1** claims are made in writing within 90 days of the last Period of Insurance
- 18.4.2** You exercise the right granted by this Clause no later than 30 days after the last Period of Insurance
- 18.4.3** You pay the premium required by Us, which shall not exceed 20% of the annual premium, or pro rata equivalent, applicable to the last Period of Insurance
- 18.4.4** the most We will pay, including Costs and Expenses, in respect of all claims made against You during the last Period of Insurance and within the amount of days shown in 18.4.1 is £1,000,000.

- 18.5** We will not provide cover for any
- 18.5.1** occurrence happening before the inception date of this cover item under this policy
- 18.5.2** agreement unless liability would have existed otherwise.

Exceptions

The following outlines what We will not make payment for under this Section.

We will not provide cover for



1. Personal Injury to any Employee arising out of and in the course of employment by You in Your Business

2. the ownership, possession or use by, or on behalf of, The Insured of any

2.1 aircraft, aerial device or hovercraft

2.2 watercraft exceeding 8 metres in length

2.3 motor vehicle or trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation.

2.4 This does not apply to the circumstances described under Cover Item 6. – Motor Contingent Liability, or to the loading or unloading of any such vehicle, trailer or plant where cover is not provided by another insurance policy.

3. Damage to Property which

3.1 You own or which is loaned, leased, hired or rented to The Insured

3.2 is held in trust or in the custody or control of The Insured or any other party who is carrying out work on Your behalf.

3.3 requires to be insured under the terms of Clause 6.5.1 of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.

3.2.1 This does not apply in the circumstances described under the following covers

3.2.1.1 Hired or Rented Premises

3.2.1.2 Employees' and Visitors' Personal Belongings

3.2.1.3 Buildings Temporarily Occupied

4. Damage to, or the cost incurred by anyone in repairing, removing, replacing, reapplying, rectifying or reinstating The Works or Products Supplied.

4.1 This does not apply to Products Supplied under a separate contract

5. advice, instruction, consultancy, design, formula, specification, inspection, certification or testing performed or provided separately for a fee under a separate contract.

6. the carrying out of any work, or any Products Supplied, which affects or could affect the navigation, propulsion or safety of any aircraft or other aerial device, or the safety or operation of nuclear installations.

7. Pollution or Contamination other than caused by a sudden, identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance.

7.1 **All Pollution or Contamination which arises from one incident will be deemed to have happened at the time such incident takes place.**

8. Products Supplied to, or work in or on or travel to, from or within any offshore accommodation, exploration, drilling or production rig, platform or support vessel.

9. Bodily Injury or Damage to Property arising from Products Supplied other than
9.1 the sale or supply of food and drink
9.2 the disposal of furniture and office equipment previously used in the course of Your Business.

10. recalling or making refunds in respect of Products Supplied or The Works

11. liquidated damages, penalty clauses or fines

12. liability imposed on You solely by the terms of any contract conditions or agreement in connection with Products Supplied

13. aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages

14. any liability arising directly or indirectly from, or in connection with, or consisting of any loss, destruction or damage, Failure or Loss of Data resulting directly or indirectly from or in connection with
14.1 Virus or Similar Mechanism
14.2 Denial of Service Attack
14.3 unauthorised access to or use of Computer and Electronic Equipment.

14.4 We will not exclude any liability in respect of any ensuing accidental Bodily Injury or accidental Damage to Property which is not otherwise excluded.

15. any consequence resulting directly or indirectly in connection with Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism, regardless of any other contributory cause or event, except as stated in **Special Provision - Terrorism** below.
15.1 In any action, suit or other proceedings where We allege that any consequence whatsoever resulting directly or indirectly from or in connection with Terrorism or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism, regardless of any other contributory cause or event is not covered under this Section, You will have to prove that any such consequence is covered (or is covered beyond that limit of liability) under this Section.
15.2 **Special Provision Terrorism**
Subject otherwise to the terms of the policy, the Cover Limit for the purpose of this Special Provision is limited to £2,000,000 or any other amount specified in the policy for Property Owners Liability, whichever is the lower

16. exposure to, inhalation of and/or fears of the consequences of exposure to, or the inhalation of, Asbestos, including any product containing Asbestos
16.1 the costs incurred by anyone in repairing, removing, replacing, recalling, rectifying, reinstating or managing (including those of any persons under statutory duty to manage) any Property arising out of the presence of Asbestos, including any product containing Asbestos

17. the amount of Compensation and Costs and Expenses shown in Your Schedule as applying to each and every event resulting in Damage to Property. You will reimburse any such amount We have paid.

- 18. any consequence whatsoever which is the direct or indirect result of any of the following, whether or not such consequence has been contributed to by any other cause or event
- 18.1 war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
- 18.2 any action taken in controlling, preventing, suppressing or in any way relating to 18.1



- 19. death or disablement, loss or destruction of or damage to any Property, any loss or expense whatsoever, any consequential loss or any legal liability directly or indirectly caused by or contributed to by or arising from
- 19.1 ionising radiations or contamination by radioactivity from nuclear fuel, or from nuclear waste from the combustion of nuclear fuel
- 19.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any Nuclear Installation, reactor or other nuclear assembly or nuclear component thereof
- 19.3 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. **This does not apply in respect of radioactive isotopes at Your Premises (other than nuclear fuel or nuclear waste).**



- 20. any claim which arises directly or indirectly from or consists of the failure or inability of any
- 20.1.1 electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunications equipment or systems, or any similar device, whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date
- 20.1.2 media or systems used in connection with anything referred to in 20.1.1 above, whether Your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date.
- 20.2 Items 20.1.1 and 20.1.2 above includes without any limitation the failure or inability to recognise, capture, save, retain or restore and/or to correctly manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
- 20.2.1 recognising, using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time
- 20.2.2 the operation of any command or logic which has been programmed or incorporated into anything referred to in 20.1.1 and 20.1.2 above.



Cover

We will provide cover to an Insured Person for any Costs and Expenses and Attendance Expenses incurred in respect of Legal Proceedings arising as described in Cover Items 1-19 below, and in connection with Your Business, provided that:

1. the insured Cover Item event occurs, and any Legal Proceedings take place, within The Territorial Limits
2. the Date of Occurrence is within the Period of Insurance
3. Prospects of Success exist for the duration of the claim.
4. In respect of an enforcement of judgement to recover money and interest due to You after a successful claim under this Section, We must agree that Prospects of Success exist
5. In respect of any appeal or defence of an appeal, it has been reported to Us, within the time limits allowed, that You wish to appeal
6. If an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than the award of damages, the maximum We will pay in Costs and Expenses is the value of the likely award.

Our claims handling is undertaken by DAS Legal Expenses Insurance Company Limited or such other company as We notify You of from time to time. We will not pay for any costs that fall outside the DAS Standard Terms of Appointment if You decide not to use the services of a Preferred Law Firm or Tax Consultancy.



YOUR OBLIGATIONS UNDER THIS SECTION

As soon as You are aware of an incident, You should get legal advice from the legal helpline on 0345 300 1899 without delay. Please have Your policy number to hand. If You think that You might need to claim, contact the helpline on 0345 300 1899 and obtain a reference number. The helpline will not be able to tell You if Your claim is covered or not at this stage, but will forward the information You have provided to our claims handling teams and will explain what to do next.

Listed below are the Cover Items applicable to the Property Owners Legal Protection Section. Please refer to Your Schedule for details of which Cover Items apply to Your Policy.

Please note

- In England, Scotland and Wales, squatting in residential properties is a criminal offence and you should contact the police for assistance
 - You must have established the legal ownership or right to the land that is the subject of the dispute.
1. **Property Protection**
 - 1.1 We will represent an Insured Person in any Legal Proceedings for civil action relating to physical damage to Your Premises following
 - 1.1.1 any event which causes or could cause physical damage to Your Premises, provided that in the event of physical damage to Your Premises, the amount in dispute exceeds £1,000 and/or
 - 1.1.2 any legal nuisance (meaning unlawful interference with Your use or enjoyment of Your land, or some right over, or in connection with it) or trespass including the eviction of squatters, or any person occupying Your Premises.

The Premises subject to the dispute must be insured by this insurance policy.



- 1.2 We will not provide cover in respect of any claim relating to
 - 1.2.1 a contract entered into by You, other than a leasehold agreement
 - 1.2.2 goods
 - 1.2.2.1 in transit
 - 1.2.2.2 lent or hired out
 - 1.2.2.3 at premises You do not occupy unless for installation or use in work to be carried out by You
 - 1.2.3 mining subsidence
 - 1.2.4 a motor vehicle whilst being driven by an Insured Person
 - 1.2.5 defending Your legal rights, but We will cover the defence of a counter-claim
 - 1.2.6 the enforcement of a covenant by or against You.

2. Residential Repossession

- 2.1** We will provide cover for Legal Proceedings in which You are asserting Your legal rights to
- 2.1.1** get possession of Your Premises that You have let under either an assured shorthold tenancy, a short assured tenancy or an assured tenancy (as defined by the Housing Act 1988 as amended by the Housing Act 1996 or the Housing (Scotland) Act 1988). You must be trying to get possession under
- 2.1.1.1** Schedule 2 Part 1 of the Housing Act 1988 as amended by the Housing Act 1996
- ground 1 - Landlords former or intended occupation
 - ground 2 - Landlords Mortgage default
 - ground 3 - Out of season holiday letting
 - ground 4 - Out of term letting by an educational institute
 - ground 5 - Property required for a minister of religion
 - ground 6 - Demolition or substantial works to premises
 - ground 7 - Death of Tenant
 - ground 8 - Statutory minimum rent arrears
- 2.1.1.2** Part 1, Section 21 of the Housing Act 1988 as amended by the Housing Act 1996 - End of an assured shorthold tenancy; or
- 2.1.1.3** Schedule 5 Part 1 of the Housing (Scotland) Act 1988
- ground 1 - Landlords former or intended occupation
 - ground 2 - Landlord default of a heritable security
 - ground 3 - Out of season holiday letting
 - ground 4 - Out of term letting by an educational institution
 - ground 5 - Property required for a minister of religion
 - ground 6 - Demolition or substantial works to premises
 - ground 7 - Death of Tenant
 - ground 8 - Statutory minimum rent arrears
- 2.1.1.4** Part 2, Section 33 End of the Housing (Scotland) Act 1988.
- You must give the tenant the correct notices telling him or her that You want possession of Your Premises.**
- 2.1.2** get possession of Your Premises that You have let within Northern Ireland, the Isle of Man or the Channel Islands
- 2.1.3** get possession of Your Premises if You have let Your Premises to a limited company or partnership and Your Premises has been let for people to live in
- 2.1.4** get possession of Your Premises if You have let Your Premises and You live in Your Premises as the landlord
- 2.1.5** evict anyone in Your Premises who has not got Your permission to be there
- 2.1.6** recover any rent Your tenant owes You for Your Premises.
- 2.2** We will provide cover for hotel expenses up to £150 per day for a maximum of 30 days for accommodating You while You try to get a possession order for Your premises so You can live in it.
- 2.3** **The Premises subject to the dispute must be insured by this insurance policy.**

- 2.4** We will not provide cover for
- 2.4.1** any dispute with Your tenant where the cause of action arises within the first 90 days of the start of this cover and the tenancy agreement commenced prior to the start of this cover, unless You have had continuous cover with Us or another insurer
- 2.4.2** any claim relating to registering rents, reviewing rents, buying the freehold of Your Premises or any matter that relates to rent tribunals, land tribunals or rent assessment committees unless You are defending an action brought against You by Your tenant
- 2.4.3** any claim related to someone legally obtaining Your Premises, whether You are offered money or not, or restrictions or controls placed on Your Premises by any government or public or local authority, unless the claim is for accidental physical damage caused by any of the above
- 2.4.4** any claim relating to work done by any government or public or local authority unless the claim is for accidental physical damage by any of the above.

3. Residential Tenant Default
3.1 Where We have accepted Your claim under Residential Repossession, and such arrears occur during the tenants occupation of Your Premises, We will provide cover for any rent Your tenant owes You up to vacant possession, under an assured shorthold tenancy, a short assured tenancy or an assured tenancy (as defined by the Housing Act 1988 as amended by the Housing Act 1996 or the Housing (Scotland) Act 1988.

4. Commercial Lease Cover
4.1 We will pursue the legal rights of an Insured Person
4.1.1 in a dispute with a tenant arising from a breach or alleged breach of the tenancy agreement applying to Your Premises
4.1.2 to obtain possession of Your Premises, provided that, where appropriate, You have correctly served all statutory and contractual notices on the tenant
4.1.3 to recover money and interest due from a lease, licence or tenancy of land or buildings including enforcement of judgement provided that
4.1.3.1 the amount in dispute exceeds £250 and
4.1.3.2 The Premises which are subject to the dispute are insured by this Policy

5. Legal Defence - Criminal Prosecution
5.1 We will defend an Insured Person
5.1.1 where it is alleged the Insured Person has or may have committed a criminal offence, prior to the issue of Legal Proceedings when dealing with
5.1.1.1 the Police and/or
5.1.1.2 Health and Safety Executive and/or Local Authority Health and Safety Enforcement Officer
5.1.2 following an event which leads to the Insured Person being prosecuted in a court of criminal jurisdiction
5.2 In respect of proceedings under the Health and Safety at Work etc Act 1974 the Territorial Limits shall be all territories in which the Act applies.

6. Legal Defence - Data Protection
6.1 Provided that You are registered with the Information Commissioner at the time of the incident giving rise to the action, We will, under Section 13 of the Data Protection Act 1998 or under Article 82 of the General Data Protection Regulation (Regulation (EU) 2016/679) or under any legislation implementing the General Data Protection Regulation or under any replacement legislation in respect of any of the foregoing
6.1.1 defend the legal rights of an Insured Person following civil action taken against the Insured Person for compensation
6.1.2 also pay any compensation award made against the Insured Person
6.2 We will represent You in appealing against the refusal of the Information Commissioner to register Your application for registration.

3.2 We will not provide cover for the first calendar months rent owed to You, and the number of monthly payments will not exceed 12.

4.2 We will not provide cover for
4.2.1 any claim where the cause of action arises within 90 days of the start of this cover or
4.2.2 a dispute arising from or relating to
4.2.2.1 the renewal of the lease or tenancy agreement
4.2.2.2 a rent review or
4.2.2.3 the supply of utilities by or through You.

5.3 We will not provide cover in respect of any claim which leads to the Insured Person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

7. Legal Defence - Wrongful Arrest
7.1 We will defend Your legal rights if civil action is taken against You by a third party who has been wrongfully arrested following an accusation of theft made by an Insured Person and which is alleged to have been carried out during the Period of Insurance.



8. Legal Defence - Employee Civil Legal Defence
8.1 At Your request We will defend the legal rights of an Insured Person (other than You) if
8.1.1 an event arising from their work as an Insured Person leads to civil action being taken against them under legislation for unlawful discrimination
8.1.2 civil action is being taken against them as a trustee of a pension fund set up for the benefit of Your employees.



9. Legal Defence - Statutory Notice
9.1 At Your request We will represent the Insured Person in appealing against the imposition or terms of Statutory Notice issued under legislation affecting Your Business.



10. Legal Defence - Jury Service
10.1 We will pay the Attendance Expenses of an Insured Person for jury service.



11. Legal Defence - Disciplinary Hearings
11.1 We will defend an Insured Person if an event results in a disciplinary case being brought against an Insured Person by a regulatory authority or professional body.

11.2 We will not provide cover in respect of any claim which leads to the Insured Person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle.

12. Contract Disputes

- 12.1** We will represent You in any Legal Proceedings for civil action relating to a contractual dispute arising from an agreement or alleged agreement which has been entered into by You or on Your behalf for the sale, provision, purchase or hire of goods or of services provided that
 - 12.1.1** if the dispute relates to money owed to You, a claim must be made within 90 days of the money becoming due and payable.
 - 12.1.2** the amount in dispute exceeds £250
 - 12.1.3** if the amount in dispute is payable by instalments, the instalments due and payable at the time of making the claim exceed £250.

12.2 We will not provide cover in respect of

- 12.2.1** any claim relating to
 - 12.2.1.1** the cover, claims process or settlement payable under an insurance policy
 - 12.2.1.2** a lease, licence or tenancy of land or building(s) other than a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement
 - 12.2.1.3** a loan, mortgage, pension, guarantee or any other financial product and choses in action
 - 12.2.1.4** a motor vehicle owned by, hired or leased to You other than agreements relating to the sale of motor vehicles where You are engaged in the business of selling motor vehicles
- 12.2.2** a dispute with an Insured Person or former Insured Person which arises out of or relates to a contract of employment with You
- 12.2.3** a dispute relating to computer hardware, software, systems or services which have been specifically tailored
- 12.2.4** a dispute arising from the breach or alleged breach of professional duty by an Insured Person or former Insured Person
- 12.2.5** the recovery of money and interest due from another party other than disputes where the other party intimates that a defence exists.

13. Debt Recovery

- 13.1** We will negotiate for Your legal rights including enforcement of judgement to recover money and interest due from the sale or provision of goods or services provided that
 - 13.1.1** a claim for debt recovery under this item is made within 90 days of the money becoming due and payable
 - 13.1.2** the amount in dispute exceeds £250
 - 13.1.3** You supply the correct and current name and address of the debtor
 - 13.1.4** You have exhausted all reasonable credit control and accounting procedures
 - 13.1.5** We have the right to select the method of enforcement or to forego enforcing judgement if We are not satisfied that there are, or will be, sufficient assets available to satisfy judgement.

13.2 We will not provide cover in respect of

- 13.2.1** any claim relating to
 - 13.2.1.1** the settlement payable under an insurance policy
 - 13.2.1.2** a lease, licence or tenancy of land or buildings
 - 13.2.1.3** a loan, mortgage, pension, guarantee or any other financial product and choses in action
 - 13.2.1.4** a motor vehicle owned by, hired or leased to You other than agreements relating to the sale of motor vehicles where You are engaged in the business of selling motor vehicles
- 13.2.2** a dispute relating to computer hardware, software, systems or services which have been specifically tailored
- 13.2.3** the recovery of money and interest due from another party where the other party intimates that a defence exists.



YOUR OBLIGATIONS UNDER COVER 14.

You must have taken reasonable care to ensure that all returns are complete and correct and such returns are submitted within the statutory time limits allowed.

14. Tax Protection

14.1 We will only cover tax claims which arise in direct connection with the activities of the business shown in Your Schedule

14.2 We will represent You in any investigations and/or appeal proceedings in respect of

14.2.1 a Tax Enquiry

14.2.2 an Employer Compliance Dispute

14.2.3 a VAT Dispute.

14.3 We will not provide cover

14.3.1 in respect of any claim caused by Your failure to register for VAT and/or PAYE

14.3.2 in respect of any claim arising from any investigations or enquiries undertaken by HM Revenue and Customs Special Investigation Section, Special Civil Investigations, Criminal Investigation Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue & Customs Prosecution Office

14.3.3 in respect of any claim arising from any investigations or enquiry by HM Revenue and Customs into any alleged dishonesty or any alleged criminal offences

14.3.4 in respect of any claim arising from a tax avoidance scheme

14.3.5 in respect of any claim relating to import or export duties and import VAT.

15. Employment Disputes

15.1 We will represent You in defending Your legal rights

15.1.1 following any request by ACAS to take part in the Early Conciliation service

15.1.2 prior to the issue of Legal Proceedings in a court or tribunal in respect of any dispute with a former Insured Person

15.1.3 in the resolution of unfair dismissal or flexible working disputes under the ACAS Arbitration Scheme

15.1.4 in Legal Proceedings in respect of any dispute with

15.1.4.1 an Insured Person or former Insured Person which arises out of, or relates to, a contract of employment with You

15.1.4.2 an Insured Person, a former Insured Person or a prospective Insured Person arising from an alleged breach of their statutory rights under employment legislation.

15.2 We will not provide cover for any claim in respect of damages for Personal Injury or loss of or physical damage to material property.

YOUR OBLIGATIONS UNDER COVER 16.

Performance and/or conduct

In cases relating to performance and/or conduct You must

- follow the ACAS Code of Disciplinary and Grievance Procedures (or any replacement thereof) as prepared by the Advisory Conciliation and Arbitration Service, or
- follow equivalent codes of practice issued by the Labour Relations Agency in Northern Ireland, or
- seek and follow the advice from Our 24 hour legal helpline (0345 300 1899).



Unlawful Discrimination

In respect of an order of compensation following a breach of Your statutory duties under employment legislation, You must throughout the dispute seek and follow the advice of Our 24 hour legal helpline since the date You knew or should have known about the employment dispute (0345 300 1899).

Redundancy

In respect of any compensation award for redundancy, alleged redundancy or unfair selection for redundancy, You must seek and follow the advice of Our 24 hour legal helpline before starting any redundancy process or procedure (0345 300 1899.)

16. Employment Compensation Awards

- 16.1** We will pay any basic and compensatory award and/or an order for compensation following a breach of Your statutory duties under employment legislation which
- 16.1.1** You are ordered to pay by a tribunal or through the ACAS Arbitration Scheme, under a judgement made after full argument, and
- 16.1.2** We have approved in writing in respect of a claim We have accepted under Employment Disputes.
- 16.2** The maximum amount We will pay in respect of compensation awards in any one Period of Insurance is stated in Your Schedule.

- 16.3** We will not provide cover in respect of
- 16.3.1** non payment of money due under the relevant contract of employment or related statutory provision
- 16.3.2** any compensation award related to
- 16.3.2.1** trade union activities, trade union membership or non-membership
- 16.3.2.2** health & safety related dismissals brought under section 44 of the Employment Rights Act 1996
- 16.3.2.3** statutory rights in relation to trustees of occupational pension schemes
- 16.3.3** any award ordered as a result of a breach of National Minimum Wage legislation
- 16.3.4** any compensation award or increase in compensation award ordered by the tribunal for failure to comply with a recommendation it has made including non-compliance with a reinstatement order or re-engagement order
- 16.3.5** any settlement through the ACAS Early Conciliation service where the Insured Person is employed by You and no Legal Proceedings have been issued.

17. Service Occupancy

- 17.1** We will negotiate for Your legal rights against an Insured Person or former Insured Person to recover possession of premises owned by You, or for which You are responsible.

- 17.2** We will not cover You in respect of any claim relating to defending Your legal rights other than defending a counter claim.

18. Bodily Injury

18.1 We will pursue the legal rights of an Insured Person and/or family member accompanying such Insured Person, following an event which causes the death of, or bodily injury to, such Insured Person and/or family member

18.2 We will not provide cover in respect of any claim relating to

18.2.1 any illness or bodily injury which develops gradually or is not caused by a specific or sudden incident e.g. repetitive strain injury

18.2.2 the defence of the legal rights of an Insured Person and/or family member other than defending a counter claim

18.2.3 an Insured Person's injury or death in a motor vehicle whilst being driven by an Insured Person or their family members.

19. Statutory Licence Protection

19.1 We will represent You in appealing to the relevant statutory or regulatory authority, court, or tribunal following an event which results in the relevant licensing or regulatory authority suspending, or altering the terms of, or refusing to renew, or cancelling Your licence, mandatory registration or British Standard Certificate of Registration.

19.2 We will not provide cover in respect of

19.2.1 an original application or application for renewal of a statutory licence, mandatory registration or British Standard Certificate of Registration

19.2.2 any licence appeal relating to the ownership, driving or use of a motor vehicle.

Exceptions

The following outlines what We will not make payment for under this Section.

- 1** We will not provide cover in respect of any claim
- 1.1** if an Insured Person does not keep to the terms of this Section
- 1.2** if any Costs and Expenses are incurred prior to Our written acceptance of a claim
- 1.3** for any legal action an Insured Person takes which We have not agreed to or where the Insured Person does anything to hinder Us or the Appointed Representative
- 1.4** for any fines, penalties, compensation or damages which an Insured Person is ordered to pay by a court or other authority other than compensation awards covered under Employment Compensation Awards (if cover is operative) and Legal Defence (if cover is operative)
- 1.5** relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements
- 1.6** relating to rights under a franchise or agency agreement entered into by You
- 1.7** deliberately or intentionally caused by an Insured Person
- 1.8** in respect of a dispute with Us not catered for in the Property Owners Legal Protection Conditions, items Arbitration and Disputes
- 1.9** for a judicial review, coroner's inquest or fatal accident inquiry
- 1.10** relating to any non-contracting party's rights to enforce all or any part of this Section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this policy
- 1.11** notified under this Section when, either at the start of or during the course of the claim You are bankrupt, have filed a bankruptcy petition or winding up petition, have made an arrangement with creditors, have entered into a deed of arrangement, are in liquidation or part of or all of Your affairs or property are in the care or control of a receiver or administrator
- 1.12** relating to a shareholding or partnership share in Your Business
- 1.13** relating to written or verbal remarks that damage the Insured Person's reputation
- 1.14** where an Insured Person wants conduct of their own claim as defined by the Solicitors Regulation Authority (Code of Conduct: Rule 20)

Property Owners Legal Protection Conditions

In addition to the items shown in the “Policy Conditions” section, the following also apply to this Section.

Acts of Parliament

All references to Acts of Parliament within this Section wording shall include equivalent legislation in Scotland, Northern Ireland, the Isle of Man or the Channel Islands as the case may be.

Appointed Representative

If an Appointed Representative refuses to continue acting for an Insured Person with good reason or if an Insured Person dismisses an Appointed Representative without good reason, the cover We provide will end at once, unless We agree to appoint another Appointed Representative.

Arbitration

You have the right to refer any difference that arises between Us and an Insured Person in respect of the acceptance, refusal, control or handling of any claim under this section through our internal complaints procedure and then to arbitration, which will be decided by counsel chosen jointly by Us and an Insured Person.

If there is a disagreement with regard to the choice of counsel, We will ask the Chartered Institute of Arbitrators to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party against whom the decision is made.

Claims – legal representation

- (a) On receipt of a claim, if appropriate, We will appoint an Appointed Representative. They will try to settle Your claim by negotiation without having to go to court
- (b) We will choose an Appointed Representative to represent an Insured Person where We are liable to pay compensation. In any other case if it is necessary to start court proceedings or there is a conflict of interest, an Insured Person is free to nominate an Appointed Representative by sending to Us the name and address of the suitably qualified person
- (c) If the Insured Person chooses an Appointed Representative who is not a Preferred Law Firm or Tax Consultancy, We will give them the opportunity to act on the same terms as a Preferred Law Firm or Tax Consultancy. If they refuse the act on this basis, the maximum We will pay is the amount We would have paid if they had agreed to the DAS Standard Terms of Appointment which are available on request.

Claims – Our rights and Your obligations

- (a) We will have direct access to the Appointed Representative who will, upon request, provide Us with any information or opinion on Your claim
- (b) An Insured Person must co-operate fully with Us and the Appointed Representative and must keep Us up-to-date with the progress of the claim
- (c) At Our request an Insured Person must give the Appointed Representative any instructions that We require
- (d) An Insured Person must notify Us immediately if anyone offers to settle a claim or makes a payment into court
- (e) If an Insured Person does not accept the recommendation of the Appointed Representative to accept a reasonable offer or payment into court to settle a claim, We may refuse to pay further Costs and Expenses
- (f) No agreement to settle on the basis of both parties paying their own costs is to be made without Our prior approval
- (g) We may decide to pay an Insured Person the reasonable value of any claim that the Insured Person is claiming or is being claimed against them, instead of starting or continuing legal action. If this occurs, an Insured Person must allow Us to take over and pursue or settle a claim in their name. An Insured Person must allow Us to pursue at Our own expense and for their benefit, any claim for compensation against any other person and an Insured Person must give Us all the information and help We need to do so
- (h) We may require You to get, at Your own expense, an opinion from an expert, that We consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by Us and the costs agreed in writing between You and Us. Subject to this, if the expert's opinion indicates that it is more likely than not that You will recover damages (or obtain any other legal remedy that We have agreed to) or make a successful defence, We will pay the cost of getting the opinion.

Claims – your duty

You must report an incident to Us as soon as possible and in any event no later than 180 days after the date the Insured Person knew or should have known about the incident.

Discontinuance of a claim

If an Insured Person

- (a) settles a claim or withdraws a claim without Our prior agreement
- (b) does not give suitable instructions to the Appointed Representative

the cover We provide will end immediately and We will be entitled to re-claim any Costs and Expenses We have incurred from the Insured Person.

Disputes

If any difference arises between Us and an Insured Person in respect of the acceptance, refusal, control or handling of any claim under this section, You can take the steps outlined in Our complaints procedure stated under Our Promise of Service.

Other Insurances

If any claim covered by this Section is also covered by another policy, or would have been covered if this Section did not exist, We will only pay Our share of the claim even if the other insurer refuses the claim.

Recoveries

An Insured Person must take every available step to recover Costs and Expenses that We have to pay and must pay Us any Costs and Expenses that are recovered.

Property Owners Legal Protection Definitions

In addition to the items shown in the “Policy Definitions” section, the following also apply to this Section.

Appointed Representative	The Preferred Law Firm or Tax Consultancy or other suitably qualified person, who has been appointed by Us to act on behalf of an Insured Person, or a suitably qualified person chosen by an Insured Person.	Date of Occurrence	<ol style="list-style-type: none"> (1) In all civil cases (other than Tax Protection), the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date You or an Insured Person first became aware of it) (2) In all criminal cases, when the Insured Person first broke or is alleged to have first broken the criminal law in question (3) Tax Enquiries, when HM Revenue and Customs first notifies in writing the intention to make enquiries (4) Employer Compliance and Value Added Tax (VAT) Dispute, when the relevant authority sends an assessment or written decision to You (5) Licence or registration appeals, when You were first notified of the proposal by the relevant licensing or regulatory authority to suspend, alter the terms of, refuse to renew or cancel Your licence, mandatory registration or British Standard Certificate of Registration.
Costs and Expenses	<ol style="list-style-type: none"> (1) All reasonable and necessary legal, accountancy and tax related costs charged by the Appointed Representative and agreed by Us in accordance with the DAS Standard Terms of Appointment, which are available on request (2) Legal costs which an Insured Person has been ordered to pay by a court or other body which We have agreed to authorise. 	Employer Compliance Dispute	A dispute with HM Revenue and Customs concerning Your compliance with Pay As You Earn (PAYE), Social Security, Construction Industry or IR35 legislation and Regulations.
DAS Law Limited	<p>Head and Registered Office: North Quay, Temple Back, Bristol, BS1 6FL Registered in England and Wales, number 5417859. Website: www.daslaw.co.uk</p> <p>DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.</p>	Insured Person	You or any director or partner, of Yours, any employee of Yours under a contract of employment with You or any other person agreed with Us.
DAS Legal Expenses Insurance Company Limited	<p>Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH Registered in England and Wales, number 103274. Website: www.das.co.uk</p> <p>DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>	Legal Proceedings	<p>Legal action for</p> <ol style="list-style-type: none"> (1) the pursuit or defence of a claim for damages (2) the defence of a criminal prosecution (3) appeal proceedings (4) the pursuit or defence of a claim for specific performance or injunction dealt with by negotiation or in a court of law, tribunal or arbitration or any other body which We have agreed to or authorised.
DAS Standard Terms of Appointment	The terms and conditions (including the amount We will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).	Preferred Law Firm or Tax Consultancy	A law firm, accountancy firm, barristers’ chambers or tax expert We choose to provide legal or other services. These specialists are chosen as they have the proven expertise to deal with the Insured Person’s claim. They are appointed according to the DAS Standard Terms of Appointment which are available on request.

Prospects of Success	<p>In respect of all civil Legal Proceedings, that it is always more likely than not (at least 51%) that an Insured Person will</p> <ul style="list-style-type: none"> (1) recover damages or obtain any other legal remedy which We have agreed to (2) make a successful defence (3) make a successful appeal or defence of an appeal. <p>Prospects of success will be assessed by Us or an Appointed Representative on Our behalf.</p> <p>In respect of criminal Legal Proceedings, there is no requirement for there to be prospects of a successful outcome, however for appeals the prospects must be at least 51%.</p>
Tax Enquiry	<p>A written notice of enquiry, issued by HM Revenue and Customs to carry out an Income Tax or Corporation Tax compliance check which either</p> <ul style="list-style-type: none"> (1) includes a request to examine any aspect of Your books and records, or (2) advises of a check of Your whole tax return.
The Territorial Limits	<p>Applicable to all Cover Items except 5, 6, 7, 8, 10, 11 and 18.</p> <p>Great Britain, Northern Ireland, the Isle of Man and the Channel Islands</p> <p>Applicable to Cover Items 5, 6, 7, 8, 10, 11 and 18.</p> <p>Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, the European Union, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (West of the Bosphorus).</p>
Value Added Tax (VAT) Dispute	<p>A dispute with HM Revenue and Customs following the issue of an assessment, written decision or notice of a civil penalty relating to Your VAT affairs.</p>

Policy Conditions

The following Policy Terms and Conditions apply to all Sections of Your policy, unless stated otherwise. These should be read in conjunction with any Terms and Conditions which apply to other Sections of Your policy.

Alteration of Risk

We may choose to cancel the policy from the date of alteration where

- (1) There has been any alteration to the Property Insured, Your Premises and/or Your Business which increases the risk of loss, liability, destruction, damage, accident or injury or
 - (2) Your interest ceases except by will or operation of law
- unless We have accepted the alteration

Arbitration

If We accept liability for a claim but You disagree with the amount We offer to pay, the claim will be referred to an arbitrator who will be jointly appointed in accordance with statutory provisions.

Cancellation

This condition only applies to Terrorism Section

We may cancel the cover provided by this Section by sending You 30 days written notice to Your last known address.

We will refund a proportionate part of any premium paid for the unexpired period provided that there has been no

- (1) claim(s) made under this Section for which We have made a payment or which are still under consideration
- (2) incident(s) which You are aware of and are likely to give rise to a claim which has already been or is yet to be reported to Us during the current Period of Insurance.

Cancellation

(1) You may cancel this policy at any time after the date We have received the premium, by providing 30 days notice in writing to Us.

(2) If there is a default under Your Aviva credit agreement which finances this policy, We may cancel this policy by providing notice in writing to You in accordance with the default termination provisions set out in Your Aviva credit agreement.

If Your policy is cancelled under (1) or (2) above and provided that there have been no

- (a) claim(s) made under the policy for which we have made a payment
- (b) claim(s) made under the policy which are still under consideration
- (c) Incident(s) which You are aware of and which are likely to give rise to a claim which has yet to be reported to Us

during the current Period of Insurance We may, at our discretion, refund to You a proportionate part of the premium paid for the unexpired period.

(3) Where there is no Aviva credit agreement to finance this policy, We will cancel this policy from the inception date if the premium has not been paid and no return premium will be allowed. Such cancellation will be confirmed in writing by Us to Your last known address.

(4) We may also cancel this policy at any time by sending You not less than 30 days written notice to Your last known address. We will refund a proportionate part of the premium for the unexpired period, provided that there have been no:

- (a) claim(s) made under the policy for which we have made a payment
- (b) claim(s) made under the policy which are still under consideration
- (c) Incident(s) which You are aware of and which are likely to give rise to a claim which has yet to be reported to Us

during the current Period of Insurance.

Contribution

This condition only applies to Property Owners Liability Section and Employers' Liability Section

If the insurance provided by these Sections is also covered by another policy (or would if it was not for the existence of these Sections), We will only cover You for any excess amount beyond that which would be payable under such other insurance if these Sections had not been effected.

Contribution

Applicable to all other Sections insured by this policy

If any loss, destruction, damage or liability covered by this policy is also covered by another insurance policy, (or would be if this policy did not exist), We will only pay a rateable share of the claim. If the other insurance policy is subject to a condition of average and this policy is not, this policy will then become subject to the same condition of average.

If the other insurance covering the Property Insured has a condition which excludes proportional payment in whole or in part, the payment We make will be limited to the percentage of loss, destruction or damage that the Sum Insured bears to the value of the Property.

Discharge of Liability

We may choose at any time to pay the Cover Limit, the Sum Insured, or a smaller amount for which a claim can be settled. We will not make any further payment for that claim except for Costs and Expenses which were incurred before the payment of the claim.

Fraud

If a claim made by You or anyone acting on Your behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, We may:

- (1) refuse to pay the claim,
- (2) recover from You any sums paid by Us to You in respect of the claim,
- (3) by notice to You cancel the policy with effect from the date of the fraudulent act without any return of premium.

If We cancel the policy under (3) above, then We may refuse to provide cover after the time of the fraudulent act. This will not affect any liability We may have in respect of the provision of cover before the time of the fraudulent act.

If this policy provides cover to any person other than You and a claim made by such person or anyone acting on their behalf is fraudulent or fraudulently exaggerated or supported by a false statement or fraudulent means or fraudulent evidence is provided to support the claim, We may:

- (1) refuse to pay the claim,
- (2) recover any sums paid by Us in respect of the claim (from You or such person, depending on who received the sums or who benefited from the cover provided),
- (3) by notice to You and such person cancel the cover provided for such person with effect from the date of the fraudulent act without any return of premium in respect of such cover.

If We cancel a person's cover under (3) above, then We may refuse to provide cover after the time of the fraudulent act. This will not affect any liability We may have under such cover occurring before the time of the fraudulent act.

Identification

The policy and Schedule will read as one contract.

Index Linking

The following is applicable at Renewal

Where it states in Your Schedule that index linking applies Your Sums Insured will be adjusted at Renewal in line with any increase in the level of such suitable recognised index or indices as We select.

In the event of a reduction in the level of such index or indices We will retain Your existing amounts insured unless You advise Us otherwise.

In the event of a negative index We will retain Your existing amounts insured unless You advise Us otherwise.

The following is applicable to Claims

These adjustments will continue during the Period of Insurance, period of repair, replacement or reinstatement.

Non Disclosure, Misrepresentation or Misdescription

1. Before this policy was entered into

If You have breached Your duty to make a fair presentation of the risk to Us before this policy was entered into, then:

- (1) where the breach was deliberate or reckless, We may avoid this policy and refuse all claims, and keep all premiums paid;
- (2) where the breach was neither deliberate nor reckless, and but for the breach:
 - (a) We would not have agreed to provide cover under this policy on any terms, We may avoid this policy and refuse all claims, but will return any premiums paid
 - (b) We would have agreed to provide cover under this policy but on different terms (other than premium terms), We may require that this policy includes such different terms with effect from its commencement and/or
 - (c) We would have agreed to provide cover under this policy but would have charged a higher premium, Our liability for any loss amount payable shall be limited to the proportion that the premium We charged bears to the higher premium We would have charged, as outlined in Schedule 1 to the Insurance Act 2015.

2. Before a variation was agreed

If You have breached Your duty to make a fair presentation of the risk to Us before any variation to this policy was agreed, then:

- (1) where the breach was deliberate or reckless, We may cancel this policy with effect from the date of the variation, and keep all premiums paid
- (2) where the breach was neither deliberate nor reckless, and but for the breach:
 - (a) We would not have agreed to the variation on any terms, We may treat this policy as though the variation was never made, but will return any additional premiums paid
 - (b) We would have agreed to the variation but on different terms (other than premium terms), We may require that the variation includes such different terms with effect from the date it was made.
and/or
 - (c) We would have agreed to the variation but would have increased the premium, or would have increased it by more than We did, or would not have reduced it or would have reduced it by less than We did, Our liability for any loss amount payable shall be limited on a proportionate basis, as outlined in Schedule 1 to the Insurance Act 2015.

This condition operates in addition to any provisions relating to underinsurance in this policy.

Our Rights

If Damage occurs which may lead to a claim We may

- (1) enter or take possession of the building or premises
- (2) take possession of, or require to be delivered to Us, Property Insured which We will deal with in a reasonable manner without incurring liability or reducing Our rights.

We will not provide cover for Damage if You, or anyone acting on Your behalf, hinder or obstruct us, or do not comply with Our requirements. You are not entitled to abandon property to Us

Not applicable to the Employers' Liability or the Property Owners Liability Sections.

Reinstatement

When We reinstate or replace any of Your property, You will pay to provide any plans, documents, books and information that We require.

We will not be obliged to reinstate property exactly but only in as satisfactory a manner as circumstances allow.

The most We will pay for any one item is the Sum Insured

Severability of Interest

Applicable to all Sections other than the Employers' Liability Section and the Property Owners Liability Section.

If The Policyholder comprises more than one party, each operating as a separate and distinct entity, the policy shall apply in the same manner and to the same extent to each party as if they were separately and individually insured.

Provided that, for the purposes of the

- (1) Total Sum Insured;
- (2) Sum Insured;
- (3) Cover Limit;
- (4) Limits of Liability; or
- (5) any other loss limit, limit of liability or indemnity, and/or any amount payable

stated in Your Schedule or elsewhere in this policy (as the case may be), all of the parties insured under this policy shall be treated as one party so that there shall be only a single contract of insurance between

- (1) Aviva as one party
and
- (2) The Policyholder as the other party.

Subjectivity

- (1) At the inception of or during each Period of Insurance, the insurance provided by this policy may be subject to You
 - (a) providing Us with any additional information
 - (b) completing any actions agreed between You and Us
 - (c) allowing Us to complete any actions agreed between You and Us.

- (2) If required by Us, You must allow Us access to Your Premises and/or Your Business to carry out survey(s), and Your compliance with any risk improvements identified.

If this is the case, then Your Schedule will clearly state the information required and/or the actions to be completed and the dates We require such information or the actions to be completed by.

Upon completion of these requirements (or if they are not completed by the required dates), We may choose to

- (i) alter Your premium
- (ii) amend the terms and conditions of Your policy
- (iii) require You to make alterations to Your Premises insured by the required date(s), and/or to comply with any risk improvements identified
- (iv) exercise Our right to cancel Your policy under Policy Terms and Conditions item – Cancellation
- (v) leave Your policy terms, conditions and premium unaltered.

If We proceed with any of 1(a), 1(b) and 1(c) above, You have the right to cancel this policy from a date agreed by You and Us and, providing no claims have been made, We will refund a proportionate part of the premium paid for unexpired period of cover

Subrogation

Anyone making a claim under this policy must, at Our request and expense, do everything We reasonably require to recover losses We become entitled to from other parties, following Our payment for loss, destruction, damage, accident or injury.

We may require You to carry out such actions before or after We make any admission of liability or payment of a claim

Policy Definitions

A Definition is a statement of the meaning of a word, phrase or term. The Definitions listed below apply to the Policy and will have the same meaning wherever they appear within this Policy.

On Line

If you are viewing this document on line, the explanation for a defined word, phrase or term can be viewed by hovering your mouse over the word, phrase or term. Defined words, phrases or terms will always start with a capital letter, for example 'Your Property'.

Act of Terrorism	Act of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of HM Government in the United Kingdom or any other government de jure or de facto	Compensation	Damages, including interest.
Annual Gross Rentals	Gross Rentals during the 12 months immediately before the date of the Damage	Computer and Electronic Equipment	All computers, computer installations and systems, microchips, integrated circuits, microprocessors, embedded systems, hardware, and any electronic equipment, data processing equipment, information repository, telecommunication equipment, computer controlled or programmed machinery, equipment capable of processing data and/or similar devices, whether physically or remotely connected thereto.
Asbestos	Asbestos, asbestos fibres or any derivatives of asbestos.	Computer System	A computer or other equipment or component or system or item which processes stores transmits or receives Data.
Attendance Expenses	The salary or wages of the Insured Person for the time they are off work (a) to attend any arbitration, court or tribunal hearing at Our request (b) as a defendant or while attending jury service. The maximum We will pay is the Insured Person's net salary or wages for the time that they are absent from work, less any amount You, the court or tribunal, have paid them.	Costs and Expenses	(1) Fees for The Insured's legal representation at any Coroner's Inquest or Fatal Accident Enquiry or proceedings in any Court of Summary Jurisdiction arising out of any alleged breach of statutory duty (2) costs and expenses incurred with Our written consent (3) Any claimant's legal costs for which The Insured is legally liable in connection with any event which is or may be the subject of cover under this Section.
Bodily Injury	Applicable to all sections EXCEPT the Employers' Liability and Property Owners Liability sections. Bodily injury by violent and visible means which, directly and independently of any other cause, results in death or disablement. Applicable to Employers' Liability and Property Owners Liability sections. Bodily injury including death, illness, disease or nervous shock.	Cover Limit	Applicable to all sections EXCEPT Employers' Liability section. The maximum amount, stated in Your Schedule which We will pay for any or all claims arising out of one cause. For Products Supplied or Pollution or Contamination, the Cover Limit will apply to the total of all claims occurring in any one Period of Insurance. Applicable to the Employers' Liability section. The maximum amount, stated in Your Schedule including Costs and Expenses, which We will pay for any one claim or series of claims against The Insured arising out of one cause.
Building(s)	The building including (a) interior decorations and landlords' fixtures and fittings and tenants improvements (b) telecommunication television and radio aerials, satellite dishes, aerial fittings and masts (c) outbuildings, roads, pavements, fences, gates, paths, drives, fixed signs, garden walls, patios, terraces, ornaments and statues, car parks, cess pits and septic tanks, oil tanks (d) underground pipes, cables and wires (e) gangways, pedestrian malls, pedestrian access bridges, hardstandings, bollards, barriers, flag poles, lamp posts, street furniture (f) video, audio and building management and security systems and equipment (g) trees, shrubs, hedges, plants and turf used in landscaping	Covered Loss	All losses arising under any of the Heads of Cover as a result of damage to or the destruction of Property occurring during the Period of Insurance in the Territory, the proximate cause of which is an Act of Terrorism.
		Damage	Physical loss, destruction or damage.

Data	<p>Applicable to all sections EXCEPT Terrorism section.</p> <p>All information which is electronically stored, electronically represented or contained on any current and back-up disks, tapes or other materials or devices used for data storage. This includes but is not limited to operating systems, records, programs, software or firmware, code or series of instructions.</p> <p>Applicable to the Terrorism section.</p> <p>Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.</p>	<p>Employee</p> <p>Any person who is</p> <ol style="list-style-type: none"> (1) under a contract of service or apprenticeship with You (2) borrowed by or hired to You (3) a labour master or supplied by a labour master (4) employed by labour only sub-contractors (5) self employed (6) under a work experience or training scheme (7) a voluntary helper <p>while working under Your control in connection with The Business</p> <ol style="list-style-type: none"> (8) an outworker or homeworker when engaged in work on Your behalf.
Data Storage Materials	<p>Any materials or devices used for the storage or representation of Data. This includes, but is not limited to, disks, tapes, CD-ROMs, DVDs, memory sticks, memory cards or other materials or devices which may or may not also be Computer and Electronic Equipment.</p>	<p>Endorsement/Endorsements</p> <p>An alteration to the terms of Your policy</p>
Denial of Service Attack	<p>Applicable to all sections EXCEPT Terrorism section.</p> <p>Any actions or instructions with the ability to damage, interfere with, or otherwise affect the availability of Computer and Electronic Equipment or Data. This includes, but is not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, and the generation of excess or non genuine traffic within, between or amongst networks.</p> <p>Applicable to the Terrorism section.</p> <p>Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or Computer Systems. Denial of Service Attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other Computer Systems.</p>	<p>Excess/Excesses</p> <p>The amount(s) specified in Your policy or Your Schedule which We will deduct from each and every claim. You will repay any such amount paid by Us.</p> <p>Failure</p> <p>Any partial or complete reduction in the performance availability, functionality or the ability to recognise or process any date or time, of any Computer and Electronic Equipment, website or other electronic means of communication.</p> <p>Financial Loss</p> <p>A pecuniary loss suffered by any tenant of The Insured and not caused by Personal Injury or Damage to Property.</p> <p>Gross Rentals</p> <p>Money paid or payable to You by tenants for rental of Your Premises and for services provided in connection with Your Business at Your Premises.</p> <p>Hacking</p> <p>Applicable to all sections EXCEPT Terrorism section.</p> <p>Unauthorised access to any computer or other equipment, component, system or item which processes, stores or retrieves data whether Your property or not.</p> <p>Applicable to the Terrorism section.</p> <p>Unauthorised access to any Computer System, whether Your property or not.</p>
		<p>Heads of Cover</p> <p>Any of the following types of direct insurance cover</p> <ol style="list-style-type: none"> (1) Buildings and completed structures (2) Other property (3) Business Interruption (4) Book Debts <p>insured under this policy.</p>

Indemnity Period

The period during which Your Business results are affected due to the Damage, beginning with the date of the Damage and ending not later than the Maximum Indemnity Period.

Individual

Any person other than

- (1) a company, association, public body or partnership unless the partnership is not set up for the purpose of a business
- (2) a sole trader, trustee or body of trustees provided that the property insured is not solely occupied as a private residence of the sole trader or of either a trustee or beneficiary of the trust. If however, the property is a private dwelling house or a self-contained unit insured as part of a block of units (i.e. a block of flats), and is occupied as a private residence by any of the trustee(s) or any beneficiary of the trust, or sole trader(s), it will be considered that the property is insured in the name of the individual
- (3) a person insuring property which is the subject of a trust or of an executorship of a will unless some part of it is:
 - (a) occupied by a beneficiary or a trustee of the trust in question, or by a beneficiary or an executor of the will in question; or
 - (b) located in premises owned by any such person, and the commercially occupied proportion of the property does not exceed 20%
- (4) an individual insuring property that is of sole commercial use
- (5) an individual insuring property where the commercially occupied proportion of the property exceeds 20%.

Where two or more persons have arranged insurance on a private residence or private property in their several names, and/or the name of The Policyholder includes the name of a bank, building society or other financial institution for the purpose of noting their interest in the property insured, then such persons will be deemed to be an Individual in respect of that private residence or private property.

Insured Event(s)

1. Fire
2. Explosion
3. Aircraft
4. Riot, Civil Commotion and Malicious Damage
5. Earthquake
6. Underground Fire
7. Spontaneous Combustion
8. Storm and Flood and Falling Trees
9. Escape of Water/Oil
10. Impact
11. Theft or Attempted Theft
12. Glass
13. Subsidence
14. Accidental Damage (if stated as applying in Your Schedule)

Insured Person

Applicable to all sections EXCEPT Property Owners Legal Protection Section.

You or Your directors, partners or Employees aged between 16 and 75.

Landlords Contents

Furniture, furnishing, fixtures and fittings and refrigerators, dishwashers, washing machines, microwaves and other white goods belonging to You or for which You are responsible within the Building at Your Premises.

Landlords Contents in Common Areas

Furniture, furnishings, fixtures and fittings and other contents including janitorial goods belonging to You or for which You are responsible in the common areas of Your Premises. **This includes property kept in yards, car parks, gardens or other open areas at Your Premises.**

Loss of Data

Applicable to all Sections EXCEPT Employers' Liability and Property Owners Liability.

Loss, destruction, alteration or loss of use of physical or electronic Data. **This includes, but is not limited to, Loss of Data resulting from loss or damage to Computers and Electronic Equipment or Data Storage Materials, including while stored on Data Storage Materials**

Applicable to the Property Owners Liability Section.

Physical or electronic or other loss or destruction or alteration or loss of use, whether permanent or temporary, of or damage to Data, of whatsoever nature, in whole or in part. **This includes but is not limited to Loss of Data resulting from loss or damage to Computers and Electronic Equipment or Data Storage Materials, including while stored on Data Storage Materials.**

Loss of Hearing

Total and permanent loss of hearing in one or both ears.

Loss of Limb

In respect of

(1) an arm

(a) physical severance of all four fingers

or

(b) total and permanent loss of use of an entire hand or arm at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand)

and/or

(2) a leg

(a) physical severance

or

(b) total and permanent loss of use of an entire leg at or above the talo-tibial joint (the ankle).

Loss of Sight

Includes total and permanent loss of sight which will be deemed to have occurred

- (1) in both eyes when the Insured Person's name has been added to the register of blind persons on the authority of a fully qualified ophthalmic surgeon specialist
- (2) in one eye when the degree of sight is 3/60 or less on the Snellen Scale (which means the Insured Person is only able to see at three feet that which they should normally be able to see at 60 feet) and We are satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech

Total and permanent loss of speech.

Maximum Indemnity Period

The number of months stated in Your Schedule unless otherwise stated within any Additional Cover item.

Money

Current coins, bank and currency notes, postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money, postage, revenue, national insurance and holiday with pay stamps,) national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds and franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps and VAT invoices.

Nuclear Installation

Any installation of such class or description as may be prescribed by regulations made by the Secretary of State (or any successor relevant authority) from time to time by statutory instrument, being an installation designed or adapted for

- (1) the production or use of atomic energy;
- (2) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations, or
- (3) the storage, processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel.

Nuclear Reactor

Any plant (including any machinery, equipment or appliance, whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

Period of Insurance	From the effective date until the expiry date shown in Your Schedule and any subsequent period for which We accept payment for renewal of this policy.
Permanent Total Disablement	Permanent disablement (other than Loss of Hearing, Loss of Limb, Loss of Sight or Loss of Speech) which (1) wholly prevents the Insured Person from engaging in or giving attention to their usual occupation and (2) lasts without interruption for more than 12 months from the date of the incident and (3) in all probability will continue for the remainder of the Insured Person's life.
Personal Injury	(1) Bodily Injury (2) Wrongful (a) arrest, detention or imprisonment. (b) eviction. (c) accusation of shoplifting.
Phishing	Any access or attempted access to Data or information made by means of misrepresentation or deception.
Pollution or Contamination	(1) Pollution or contamination of buildings or other structures or of water or land or the atmosphere and (2) all loss, Damage to Property and Bodily Injury directly or indirectly caused by such pollution or contamination.
Products Supplied	Anything which is (1) manufactured, sold, supplied, processed, altered or treated (2) repaired, serviced or tested (3) installed, constructed, erected or transported by You or on Your behalf and which is no longer in the custody or control of The Insured

Property	Applicable to all sections EXCEPT Terrorism section. Material property. Applicable to the Terrorism section. For the purposes of this Section only, all property whatsoever, but excluding: (1) any land or building which is occupied as a private residence or any part thereof which is so occupied, unless (a) insured under the same contract of direct insurance as the remainder of the building which is not a private residence or (b) not insured in the name of an Individual (2) any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes wires cables drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor.
Property Insured	Property Insured as stated in Your Schedule.
Residential Property	Private dwelling houses, flats, household goods and personal effects.
Residential Unit	Any individual self contained living area within Your Premises.
Standard Gross Rentals	Gross Rentals during that period in the 12 months immediately before the date of the Damage which corresponds with the Indemnity Period Annual Gross Rentals and Standard Gross Rentals may be adjusted to reflect any trends or circumstances which (1) affect Your Business before or after the Damage (2) would have affected Your Business had the Damage not occurred. The adjusted figures will represent, as near as possible, the results which would have been achieved during the same period had the Damage not occurred.
Temporary Partial Disablement	Disablement which prevents the Insured Person from attending to a substantial part of their usual occupation.
Temporary Total Disablement	Disablement which entirely prevents the Insured Person from engaging in their usual occupation.
Territory	England and Wales and Scotland (but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 nor the Channel Islands, the Isle of Man or Northern Ireland).

Terrorism	<p>Applicable to Employers' Liability and the Property Owners Liability Sections</p> <p>(1) Any act or acts including but not limited to the use or threat of force and/or violence and/or</p> <p>(2) harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.</p>	The Territorial Limits	<p>Applicable to Property Owners Liability section.</p> <p>Anywhere in the world in connection with Your Business conducted by You from premises within The Defined Territories.</p> <p>Applicable to Employers' Liability Section</p> <p>Anywhere in the world in connection with Your Business conducted by You from premises within The Defined Territories.</p> <p>We will not provide cover in respect of Bodily Injury to any Employee engaged by You outside The Defined Territories for the purpose of work outside The Defined Territories</p>
The Defined Territories	<p>Applicable to all sections EXCEPT the Employers' Liability and Property Owners Liability sections.</p> <p>Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p> <p>Applicable to Employers' Liability and Property Owners Liability sections.</p> <p>Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or offshore installations within the Continental Shelf around such territories.</p>	The Works	<p>All works completed or to be completed by You or on Your behalf including all materials incorporated or to be incorporated, plant, tools, equipment and temporary buildings used or to be used for the period during which You are responsible under contract conditions.</p>
The Insured(s)	<p>The Insured</p> <p>(1) You</p> <p>(2) Your personal representatives in respect of legal liability You incur</p> <p>(3) At Your request, including the personal representatives of these persons</p> <p>(a) any director, partner, or Employee of Yours</p> <p>(b) the officers, committees and members of Your</p> <p>(i) canteen, social, sports, educational and welfare organisations</p> <p>(ii) first aid, fire, security and ambulance services in their respective capacities as such</p> <p>(c) any principal for whom You are carrying out a contract, to the extent required by the contract conditions</p> <p>(d) those who hire plant to You to the extent required by the hiring conditions</p> <p>(e) the Resident of any Residential Unit for liability that may attach to You as property owner and not to them as occupier for legal liability for which You would have been entitled to indemnity if the claim had been made against You.</p> <p>Each insured party will be subject to the terms of this Section in so far as they apply.</p> <p>The most We will pay will not exceed the Cover Limit regardless of the number of parties claiming to be insured.</p>	Treasury	<p>The Lords Commissioners of HM Treasury from time to time, or any successor relevant authority.</p>
		Unattended Vehicle	<p>Any vehicle where neither You nor any person(s) authorised by You are able to keep the vehicle under observation and able to observe and reasonably prevent any attempt to interfere with it.</p>
		Unoccupied	<p>Any Building, portion of a Building that is</p> <p>(1) untenanted or void and/or</p> <p>(2) empty, vacant or disused for a period in excess of 45 consecutive days.</p>
		Virus or Similar Mechanism	<p>Applicable to all sections EXCEPT Terrorism section.</p> <p>Program code, programming instruction or any set of instructions with the ability to damage, interfere with, or otherwise adversely affect Computer and Electronic Equipment or Data, whether involving self-replication or not. This includes but is not limited to trojan horses, worms and logic bombs.</p> <p>Applicable to the Terrorism section.</p> <p>Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, Computer Systems, Data or operations, whether involving self-replication or not.</p> <p>The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.</p>
The Premises	<p>The premises specified in The Schedule.</p>		

We/Us/Our	Aviva Insurance Limited.
Your Business	Activities directly connected with Your Business described and specified in Your Schedule.
Your Premises	Your Premises as stated in Your Schedule.
Your Schedule	The document which specifies details of The Policyholder, Your Premises, Property Insured, sums insured, Cover Limit and your obligations, Conditions, Excesses and Endorsements applying to the policy.
You/Your/The Policyholder	The person(s), company(ies), partnership(s) or unincorporated association(s) named in Your Schedule as The Policyholder.



Complaints Procedure

Our promise of service

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all of Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What to do if You are unhappy

If You are unhappy with any aspect of the handling of Your insurance We would encourage You, in the first instance, to seek resolution by contacting Your insurance adviser or usual Aviva point of contact.

What will happen if You complain to Aviva:

If We are unable to resolve Your concerns quickly, We will:

- Acknowledge Your complaint promptly.
- Assign a dedicated complaint expert who will review Your complaint.
- Carry out a thorough and impartial investigation.
- Keep you updated of the progress.
- Do everything We can to resolve things as quickly as possible.
- Provide a response within eight weeks of receiving Your complaint, this will inform You of the results of Our investigation or explain why this isn't possible.

Where We have been unable to resolve Your concerns or been unable to resolve Your complaint within eight weeks, You may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst We are bound by their decision, You are not. Contacting them will not affect Your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where You will find further information



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