



RURAL
INSURANCE

Rural Insurance

Farm

Policy Document

Rural Insurance agricultural and rural insurance specialists

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Welcome to Rural Insurance Group Ltd

Thank you for choosing to buy your insurance through Rural Insurance, we are confident your trust is well placed. We are determined to provide you with outstanding customer service at all times and to make insuring with us as easy and trouble-free as possible.

This policy wording outlines all the important information you need to know about our cover, please read the wording in full and make sure you are happy with the cover provided and that it meets your requirements. If you need any clarification please contact your insurance **Intermediary** in the first instance.

About Rural Insurance Group Ltd

Rural Insurance is an underwriting company dedicated to providing insurance solutions to meet the needs of agricultural and rural based businesses.

Working exclusively with intermediaries we supply insurance products that provide a broad range of rural business and farming requirements.

Established in 1995, Rural Insurance is located in Harrogate, North Yorkshire. In addition there is a network of Regional Sales Managers, located throughout the UK, to support intermediaries with their wealth of local knowledge and expertise.

At Rural Insurance we believe in building enduring partnerships with our intermediaries, maintaining an innovative approach to rural and agricultural insurance and risk management.

Rural Insurance Group Ltd is registered under 2207611 in England and Wales and is Authorised and Regulated by the Financial Conduct Authority under registration number 308358. Its Registered Office is:

The Hamlet, Hornbeam Park, Harrogate HG2 8RE

Rural Insurance Group Ltd is part of UK General Insurance Group Ltd.

Getting to know each other

To learn more about Rural Insurance Group Ltd please visit www.ruralinsurance.co.uk

Arranged by Rural Insurance Group Ltd

This is to certify that in accordance with the authorisation granted to Rural Insurance Group Limited and in consideration of the appropriate premium having been paid, the **Insurers** (and their executors and administrators) are hereby bound each for their own part and not for one another, to insure in accordance with the terms and **conditions** contained herein or endorsed herein. None of the **Insurers** is responsible for the subscription of any other co-subscribing **Insurer** who for any reason does not satisfy all or part of its obligations. Details of the share percentages for which each **Insurer** is responsible are available on request.

The Insurers

The **Policy** is underwritten on behalf of the following **Insurers**:

Parts 1 & 2 (Farm & Home)

This product is arranged by Rural Insurance Group Ltd on behalf of Catlin Insurance Company (UK) Ltd. whose head office and registered address is:

20 Gracechurch Street, London, EC3V 0BG. Registered in England No. 05328622. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; Registration Number 423308.

Part 3 (Legal Expenses)

This product is arranged by Rural Insurance Group Ltd on behalf of Ageas Insurance Ltd whose head office and registered address is:

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England No. 354568. Authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; Registration Number 202039.

Choice of Law applicable to this contract

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract. Unless the parties agree otherwise, the contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands depending upon your address as shown in the **Schedule**. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

Use of Language

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

A handwritten signature in black ink, appearing to read 'I. Barclay', with a stylized flourish at the end.

Ian Barclay
Managing Director
Rural Insurance Group Limited

Customer Information

Your Right to Cancel

We hope that **You** are happy with the cover this **Policy** provides. However, **You** have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which **You** receive **Your Policy** documentation whichever is the later.

If **You** do wish to do so and the **Policy** cover has not yet commenced **You** will be entitled to a full refund of the premium paid.

Alternatively if **You** wish to do so and the insurance cover has already commenced, **You** will be entitled to a refund of the premium paid for which a deduction will apply for the time for which **You** have been covered. This will be calculated as a proportion of the time for which **You** received cover and may also include an administrative charge to cover the administrative cost of providing the **Policy**.

Our Rights to Cancel (other than non-payment of premium and/or insurance premium tax)

We shall not be bound to accept any renewal of this **Policy**. **We** may at any time give 14 days' notice of cancellation by recorded delivery to **Your** last known address.

In respect of "**Our Rights To Cancel**" as stated above, if a claim payment has been made or a claim has been submitted or there has been an incident likely to give rise to a claim during the current **Period of Insurance** **We** reserve the right not to refund any premium for the unexpired portion of the **Policy**. If **You** are paying by instalments **You** must pay the balance of the full annual premium. This termination will be without prejudice to any rights or claims prior to the expiration of the cancellation notice.

Our Rights to Cancel (non-payment of premium and/or insurance premium tax)

If the **Insurers** do not receive the premium and insurance premium tax in full they may cancel this **Policy** by sending **You** at least 7 days written notice of cancellation to **Your** last known address. The **Insurers** will send a copy of this communication to **Your** Insurance **Intermediary**.

Compensation Arrangements

Catlin Insurance Company (UK) Ltd. are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of **Business** and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

Claims Procedure

Parts 1 (Farm) & 2 (Home)

If **You** wish to make a claim under the above sections of the **Policy** **You** should speak in the first instance to the insurance **Intermediary** who arranged the **Policy** for **You**. Their details are on the **Policy Schedule**.

Alternatively **You** can report **Your** claim directly to Agrical Limited **Our** appointed Chartered **Loss** Adjusters by:

Telephone 01937 838050

Fax 01937 838 055

Part 3 (Legal Expenses)

If **You** wish to make a claim under this section of the **Policy** please telephone Legal Insurance Management Limited Claims Helpline for advice and support:

Telephone Helpline Number 01384 377000

We will not accept any responsibility if the Helpline services fail for reasons beyond **Our** control. Note: Please do NOT contact Legal Insurance Management Limited to report any claim other than one relating to Legal Expenses. Full information on claims procedures is also available from the Rural Insurance Group website at www.ruralinsurance.co.uk

Misrepresentation or Non-Disclosure

This **Policy** shall be voidable by **Us** in the event of misrepresentation, misdescription and non-disclosure by the **Insured** or anybody acting on behalf of the **Insured** or acting on their behalf as their agent in any particular.

Duration of Cover

The insurance is normally for a period of 12 months unless shown differently on the **Policy Schedule**.

Data Protection

For the purposes of the Data Protection Act 1998 the Data Controller in relation to any personal data **You** supply is Rural Insurance Group Ltd.

Any information provided to the **Insurer** regarding the **Insured**, any **Employee** or any person indemnified will be processed by the **Insurers**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any. This may necessitate providing such information to third parties.

How we may use Your information

Some or all of the information **You** supply to **Us** will be held on computer and may be passed to other insurance companies for underwriting and claim purposes. Under the Data Protection Act 1998 **You** have the right to see personal information about **You** that is held in **Our** records, whether electronically or manually.

If **You** have any queries please write to the Managing Director at the address shown in the "Complaints Procedure" on Page 11.

Employers' Liability Tracing Office Notice

Certain information relating to your insurance **Policy**, namely:

- the policy number(s)
- employers' names and addresses (including subsidiaries and any relevant changes of name)
- coverage dates
- (if relevant) the employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers

will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to the Employers' Liability Database (ELD).

It is understood by **You** that the above named information provided to **Insurers** will be processed by **Insurers**, for the purpose of providing the ELD, in compliance with the provisions of the Employers' Liability Insurance Disclosure by **Insurers** Instrument 2010.

The ELTO may provide such information to third parties to assist individuals with claims arising out of their course of employment in the United Kingdom for employers carrying on, or who carried on, business in the United Kingdom, to identify an **Insurer** or **Insurers** that provided employers liability insurance.

Complaints Procedure

It is always **Our** intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure below:

Parts 1 (Farm Policy) & 2 (Home Policy)

Complaints regarding:

SALE OF THE POLICY

Please contact the **Intermediary** who arranged the **Policy** on **Your** behalf. If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your Intermediary** will pass it to:

Customer Relations Department

Rural Insurance Group Ltd

Rural Insurance Group Limited
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

Tel: 0333 400 9969

Email: customerrelations@ruralinsurance.co.uk

CLAIMS

Please contact **Your** claims handler. **You** will find the claims handler's name, phone number or email address on any letters they have sent **You**. In all correspondence please state that **Your** insurance is provided by Rural Insurance Group Limited and quote the details of **Your Policy**, the name of the **Insured**, **Policy** Number and departmental references. If **Your** complaint about **Your** claim cannot be resolved by the end of the next working day, **Your** claims handler will pass it to:

Customer Relations Department

Rural Insurance Group Limited
The Hamlet
Hornbeam Park
Harrogate
HG2 8RE

Tel: 0333 400 9969

Email: customerrelations@ruralinsurance.co.uk

Part 3 (Legal Expenses)

Complaints regarding:

SALE OF THE POLICY or CLAIMS

Please contact:

The Managing Director

Legal Insurance Management Limited

16-18 Hagley Road

Stourbridge

West Midlands

DY8 1PS

For all Sections of the policy

If it is not possible to reach an agreement, **You** may have the right to make an appeal to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent organisation that adjudicates on complaints about general insurance products. They will only consider complaints:

- once **We** have given **You** written confirmation of **Our** final decision
- if **Your** business has a turnover of less than EUR 2 million and fewer than 10 employees
- **You** are a charity with an annual income of less than EUR 1 million
- **You** are a trustee of a trust with a net asset value of less than EUR 1 million.

You may contact the Financial Ombudsman Service or obtain further information at:

Insurance Division

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

<http://www.financialombudsman.org.uk>

Telephone: 0300 123 9 123 Fax: 0207 964 1001

Your statutory rights are not affected if **You** choose to follow the complaints procedure above. For further information about **Your** statutory rights, contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

General Policy Definitions

The **Policy**, **Policy Schedule** and all operative **Endorsements** are to be read as one contract and words and expressions defined below shall have the same meaning wherever they appear. For the purposes of each Section or of Part 3 of the **Policy** any word or expression defined in such Section or in Part 3 shall have the same meaning wherever it appears in that Section, or Part 3.

Asbestos

Shall mean crocidolite, amosite, chrysotile, fibrous actinolite, fibrous anthophyllite or fibrous tremolite or any mixture containing any of those minerals.

Asbestos Dust shall mean fibres or particles of Asbestos.

Asbestos Material or **Asbestos** Containing Materials shall mean any material containing **Asbestos** or **Asbestos** Dust.

Business

Shall mean the **Business** stated in the **Policy Schedule** or as extended in respect of Sections 9 & 11, for the purposes of this insurance no other.

Condition(s)

Shall mean a part or parts of the **Policy** that must be complied with by one party or the other. **Conditions** may be implied by law or set out in the policy. The effect of a breach by the **Insured** depends upon whether it relates to a **condition precedent** (things to be done before the contract is concluded); a **condition subsequent** (things to be done during the policy term); a **condition precedent to liability** (things to be done before the **Insurer** is liable for a particular loss).

Damage/Damaged

Shall mean physical destruction of or **Damage** to property insured.

Deadstock

Shall mean Fuel, lubricants, wood shavings, fertiliser, agrochemicals and cleaning fluids

Employee(s)

Shall mean:

- a) Any person(s) employed by **You** under a contract of service or apprenticeship
- b) Labour masters and persons supplied by them
- c) Labour only Subcontractors and persons supplied by them
- d) Persons offering their services on a labour only basis
- e) Persons engaged in Work Experience Manpower Services or similar schemes
- f) Self-employed persons and voluntary helpers
- g) Any person(s) supplied to or hired in or borrowed by **You**

Endorsement

Shall mean an **Endorsement** for an insurance policy refers to any amendment that alters the terms of the contract either by expanding or restricting coverage.

Excess

Shall mean the first amount of each and every claim payable by the **Insured** in the event of each and every **Loss**. Any voluntary **Excess** is additional to any standard **Excess** stated in the **Policy** or **Policy Schedule**.

Insured/You/Your

Shall mean the person (s) or firm named as the **Insured** in the **Policy Schedule**

Insurers/Us/We/Our

Shall mean the **Insurers** for their respective proportions as stated herein, full details of which are shown in the **Policy** or amended by **Endorsement** from time to time.

Livestock

Shall mean Cattle, Sheep, Goats, Pigs, Poultry, Working Dogs, Horses, Llamas, Alpaca and other species as specified in the **Policy Schedule**.

Location

Shall mean any one building or complex of buildings or area of land at a particular site as noted on the **Schedule**.

Loss/Losses

Shall mean physical **Loss** of or **Damage** to insured property.

Machinery Plant and Implements

Shall mean agricultural implements plant and **Machinery** excluding:

- a) Collector's showpieces unless specified
- b) Office Equipment and mobile phones/radios
- c) Power driven vehicles
- d) All terrain vehicles and Quad bikes

Period of Insurance

Shall mean the length of time for which this insurance is in force, as shown in the **Schedule** and for which **You** have paid and **We** have accepted a premium.

Policy/Your Policy

Shall mean the **Policy**, **Schedule**, Contract Wording and any **Endorsement** attachments issued during the currency of **Your** Insurance.

Premises

Shall mean any **Premises** or land within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands owned used or occupied by the **Insured** for the purposes of the **Business**

excluding:

- a) buildings, unless shown in the **Policy Schedule**
- b) **Livestock** or other property hired lent loaned or in the custody or control of a third party unless notified to and accepted by **Us**.

Proposal/The Proposal/Statement of Fact

Shall mean any information supplied by or on behalf of the **Insured**, such as but not limited to a completed **Proposal** form/**Statement of Fact** and other relevant information that the **Insurer** may require.

Schedule/Policy Schedule

Shall mean the **Schedule** is part of this insurance and contains details of **You**, the **Premises**, the sums insured, the **Period of Insurance** and the Sections of this insurance which apply.

Stack

Shall mean structure consisting of hay or straw either outdoors or within a building.

Terrorism

Shall mean for Liability Insurances:

An act, including but not limited to, the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and /or to put the public, or any of the public, in fear.

For all other insurances:

Acts 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 Her Majesty's government in the United Kingdom or any other government de jure or de facto.

Your Intermediary/Intermediary

Shall mean the person(s) who have arranged this **Policy** for **You**.

General Policy Conditions

1. **Misrepresentation and Non-disclosure**

This **Policy** shall be voidable in the event of misrepresentation, mis-description, concealment or non-disclosure of any material fact. A material fact is one which may affect whether the **Insurers** agree to accept this risk or apply certain **conditions** knowing of the existence of such material fact. This obligation continues to apply throughout the currency of the **Policy**.

2. **Reasonable Precautions**

You must:

- (a) maintain the property **Insured** in sound repair and take all reasonable precautions to prevent **Loss** or **Damage**, accidents, injury or disease
- (b) exercise reasonable care in the selection and supervision of employees
- (c) as a **condition** precedent to liability under the Legal Liabilities sections comply with all Statutory and other obligations and regulations imposed by any Authority

3. **Fraudulent Claims**

If **You** make any claim which is fraudulent or intentionally exaggerated, or if **You** make any false declaration or statement in support thereof, the **Insurers** shall not provide an indemnity and the **Policy** shall be deemed to be voided in its entirety.

4. **Cancellation**

Rural Insurance Group Ltd acting on behalf of the **Insurers** may cancel this **Policy** or any part of it by giving 14 days notice by a Recorded Delivery letter to **You** at **Your** last known address and in such event **You** will be entitled to the return of a proportionate part of the premium corresponding to the unexpired **Period of Insurance**. This is subject to the retention by the **Insurers** of any minimum premium under this **Policy** or any Section of it and/ or if the premium has been based wholly or partly on any estimates the premium will be adjusted in accordance with the appropriate provisions.

5. **Conditions Precedent**

You must pay due observance to the Terms, Provisions, **Conditions**, Exclusions and **Endorsements** of this **Policy** in so far as they relate to anything to be done or complied with by **You** and the truth of the statements and answers and information supplied or in connection with the said **Proposal** shall be a **condition** precedent to any liability of the **Insurers**.

6. **Material Alteration**

You must give Rural Insurance Group Ltd acting for the **Insurers** immediate notice in writing via **Your Intermediary** of any alteration, which materially affects the risk insured. If **You** have any doubts as to whether or not a fact is material, then it should be disclosed.

7. **Contracts (Rights of Third Parties) Act 1999**

A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

8. **Items Required Condition**

The **Policy**, the **Proposal**, **Statement of Fact** and/or declaration made by **You**, and any **Endorsements** on the **Policy** and the **Policy Schedule** and the Certificate of Employers Liability insurance, should be read together and form the contract between **You**, and **Us**.

We will clearly state if the cover provided by the **Policy** is subject to **You**:

- a) providing **Us** with any additional information requested by the required date(s),
- b) completing any actions agreed between **You** and **Us** by a required date(s),
- c) allowing **Us** to complete any actions agreed between **You** and **Us**.

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

- a) modify **Your** premium,
- b) issue a mid-term adjustment to **Your Policy** terms and **conditions**,
- c) require **You** to make alterations to the risk **Insured** by the required date(s),
- d) exercise **Our** right to cancel **Your Policy**,
- e) leave the **Policy** terms and **conditions**, and **Your** premium, unaltered.

We will contact **You** with **Our** decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by **You** and/or any decision by **Us** will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until **We** agree otherwise in writing. If **You** disagree with **Our** requirements and/or decisions, **We** will consider **Your** comments and where **We** consider appropriate, **We** will continue to negotiate with **You** to resolve the matter to **Your** and **Our** satisfaction. In the event that the matter cannot be resolved:

- i) **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 the unexpired period of cover.
- ii) **We** may, at **Our** option, exercise **Our** right under the **Policy** Cancellation **condition**.

Except where stated all other **Policy** terms and **conditions** will continue to apply.

The above **conditions** do not affect **Our** right to void the **Policy** if **We** discover information material to **Our** acceptance of the risk.

10. Fire Extinguishing Appliances Condition

In consideration of fire extinguishing appliances kept or situated on the **Premises** it is required and **You** hereby undertake:

- (a) to make an inspection of the appliances every 6 months for the purpose of ascertaining that they are in all respects maintained and in proper working order
- (b) to remedy promptly any defect whether disclosed by such inspection or otherwise
- (c) that the **Insurers** are advised of any substantial reduction in the fire extinguishing appliances.

11. Welding Condition

It is a **condition** precedent to the liability of the **Insurers** to pay claims that the undernoted precautions will be complied with whenever the following appliances are used:

Blow Lamps and Blowtorches

- 1) The area in which they are to be used is first cleared of loose combustible material.
- 2) A suitable fire extinguisher of 7lb or equivalent capacity is kept in close proximity and available for immediate use.

- 3) Blow lamps and blowtorches are lighted as short a time as possible before use and extinguished immediately after use.
- 4) Lighted blowlamps or blowtorches are never left unattended.
- 5) Blowlamps are only filled in the open.

Electric, Oxyacetylene or Similar Welding or cutting Equipment

- 1) The area in which the equipment is to be used is cleared of loose combustible material, which is moved to a distance of not less than 20 feet.
- 2) Combustible floors and immobile material in the area in which the equipment is to be used are first covered with sand or by overlapping sheets of incombustible material.
- 3) A suitable fire extinguisher of 2 gallons capacity is kept available for immediate use at the point of work.
- 4) An examination to detect potential sources of fire or explosion is made in and about the area in which such equipment has been used after the completion of the day's work and in any event the site is not vacated for at least 30 minutes after the use of the equipment.
- 5) Before applying heat to metal built into or projecting through walls floors or ceilings an examination is made to ensure that no part of the metal work is in hazardous proximity to combustible material.
- 6) Stub ends of welding rods are disposed of so that they do not come into contact with combustible material.

Vessels For the Heating Of Bitumen or Bituminous Compounds

- 1) Such vessels are continuously attended whilst heating is taking place.
- 2) Such vessels are only used in the open whilst heating is taking place.
- 3) If such vessels are to be sited on roofs or combustible floors a sheet of metal or incombustible material of not less than 10 foot square be placed under the vessel before heating takes place.
- 4) A suitable fire extinguisher of 2 gallons or equivalent capacity or two 2 gallon buckets full of sand are kept available for immediate use at the point of work.

Immediately following completion of each period of work, a thorough check that there is no fire or risk of fire is to be made of the whole area in which the work was carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

12. Hay & Straw Condition

It is a **Condition** Precedent to Liability that:

- 1) The maximum value of any one **Stack** must not exceed £25,000.
- 2) There must be no more than 5 **stacks** in any one **location**.

Insurers will class the hay or straw to be contained within one **Stack** if:

- 1) The distance between each **Stack** stored outdoors is less than 50 metres.
- 2) The distance between a **Stack** stored outdoors and one within a building is less than 15 metres.
- 3) The distance between separate buildings containing a **Stack** is less than 15 metres.

General Policy Claims Conditions

(Not applicable to Part 3 – Legal Expenses)

The following **conditions** apply to the whole of this **Policy** including any cover Extensions or **Endorsements** unless stated otherwise.

1. Notifications of Claims

(Not Applicable to Section 3 – Fatal Injury to Livestock or Section 4 Livestock Worrying)

On the happening of any event giving rise or likely to give rise to a claim under this **Policy**, **You** must immediately provide details to **Us** of such and supply all such details and evidence, documentary or otherwise, and shall carry out such things as the **Insurer** may reasonably require.

Please refer to the Claims Procedure on Page 8 of this **Policy Wording**

2. Livestock Claims

In the event of death of any Livestock that gives rise to a claim under this Policy, **You** are required to:

- a) to give Rural Insurance Group Ltd immediate notice via **Your Intermediary** of such death and arrange at **Your** own expense, for a veterinary surgeon to confirm the identity of the animal and the cause of death (which may require a post-mortem examination unless **We** agree otherwise in writing) for the **Insurers** without delay
- b) to dispose of the carcass to the best advantage and the amount realised will belong to the **Insurers**
- c) at **Your** own expense to provide any information and evidence that the **Insurers** may require including but not limited to, the post mortem report(s), veterinary certificates, proofs as to the identity and value of an animal.

3. Payment of Claims

The **Insurers** may at any time with Policy Liability having been admitted, pay the Limit of Indemnity or Sum Insured (after the deduction of any sum already paid) or any less amount for which a claim can be settled and shall be under no further liability.

4. Option to Reinstate

If the **Insurers** elect or become bound to reinstate or replace any property the **Insured** shall at their own expense produce and give to the **Insurers** such plans, documents, books and information as the **Insurers** may reasonably require. The **Insurers** shall not be obliged to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and shall not in any case be bound to expend in respect of any one of the items insured more than the Sum Insured thereon.

5. Right of Entry

On the happening of any destruction or **Damage** in respect of which **You** make or may make a claim under the **Policy**, the **Insurers** and every person authorised by the **Insurers** may without thereby incurring any liability and without diminishing the right of the **Insurers** to rely upon any **Conditions** of this **Policy** enter, take or keep possession of the Buildings or **Premises** where the destruction or **Damage** has happened and may take possession of or require to be delivered to them any of the property hereby **Insured** and may keep possession of and deal with such property for all reasonable purposes and in any reasonable manner. If the **Insured** or anyone acting on their behalf shall not comply with the requirements of the **Insurers** or shall hinder or obstruct the **Insurers** in doing any of the above-mentioned acts then all the benefits under the **Policy** shall be forfeited. **You** shall not in

any case be entitled to abandon any property to the **Insurers** whether taken possession of by the **Insurers** or not.

6. Subrogation

The **Insurer** shall be subrogated to the rights of recovery of the **Insured** against any third party.

It is a **Condition** Precedent to the liability of the **Insurer** that any claimant under this **Policy** shall, at the request and expense of the **Insurer**, take and permit to be taken all necessary steps for the **Insurer** to enforce any rights against any other party in the name of the **Insured** before or after any payment is made by the **Insurer**.

7. Pro-Rata Contribution

(Not applicable to Legal Liabilities Section and Individual Personal Accident and Sickness Section)

If at the time of any **Damage** resulting in a **Loss** under this **Policy** there be any other insurance effected by **You** or on **Your** behalf covering such **Loss** or any part of it, the liability of the **Insurers** shall be limited to their rateable proportion of such **Loss**.

General Policy Extensions

The Insurance provided by this **Policy** is extended to include the following:

1. Trace & Access

The **Insurance** by this **Policy** extends to include the reasonable costs necessarily incurred by the **Insured** in locating the source and subsequent making good **Damage** resulting from:

- a) the escape of water or oil from any tank apparatus or pipe
- b) accidental physical **Damage** to cable underground pipes or drains serving the **Premises**.

The liability of **Insurers** in respect of any one claim shall not exceed £10,000 per incident and £25,000 per any one **Period of Insurance**.

2 Fire Extinguishment Costs

This **Insurance** extends to include expenses reasonably incurred by the **Insured** in extinguishment or attempting to extinguish at fire involving the **Property** insured.

3 Fire Brigade Damage

This **Insurance** extends to include expenses reasonably and necessarily incurred by the **Insured** in reinstating or repairing landscaped grounds following **Damage** caused by Fire Brigade equipment or personnel in the course of fire fighting operations. The maximum amount the **Insurer** will pay under this Extension is £10,000 in any one **Period of Insurance**.

General Policy Exclusions

All the individual **Policy** Sections are subject to the following exclusions except where stated below.

1. Radioactive Contamination and Explosive Nuclear Assemblies Exclusion

This **Policy** does not cover:

- a) **Loss** or destruction of or **Damage** to any property whatsoever or any **Loss** or expense whatsoever resulting or arising there from or any other costs either directly or indirectly caused by such loss, destruction or damage
- b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- c) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

2. War and Civil War Exclusion Clause

Notwithstanding anything to the contrary contained herein this **Policy** does not cover **Loss** or **Damage** directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or **Damage** to property by or under the order of any government or public or local authority

This Exclusion shall not apply in respect of Section 9 of this **Policy**.

3. Territorial Limits Exclusion

(excluding Public, Products & Employers Liability, Personal Accident & Sickness Insurance & Legal Expenses).

This **Policy** does not cover **Damage** or **Loss** occurring outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

4. Northern Ireland Overriding Exclusion

Notwithstanding anything in this **Policy** or in any extensions thereof, it is hereby declared and agreed that as an Exclusion overriding all other Terms (including the nature and terms of perils insured against) this **Policy** does not cover **Loss** or destruction of or **Damage** to any property in Northern Ireland or **Loss** resulting therefrom caused by or happening through or in consequence of:

- a) civil commotion
- b) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any unlawful association.

Note: - "Unlawful association" means any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973.

For the purpose of this Exclusion "Terrorism" means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear.

In any action, suit or other proceedings where the **Insurers** allege that by reason of the provisions of this Exclusion, any **Loss**, destruction or **Damage** is not covered by this **Policy** the burden of proving that such **Loss**, destruction or **Damage** is covered shall be upon the **Insured**.

This overriding Exclusion applies to this **Policy** and to any extensions thereof, whether such extensions be issued before or after this overriding Exclusion except only if an extension be issued hereafter which expressly cancels this overriding Exclusion.

5. **Terrorism Exclusion**

Notwithstanding any provision to the contrary within this **Policy** or any **Endorsement** thereto it is agreed that this **Policy** excludes **Loss**, injury, **Damage**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**.

For the purpose of this Exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Exclusion also excludes **Loss**, injury, **Damage**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the **Insurers** allege that by reason of this Exclusion, any **Loss**, injury, **Damage**, cost or expense is not covered by this **Policy** the burden of proving the contrary shall be upon the **Insured**.

In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

6. **Electronic Date Recognition Exclusion**

This **Policy** does not cover any physical **Loss** or **Damage**, or any **Loss** directly or indirectly caused by or consisting of or arising from the failure of any computer system, hardware, program or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the **Insured** or not:

- a) correctly to recognise any date as its true calendar date
- b) to capture, save or retain and/or correctly to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
- c) to capture, save, retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the **Loss** of data or the inability to capture, save, retain or correctly to process such data on or after any date.

This shall not exclude:

Any ensuing physical **Loss** or **Damage** to property insured;

- a) resulting from a peril **Insured** under this **Policy** and
- b) which is not otherwise excluded

Or

- c) any consequential loss, as covered under this **Policy**, which may arise from such ensuing physical **Loss** or **Damage**.

Provided that nothing in this Exclusion or any other provision or extension of this **Policy** shall be construed to extend the liability of the **Insurers** to cover any costs and expenses, whether preventative, remedial or otherwise arising out of or relating to change, alteration or modification of any computer system, hardware, programme or software or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the **Insured** or not.

7. Genetically Modified Crops Exclusion

We will not reimburse **You** in respect of:

- a) any liability arising from research into, testing of, production or supply of any genetically modified crop or genetically modified organism, where liability may be attributed directly or indirectly to the genetic characteristics of such crop or organism
- b) any **Loss** or **Damage** arising from presence of such crop or organism on the **Premises**.

8. Sonic Bangs

This **Policy** does not cover any **Loss**, destruction or **Damage** caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

The following exclusions do not apply to Employers Liability, Public & Products Liability and Legal Expenses.

9. Breakdown and Deterioration

Notwithstanding anything contained herein to the contrary, **We** will not pay **You** for **Loss** or **Damage** to, or destruction of any property caused by any of the following:

- a) Wear, tear, electrical, electronic or mechanical breakdown and/or gradual deterioration.

10. Depreciation

Notwithstanding anything contained herein to the contrary, **We** will not pay **You** for **Loss** or **Damage** to, or destruction of any property caused by any of the following:

- a) Depreciation.

11. Government Action

Notwithstanding anything contained herein to the contrary, **We** will not pay **You** for **Loss** or **Damage** to, or destruction of any property caused by any of the following:

- a) Delay, confiscation, detention, requisition or destruction by any Government or other Officials or Authorities.

12. Vermin

Notwithstanding anything contained herein to the contrary, **We** will not pay **You** for **Loss** or **Damage** to, or destruction of any property caused by any of the following:

- a) Vermin, insects, fungus, condensation, wet or dry rot or toxic mould unless specifically **Insured** against in any section.

13. Defective Design

Notwithstanding anything contained herein to the contrary, **We** will not pay **You** for **Loss** or **Damage** to, or destruction of any property caused by any of the following:

- a) Faulty or defective design, or latent defect.

Optional Policy Clauses

(Only applicable if shown in the **Policy Schedule**)

1 Rent

We will not be liable to pay **You** for Rent unless the said Building be **Damaged** by fire or by any other peril hereby insured against and to be rendered unfit for occupation and only for such a proportion of the Rent as may be equivalent to the time necessary for reinstating the **Damage** sustained but not exceeding the Sum **Insured** thereon.

2 Temporary Removal (Deeds and Documents)

The insurance in so far as it applies to deeds and other documents (including stamps thereon) manuscripts, plans and writings of every description and books (written and printed) extends to cover such property for an amount not exceeding ten per cent of the value thereof whilst temporarily removed from the **Insured's Premises** and whilst in transit by road or rail or inland waterway all in Great Britain Northern Ireland the Isle of Man and the Channel Islands.

3 Mortgages

The rights of the Mortgagee hereunder shall not be prejudiced by any act of the Mortgagor or occupier of any Building insured hereby provided that the Mortgagee shall immediately on becoming aware thereof give notice in writing to **Us** and shall pay such reasonable additional premium as may be required.

4 Contract Price

In respect of goods sold but not delivered for which **You** are responsible and with regard to which under the **condition** of sale the sale contract is cancelled by reason of the fire or any other peril hereby insured against either wholly or to the extent of the **Loss** or **Damage** the liability of the **Insurers** shall be based on the contract price and for the purpose of Average the value of all goods to which this Clause would in the event of **Loss** or **Damage** be applicable shall be ascertained on the same basis.

5 Reinstatement

In the event of the property described in the **Policy Schedule** (other than employees' personal effects and cycles and motor vehicles) being destroyed or **Damaged** the basis on which the amount payable under the Section is to be calculated shall be the reinstatement of the property destroyed or **Damaged** subject to the following Special Provisions and subject also to the Terms, **Conditions**, exclusions, **Endorsements** and Limits of the **Policy** except in so far as the same may be varied hereby. For the purposes of the insurance under this clause "reinstatement" shall mean the carrying out of the aforementioned work namely:

- a) Where property is destroyed the rebuilding of the property if a building or in the case of other properties replacement by similar property in either case in a **condition** equal to but not better or more extensive than its **condition** when new
- b) Where the property is **Damaged** the repair of the **Damage** and the restoration of the **Damaged** portion of the property to a **condition** substantially the same as but not better or more extensive than its **condition** when new.

Special Provisions to the Reinstatement Clause

1. The work of reinstatement (which may be carried out upon another site and in any manner suitable to **Your** requirements subject to the liability of the **Insurers** not being thereby increased) must be commenced and carried out with reasonable despatch otherwise no payment beyond the amount which would have been payable under the section if this clause had not been incorporated therein shall be made.

2. When any property insured under this clause is **Damaged** or destroyed in part only, the liability of the **Insurers** shall not exceed the sum representing the cost of which the **Insurers** could have been called upon to pay for reinstatement if such property had wholly been destroyed.

3. No payment beyond the amount which would have been payable under the section if this clause had not been incorporated therein shall be made until the cost of reinstatement has been incurred.

4. Each item insured under this clause is declared to be separately subject to the following **Condition** of average namely:

If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstatement if the whole of the property covered by such item had been destroyed exceeds the sum insured thereon at the breaking out of any fire or commencement of any destruction of or **Damage** to such property by any other peril hereby **Insured** against then **You** shall be considered as being **Your** own **Insurer** for the difference between the sum insured and the sum representing the cost of reinstatement of the whole property and shall bear a rateable proportion of the **Loss** accordingly.

5. No payment beyond the amount which would have been payable under the section if this clause had not been incorporated therein shall be made if at the time of any destruction of or **Damage** to any property **Insured** hereunder such property shall be covered by any other insurance effected by or on behalf of the **Insured** which is not upon the identical basis of reinstatement set forth therein.

6. Where by reason of any of the above special provisions no payment is to be made beyond the amount which would have been payable under the section if this clause had not been incorporated therein the rights and liabilities of the **Insurers** and the **Insured** in respect of the destruction or **Damage** shall be subject to the Terms, **Conditions**, Exclusions, **Endorsements** and Limits of the **Policy** including any **Condition** of average therein as if this clause had not been incorporated therein.

6 Stock Declaration

This **Policy** is subject to the following Declaration **Conditions**:

The first and annual premiums are provisional subject to the following:

- a) the value of the property on the last day of each month shall be declared in writing by **You** to Rural Insurance Group Ltd acting on behalf of the **Insurers** within sixty days thereafter and if declarations are not given **You** shall be deemed to have declared the maximum sum as the value
- b) on the expiry of each **Period of Insurance** the actual premium shall be calculated on the average amount declared i.e. the total of the sum declared divided by the number of declarations

- c) if the actual premium is greater than the provisional premium **You** shall pay the difference to **Us**. If the amount is less, the difference shall be paid to **You** but in no case shall the amount repaid to **You** exceed one third of the provisional premium paid.

7 Subrogation (Waiver of)

In the event of a claim arising under this Section **We** agree to waive any rights, remedies or relief to which **We** might become entitled by subrogation against

- a) any Company standing in relation of parent or subsidiary (subsidiary to parent) to the **Insured**
- b) any Company which is a subsidiary of a parent Company of which **You** are yourself a subsidiary.

In each case within the meaning of Section 154 of the Companies Act 1948.

8 Long Term Agreement

We will allow **You** a discount of five per cent off the net premiums on Part 1 and Part 2 inclusive of this **Policy** if **You** have signed an agreement to offer this insurance to **Us** for three consecutive years, on the terms and **conditions** in force at the expiry of each **Period of Insurance** and to pay the premiums annually in advance it being understood that:

- a) **We** shall be under no obligation to accept an offer made in accordance with the said undertaking
- b) the Sum Insured may be reduced at any time to correspond with a reduction in value.

The above mentioned undertaking applies to any **Policy** or **Policies** which may be issued for the **Insurers** in substitution for this **Policy** and the same discount shall be allowed off the net premiums on any substituted **Policy** or policies issued for the **Insurers** as aforesaid.

9 Livery Stables Clause

- A) The insurance in respect of tack provided by this Farm **Policy** - Section 2 Peril 12 - Theft, is subject to the following **Conditions**:
 - a) all buildings are to be of brick or stone construction and roofed with slates or tiles
 - b) this insurance is operative solely if such theft or attempt thereat involves entry to the buildings by forcible and violent means
 - c) the final exit door is fitted with a deadlock which conforms to British Standard 3621; all other external doors are each fitted with a deadlock which conforms to the aforesaid British Standard, or mortised security bolts at the top and bottom.
- B) The insurance by Farm **Policy** - Section 3 - Fatal Injury to Livestock is amended as follows:
 - a) this Section covers fatal injury to livestock belonging to **You** or in the care custody or control of **You** caused solely by violent accidental and visible means whilst on and away from **Your Premises** and whilst being conveyed by a motor vehicle including loading and unloading on or from such vehicle at **Your farm Premises**.
- C) The insurance by Farm **Policy** - Section 11 - Public/Products Liability is amended as follows:
 - a) the total amount for all damages payable under this Section, to any claimant or any number of claimants in respect of or arising out of any one occurrence or in respect of or arising out of all occurrences of a series consequent or attributable to one source or original cause shall not exceed £1,000,000.

The insurance by this Section excludes any liability arising under the Riding Establishments Acts 1964/1970 or any legislation substituted therefore.

C1) Notwithstanding anything contained to the contrary in Section 11 – Public/Products Liability **We** will pay **You** against liability at law for **Loss** of or injury to animals in the charge or under the control of **You** or any of **Your** employees in connection with the **Business** for an amount not exceeding:

- a) £5,000 in respect of any one animal
- b) £10,000 in any one **Period of Insurance**
but excluding the first £100 of each and every claim under the extended cover provided by this **Endorsement**.

The insurance by this Section excludes any **Losses** arising from unattended animals in **Your** custody or control whilst grazing/using common or unfenced land.

10. Alarm Condition

It is a **Condition** precedent to Liability that

1. The Burglar Alarm at the **Premises**
 - a) has been installed in accordance with the Alarm Company's System Design Specification lodged with and approved by **Us** and shall not be amended in any way without **Our** prior consent.
 - b) shall be put into full and proper operation at all times when the **Premises** are left unattended.
 - c) shall be maintained under contract by the said Alarm Company throughout this **Period of Insurance**.
2. **You** shall give immediate notice to Rural Insurance Group Ltd acting on behalf of the **Insurers** following any advice from the Police that their service is being withdrawn.

Part 1 – Farm Insurance

We will provide insurance against **Loss, Damage**, death, injury, disease, illness, or liability (as described in this **Policy** and subject to the terms, **conditions**, exclusion, limits and **conditions**) occurring or arising during the **Period of Insurance** in connection with the **Business** at the **Premises**.

The liability of the Insurers during any one **Period of Insurance** shall in no case exceed in respect of each item the Sum Insured or in the whole the total Sum Insured.

Section 1 - Farm Buildings

Your Cover

In the event of the **Property** or Building(s) insured or any part of such **Property** or Building(s) being **Damaged** at the **Premises** during the **Period of Insurance** by an **Insured Peril** as specified herein, **We** will pay **You** the value of the **Property** or Building(s) or any part thereof for the amount of **Damage** at the time of the happening of the **Damage** or may at **Our** option repair, reinstate or replace such **Property** or Building(s) or any part thereof if the **Insured Peril(s)** is shown as operative on the **Schedule**.

Definitions Applicable to this Section of the Policy

Property

The property specified in Section 1 – Farm Buildings.

Buildings

Shall include the following:

- a) the interior decorations and the landlords' fixtures and fittings in or on the Buildings
- b) walls, gates, fences around and pertaining to the Buildings and used in connection with the **Business** therewith are all owned by **You** and for which **You** are responsible
- c) external fire escapes, hoists, gangways, external clocks, staircases, water tanks over or forming roofs of Buildings, solar panels, small ancillary buildings and structures on the same **Premises**
- d) external trunks, conveyors, shafting, belting, cables, ropes, service pipes and similar equipment all the property of the **Insured** or which they are responsible

Plan No(s)

Plan No(s) refer to the plans(s) of the **Premises** lodged with Rural Insurance Group Ltd, copies of which are available on request.

Insured Perils

Your Schedule will show which of the following **Insured Perils** are operative.

- 1 Fire (whether resulting from explosion or otherwise) not occasioned by or happening through riot, civil commotion, earthquake, subterranean fire.
- 2 Aircraft and other aerial devices or articles dropped from them.
- 3 Explosion.
- 4 Lightning.
- 5 Earthquake.
- 6 Riot, Civil Commotion, Strikers, Locked out workers, Persons taking part in Labour Disturbances or Malicious Persons excluding:
 - a) **Loss** of or **Damage** occasioned by or happening through confiscation or destruction or requisition by order of the Government or any Public Authority
 - b) **Loss** or **Damage** resulting from cessation of work
 - c) as regards destruction or **Damage** (other than by fire or explosion) directly caused by malicious persons not acting on behalf of or in connection with any political organisation destruction or **Damage** by theft.
- 7 Storm or Tempest or Flood excluding:
 - a) **Damage** by frost, subsidence or landslide
 - b) **Damage** to fences, gates, and moveable property in the open.
8. Bursting or Overflowing of Water Tanks, Apparatus or Pipes excluding destruction or **Damage** by water leaking or discharged from an automatic sprinkler installation.
9. Impact with the **Property Insured** by any road vehicle (including fork lift trucks), train or animal.
10. Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them, excluding gates.
11. Theft or any attempt thereat.
12. Bursting, Overflowing or Leakage of fuel oil and fertiliser storage tanks excluding contents therein.
13. Defective Oil Vaporisation of any fixed oil burning heating appliance.

The liability of the **Insurers** during any one **Period of Insurance** shall in no case exceed in respect of each item the Sum Insured or in the whole the total Sum Insured as stated in the **Policy Schedule**.

Section Conditions

1. Sale of buildings extension

Without detriment to **Your** rights under this **Policy**, in the event of **You** entering into a contract to sell **Your** interests in the **Property** or **Buildings**, and between exchange of contracts and completion of the sale the **Property** or **Buildings** is **Damaged** by an **Insured Peril**, the contracting purchaser who

completes the purchase will have the benefit of the insurance in respect of such **Loss** up to the date of completion, but only to the extent that the contracting purchaser cannot recover their **Loss** from elsewhere.

2. Application of Average

Sums Insured in respect of **Property** or **Buildings** are declared to be subject to the Application of Average. If the **Property** or **Buildings** insured thereby shall, at the breaking out of any fire or at the commencement of any destruction or **Damage** to such **Property** or **Buildings** by any other Peril hereby insured against, be of greater value than such sum insured, then **You** shall be considered as being **Your** own **Insurer** for the difference and bear a rateable proportion of the **Loss** accordingly

3. Modern Materials

In respect of farm **Buildings** the sum insured is based on the cost of rebuilding in modern materials providing comparable facilities to existing structures, for the purposes of any **Condition** of Average the value of the building will be calculated on a modern materials basis including removal of debris costs unless reinstatement basis is selected.

Section Extensions

The Insurance provided under this section is extended to include the following:

1. Foundations

Where any insurance on **Buildings** is subject to any **Condition** of Average, such insurance does not include the part below the level of the floor of the lowest storey (whether such floor constitutes the flooring of the basement or otherwise).

2. Repairs and Alterations

Joiners and other tradesmen are allowed on the **Premises** for the purposes of effecting repairs and/or minor structural alterations in all or any of the buildings insured without prejudice to this insurance.

3. Landlords and Freeholders

Anything done by the occupier of a **Building** without **Your** authority or knowledge whereby the danger of **Damage** is increased shall not prejudice **Your** position under this section provided that **You** immediately on becoming aware thereof give notice in writing to the **Insurers** and pay any additional premium as may be required.

4. Additions

We will extend this insurance to include in respect of each item additional **Buildings** (as defined herein) or additions or extensions to existing buildings for an additional amount not exceeding 10% of the total sum insured on **Buildings**, but only in so far as such **Property** is not otherwise **Insured** by or on behalf of the **Insured** and it being understood that this extension does not include appreciation in value. The **Insured** undertakes to give particulars of such additional insurance each half year and to pay the pro rata additional premium due, if any, from the date of inception thereof and the section to be endorsed accordingly. Following notification of any such additional insurance, the provisions herein are fully reinstated.

5. Professional Fees

The insurance of fees is in respect of Architects, Surveyors, Consulting Engineers, Legal and other fees necessarily incurred in the reinstatement of the **Property** insured consequent upon its **Damage**

by any peril hereby insured against but not for preparing any claim. It is understood that the amount payable for such fees shall not exceed those authorised under the scale of various Institutions and/or Bodies regulating such charges provided that the liability for such **Damage** and fees shall not exceed in the aggregate the Sum Insured by each item.

6. Change of Use

You must give Rural Insurance Group Ltd immediate notification in writing via **Your** Insurance **Intermediary** when any **Building** or any portion of a **Building** referred to in this section is to undergo a change of use from agricultural purposes, and **You** shall pay any additional premium that may be chargeable in consequence thereof.

7. Drains and Gutters

This section is extended to pay necessary and reasonable costs to clean and clear drains, sewers or gutters for which **You** are responsible following **Damage** arising from an **Insured Peril** to **Property** shown on **Your Schedule**.

8. Subrogation Waiver

In the event of a claim arising under this section **We** agree to waive any rights, remedies or relief to which **We** might become entitled by subrogation against any Company standing in relation of parent or subsidiary (subsidiary to parent) to the **Insured** and any Company which is a subsidiary of a parent Company of which **You** are yourself a subsidiary. In each case within the meaning of Section 154 of the Companies Act 1948

9. Public Authorities

We will extend this insurance to include such additional cost of reinstatement of the destroyed or **Damaged Property** thereby insured as may be incurred solely by reason of the necessity to comply with **Building** or other Regulations or framed in pursuance of any Act of Parliament or with Bye-Laws of any Municipal or Local Authority. Provided always that the amount recoverable under this extension shall not include:

- a) the cost incurred in complying with any of the aforesaid regulations or Bye-Laws in respect of **Damage** occurring prior to the granting of this extension
- b) in respect of **Damage** not insured by this section
- c) under which notice has been served on **You** prior to the happening of the destruction or **Damage**
- d) in respect of undamaged **Property** or undamaged portions of **Property** other than foundations (unless foundations are specifically excluded from this insurance) of that portion of the **Property** destroyed or **Damaged**
- e) the additional cost that would have been required to make good the **Property Damaged** or destroyed to a **condition** equal to its **condition** when new, had the necessity to comply with any of the aforesaid regulations or Bye laws not arisen
- f) the amount of any rate tax duty development or other charge or assessment arising out of capital depreciation which may be payable in respect of the **Property** or by the owner thereof by reason of compliance with any of the aforesaid Bye-Laws or regulations.

The work of reinstatement must be commenced and carried out with reasonable despatch and in any case must be completed within a period of twelve months from the destruction or **Damage** or within such further time as the **Insurers** may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid regulations or Bye-Laws so necessitate) subject to the liability of the **Insurers** under this extension not being increased.

If the liability of the **Insurers** under any item of the specification apart from this extension shall be reduced by the application of any of the Terms, **Conditions**, Exclusions, **Endorsements** and Limits of the **Policy** then the liability of the **Insurers** under this extension in respect of any such item shall be reduced in like proportion.

The total amount recoverable under any item of the **Policy Schedule** shall not exceed the Sum Insured hereby.

All **Conditions** of the **Policy** except in so far as they may be expressly varied shall apply as if they were incorporated herein.

10. Own Premises Contamination Clean Up Costs

We will reimburse **You** for the cost of removing nullifying or cleaning up of polluting or contaminating substances to **Your** land within the **Premises** shown as insured on the **Policy Schedule** provided that:

- a) the polluting or contaminating substances have escaped from the confines of a fixed tank on or within the **Premises** specifically designed for the purpose of containing such substances
- b) the escape of the polluting or contaminating substances was due to a sudden unintended identifiable and unexpected incident occurring in its entirety at a specific time and place during the **Period of Insurance**.

We will not be liable for any costs which result in improvement or alteration in the **condition** of the land or watercourse or body of water on the **Premises**.

We will not be liable for the first £250 of each and every incident.

Our maximum liability shall not exceed £7,500 in respect of any one incident and no more than £25,000 in total in any one **Period of Insurance**.

Where indemnity is provided under this extension no other indemnity for the same incident will be accepted elsewhere in the **Policy**.

It is a **Condition** Precedent to the liability of the **Insurer** under this extension that:

- a) all fixed tanks are maintained in a good state of repair
- b) all fixed tanks are under 15 years of age
- c) the contents of the fixed tanks are suited to the tank manufacturer's guidelines for storage therein
- d) all tanks must be provided with secondary containment bunding to at least 110% of their capacity in accordance with current guidelines and/or are manufactured and installed to the Control of Pollution (Oil Storage) (England) Regulations 2001 (or other local similar Regulations if the **Premises** are located outside the jurisdiction of England) or subsequent modifying legislation.

Where the tanks are used for storage other than oil **You** will be required to ensure adherence to the storage regulations appropriate to the tank contents. In the absence of any more specific regulations **You** will be expected to adhere to the guidelines shown in above for cover to be operative.

11. Own Premises Illegal Waste Removal Costs (Fly Tipping)

We will reimburse **You** for the costs and expenses of removing or cleaning up of waste materials illegally deposited upon land at the **Premises** by Third Parties provided that on discovery of such illegal waste immediate notice is made to the Police and/or other local or government authorities as required

We will not be liable for any costs which result in improvement or alteration of the **condition** of the land or watercourse or body of water on the **Premises**.

We will not be liable for the costs incurred from waste which cannot be identified to a specific time and place of depositing of such waste by others.

We will not be liable for costs and expenses for waste which was deposited with **Your** or **Your Employees** agreement or consent.

We will not be liable for the first £250 of each and every incident.

Our maximum liability under this extension shall not exceed £5,000 per incident and no more than £10,000 in any one **Period of Insurance**.

Where indemnity is provided under this extension no other indemnity for the same incident will be accepted elsewhere in the **Policy**.

12. Removal of Debris

The insurance extends to include costs and expenses necessarily incurred by **You** with the consent of **Insurers** in:

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up or propping up to make safe

of the portion or portions of the **Property** insured by the said items destroyed or **Damaged** by fire or any other peril hereby insured against.

The liability of the **Insurers** under this clause in respect of any one event at any one **Location** shall in no case exceed:

- a) £25,000 in respect of **Asbestos** materials and debris
- b) the Sum insured shown in the **Schedule** for each item in respect of all other **Losses**.

Section 2 – Farm Contents

Your Cover

In the event of the property or building(s) **Insured** or any part of such property or building(s) being **Damaged** at the **Premises** during the **Period of Insurance** by an **Insured Peril** as specified herein, **We** will pay **You** the value of the property or building(s) or any part thereof for the amount of **Damage** at the time of the incident or may at **Our** option repair, reinstate or replace such property or building(s) or any part thereof if the peril(s) is shown as operative on the **Schedule**. The property **Insured** by this section extends to include property not belonging to **You** whilst in **Your** custody or control, or for which **You** are responsible.

The liability of the **Insurers** during any one **Period of Insurance** shall in no case exceed in respect of each item the sum **Insured** or in the whole the total sum insured.

Insured Perils

***Your Schedule** will show which of the following Insured Perils are operative.*

1. Fire (whether resulting from explosion or otherwise) not occasioned by or happening through:
 - a) its undergoing any process involving the use of heat (other than grain drying)
 - b) riot, civil commotion.
2. Aircraft and other aerial devices or articles dropped there from.
3. Explosion.
4. Lightning.
5. Earthquake.
6. Riot, Civil Commotion, Strikers, Locked out Workers, Persons involved in Labour disturbances or Malicious Persons excluding:

Loss of or Damage:

- a) by confiscation or destruction or requisition by order of the Government or any Public Authority
 - b) resulting from cessation of work
 - c) by theft.
7. Subterranean Fire.
8. Fire caused by Spontaneous Fermentation, heating or combustion of the specified property.
9. Accidental electrocution of livestock.
10. Impact by any vehicle (including fork lift trucks), train or animal excluding **Loss** or **Damage** to growing crops.
11. Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them.
12. Theft, including attempt thereat excluding:
 - a) **Loss** or **Damage** occasioned by or in collusion with any member of **Your** family or **Business** staff

- b) unexplained mysterious disappearance/and or shortage of stock.

In respect of **Machinery Plant and Implements**, where it is insured by this **Policy**, **We** will pay **You** for **Loss** or **Damage** to insured property whilst temporarily removed for cleaning, repair or renovation or other similar purposes at any other **Premises** within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. The amount recoverable hereunder shall not exceed the amount that would have been recoverable had the **Loss** or **Damage** occurred in that part of the **Premises** from which the property is temporarily removed nor, in respect of any **Loss** or **Damage** occurring elsewhere than at the said **Premises** and 10% of the Sum insured by the item. This extension shall not apply in respect of property more specifically insured elsewhere.

Section Conditions

1. Application of Average

If the following items appear in the **Policy Schedule**, they are deemed to be subject to the special **Condition** of Average (Special **Condition** 2 below):

Hay and Straw

Grain Seed and the like

Silage/Roots

All other produce

Deadstock and Agricultural Produce

Livestock Poultry

– heated Poultry –

unheated

Livestock permanently housed

Growing Timber

If the following items appear in the **Policy Schedule**, they are deemed to be subject to the Pro Rata Condition of Average (Special Condition 3 below):

Machinery Plant and Implements

Grain drying plant and **Machinery**

Poultry appliances – heated

Dairy Equipment

Portable Hand Tools

2. Special Condition of Average

Wherever a sum insured is said to be subject to the special **Condition** of average, if at the time of any **Loss** such sum insured is less than 75% of the total value of such property, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** accordingly.

3. Pro Rata Condition of Average

Wherever a sum insured is said to be subject to the pro-rata **Condition** of average, if at the time of any **Loss**, such sum insured on any item of the property insured is less than the total value of such property, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable proportion of the **Loss** accordingly.

4. First Loss Basis

When an item for wall, gates, fences and hedges appears on the **Schedule** the sum insured is on a first loss basis.

Section Extensions

The Insurance provided under this section is extended to include the following:

1. Additions

In respect of items on the **Schedule** that incorporate **Machinery** the insurance extends to include, in respect of each item, additional **Machinery** for an amount not exceeding 10% of the Sum insured on **Machinery** forming that item from the time **You** became responsible therefore, but only in so far as such property is not otherwise **Insured** by **You** or on behalf of **You**, it being understood that this extension does not include appreciation in value.

You must undertake to give particulars of such additional insurance each half year and pay the pro rata additional premium (if any) from the date of inception thereof and the section is to be endorsed accordingly. Following advice of any such additional insurance the provisions hereof are fully reinstated.

2. Designation

For the purpose of determining where necessary the column or heading under which any property is insured **We** agree to accept the designation under which such property has been entered in **Your** book of accounts.

3. Electrical Apparatus

This insurance excludes **Damage** to or destruction of any electrical plant or apparatus by short circuiting, excessive pressure, self heating or self ignition, but if fire extends to and **Damages** or destroys any other part of the plant or appliances or other property insured hereby, such **Damage** or destruction is not excluded by this Section.

4. Customers' Goods

If **You** have accepted responsibility for **Loss** or **Damage** to goods which are the property of **Your** customers or for which **Your** customers may be legally responsible, whether manufactured by **You** or not, upon which work is to be, is being, or has been done on behalf of customers by **You**, or which may be left in **Your** hands for storage or despatch or otherwise temporarily in **Your** custody, all such goods shall be held to be insured by the items stated in the **Policy Schedule** to this section covering **Deadstock** except in so far as they may be more specifically insured elsewhere.

5. Motor Vehicles

Notwithstanding anything contained to the contrary herein **We** will not be liable for any **Loss** or **Damage** to any motor vehicles which at the time of the happening of such **Loss** or **Damage** are insured by, or would but for the existence of this **Policy** be insured by, any other **Policy** or **Policies** either specifically or otherwise except in respect of any **Excess** (not exceeding the sum hereby insured) beyond the amount which would have been payable under such other **Policy** or **Policies** had this insurance not been effected.

6. Automatic Reinstatement of Loss

In consideration of the sums insured by this section not being reduced by the amount of any **Loss** the **Insured** undertake to pay the appropriate extra premium on the amount of such **Loss** from the date thereof to the date of expiry of the **Period of Insurance**.

7. Temporary Removal

Notwithstanding the terms of **Insured Peril 12** as stated above, this section of the **Policy** extends to include any Property insured hereby whilst temporarily removed for a maximum of six months anywhere in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands including transit.

The amount insured by the said item shall stand reduced by the value of the property so removed in the terms of this condition. The protection afforded by this extension of cover applies only in so far as such property so removed is not otherwise insured.

8. Loss of Metered Water

Cover for **Damage** caused by escape of water from any tank, apparatus or pipe (not being automatic sprinkler installations), where insured by this section, includes the cost of metered water (calculated at the current rate per cubic metre) consumed as a direct result of the escape, subject to the amount payable under this Extension not exceeding £5,000 in total for all claims or series of claims, arising out of any one original cause.

The **Insurer** shall not be liable in respect of the first £250 of each and every claim, subject to all claims or series of claims, arising out of any one original cause, being treated as one claim.

9. Own Premises Contamination Clean Up Costs

We will reimburse **You** for the cost of removing nullifying or cleaning up of polluting or contaminating substances to **Your** land within the **Premises** shown as insured on the **Policy Schedule** provided that:

- a) the polluting or contaminating substances have escaped from the confines of a fixed tank on or within the **Premises** specifically designed for the purpose of containing such substances
- b) the escape of the polluting or contaminating substances was due to a sudden unintended identifiable and unexpected incident occurring in its entirety at a specific time and place during the **Period of Insurance**
- c) **We** will not be liable for any costs which result in improvement or alteration in the condition of the land or watercourse or body of water on the **Premises**
- d) **We** will not be liable for the first £250 of each and every incident
- e) **Our** maximum liability any one incident shall not exceed £7,500 and no more than £25,000 in total in any one **Period of Insurance**
- f) where indemnity is provided under this extension no other indemnity for the same incident will be accepted elsewhere in the **Policy**.

Conditions Precedent to Liability

It is a condition precedent to liability under this extension that

1. all fixed tanks are maintained in a good state of repair
2. all fixed tanks are under 15 years of age
3. the contents of the fixed tanks are suited to the tank manufacturers guidelines for storage therein
4. all tanks must be provided with secondary containment bunding to at least 110% of their capacity in accordance with current guidelines and/or are manufactured and installed to the Control of Pollution (Oil Storage) (England) Regulations 2001 (or other local similar Regulations if the **Premises** are located outside the jurisdiction of England) or subsequent modifying legislation
5. Where the tanks are used for storage other than oil **You** will be required to ensure adherence to the storage regulations appropriate to the tank contents.
6. In the absence of any more specific regulations **You** will be expected to adhere to the guidelines shown in above for cover to be operative.

10. Own Premises Illegal Waste Removal Costs (Fly tipping) Extension

We will reimburse **You** for the costs and expenses of removing or cleaning up of waste materials illegally deposited upon land at the **Premises** by Third Parties provided that:

1. on discovery of such illegal waste immediate notice is made to the Police and/or other local or government authorities as required.
2. **We** will not be liable for any costs which result in improvement or alteration of the condition of the land or watercourse or body of water on the **Premises**.
3. **We** will not be liable for the costs incurred from waste which cannot be identified to a specific time and place of depositing of such waste by others.
4. **We** will not be liable for costs and expenses for waste which was deposited with **Your** **We** will not be liable for the first £250 of each and every incident .
5. **Our** maximum liability under this extension shall not exceed £5,000 per incident and no more than £10,000 in any one **Period of Insurance**.
6. where indemnity is provided under this extension no other indemnity for the same incident will be accepted elsewhere in the **Policy**.
7. or **Your** Employees agreement or consent.

11. Removal of Debris

The insurance extends to include costs and expenses necessarily incurred by **You** with the consent of **Insurers** in:

- a) removing debris
- b) dismantling and/or demolishing
- c) shoring up or propping up to make safe

of the portion or portions of the Property **Insured** by the said items destroyed or **Damaged** by fire or any other peril hereby **Insured** against.

The liability of the **Insurers** under this Clause in respect of any one event at any one **Location** shall in no case exceed:

- a) £25,000 in respect of **Asbestos** materials and debris
- b) the Sum insured shown in the **Schedule** for each item in respect of all other **Losses**.

Optional Additional Section Extensions

Applicable only if stated in Your Policy Schedule

1. Accidental Damage – Machinery

The cover provided by any Item where Accidental Damage (AD) is shown on the **Schedule** is extended to include **Loss** by any cause not excluded under this section but excluding:

- a) any process of repair
- b) the first £250 of each and every claim
- c) cover whilst attached to a self propelled vehicle or implement

2. Storm/Tempest/ Flood/ Burst Pipes Extension

The cover provided by any Item where Storm/Tempest/Flood/Burst Pipes (STF BP) is shown on the **Schedule** is extended to include loss, destruction or **Damage** as a result of:

Storm, Tempest or Flood Excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premises** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gates fences and hedges.

Bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage**.

3. Storm/Tempest/Flood Extension

The cover provided by any Item where Storm/Tempest/Flood (STF) is shown on the **Schedule**, cover is extended to include **Loss** destruction or **Damage** as a result of storm, tempest or flood excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premises** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gate fences and hedges.

4. **Burst Pipes Extension**

The cover provided by any Item where Burst Pipes (BP) is shown on the **Schedule** cover is extended to include **Loss** destruction or **Damage** as a result of bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every other **Loss** or **Damage**.

5. **Mysterious Disappearance Excluding Unfenced Land**

Where Mysterious Disappearance (MYTS) appears in the **Schedule** in respect of livestock, exclusion b) of Peril 12 – Theft – is deleted.

The **Insurers** shall not be liable for any **Loss** arising from mysterious disappearance of livestock grazing or being kept on unfenced land moorland and/or common ground.

Section Exclusion – Indirect Loss

All indirect **Loss** or **Damage** subsequent upon the happening on an **Insured Peril** specified above is specifically excluded.

Section 3 – Fatal Injury to Livestock Away From The Premises

Your Cover

Under this section, **We** will pay **You** for **Fatal Injury** to **Livestock** belonging to **You** or in **Your** care, custody or control whilst, and so far as stated on the **Schedule**.

1. **Cover A** (“Full” away cover including transit)
AWAY from **Your Premises** or whilst being conveyed by a motor vehicle including loading or unloading on or from such vehicle at **Your Premises**.
2. **Cover B** (Transit cover only)
Being conveyed by a motor vehicle including loading and unloading on or from such vehicle at **Your Premises**.

Provided always that such injury shall solely and independently of any other cause result in the death of such **Livestock** or its necessary slaughter in the interest of humanity (under a Certificate by a qualified Veterinary Surgeon) within thirty days of the occurrence of such injury.

Definition Applicable to this Section of the Policy

Fatal Injury

Violent, accidental and visible act which occurs at an identifiable time and place during the **Period of Insurance** which causes death to **Livestock**. It is also understood that fatal injury includes death by poisoning.

Section Conditions

1. **Condition of Average**

The total for all **Livestock** owned by **You** or in transit at any one time has been declared by **You** and stated in the **Schedule** and if at the time of the **Fatal Injury** that the sum is less than 75% of the open market value of the **Livestock**, **You** shall be considered to be **Your own Insurer** of the difference and bear a rateable share of the **Loss** accordingly.

Limit of Indemnity

The liability of the **Insurers** in respect of such injury to any one animal shall not exceed the market value of that animal at the time of injury and in any event not exceed £10,000 to any one animal other than horses where there Liability of the **Insurers** in respect of each horse shall not exceed the market value of that animal at the time of injury and in any event not exceed £5,000 to any one horse otherwise advised to and agreed in writing by Rural Insurance Group Limited.

The **Insurers**' overall liability shall not exceed the total Sum insured specified in the **Schedule**.

Section Extensions

The Insurance provided under this section is extended to include the following:

- a) Veterinary Surgeons fees necessarily incurred in the event of an occurrence which in the absence of such treatment would give rise to a claim under this section (see General Claims Condition)
- b) Removal of Debris – Sum insured £150

Section Exclusions

This section does not cover:

- a) **Losses** outside the limits of Great Britain, Northern Ireland, the Isle of Man, the Channel Islands nor sea transits between them
- b) any amount exceeding £500 in respect of working dogs unless otherwise agreed by Rural Insurance Group Ltd and stated in the **Policy Schedule** and the appropriate premium paid
- c) **Loss** by disease and illness except where is a direct consequence of an event which would give rise to a valid claim under this section and subject to all other Terms, **Conditions** and exclusions of the **Policy**.
- d) **Livestock** in transit for hire or reward.

Section 4 – Livestock Worrying

Your Cover

Under this section, **We** will pay **You** for **Fatal Injury** caused by dogs, foxes and vermin to **Livestock** belonging to **You** or in **Your** care, custody and control.

Provided always that such injury shall solely and independently of any other cause result in the death of such **Livestock** or its necessary slaughter in the interest of humanity (under a Certificate by a qualified Veterinary Surgeon) within thirty days of the occurrence of such injury.

Definition Applicable to this Section of the Policy

Fatal Injury

Violent, accidental and visible act which occurs at an identifiable time and place during the **Period of Insurance** which causes death to **Livestock**. It is also understood that fatal injury includes death by poisoning.

Section Conditions

1. Condition of Average

The total for all **Livestock** owned by **You** or in transit at any one time has been declared by **You** and stated in the **Schedule** and if at the time of the **Fatal Injury** that the sum is less than 75% of the open market value of the **Livestock**, **You** shall be considered to be **Your** own **Insurer** of the difference and bear a rateable share of the **Loss** accordingly.

Limit of Indemnity

The liability of the **Insurers** in respect of such injury to any one animal shall not exceed the market value of that animal at the time of injury and in any event not exceed £1,500 to any one animal otherwise advised to and agreed in writing by Rural Insurance Group Ltd.

The **Insurers'** overall liability shall not exceed the total sum insured specified in the **Schedule**.

Section Extensions

The Insurance provided under this section is extended to include the following:

- a) veterinary Surgeons fees necessarily incurred in the event of an occurrence which in the absence of such treatment would give rise to a claim under this section (see General Claims Condition)
- b) removal of Debris – Sum insured £150.

Optional Additional Section Extensions

*Applicable only if stated on **Your Policy Schedule***

1. Panic and Suffocation Extension

The cover provided by this section is extended to include panic and suffocation of poultry by any violent, accidental and visible cause excluding:

- a) the deliberate act of any electricity, gas or water supply undertaking or the exercise by any such undertaking of its power to withhold or restrict supply
- b) **Damage to Machinery** or plant caused by its own mechanical or electrical breakdown, or explosion due to internal fluid (including steam, gas or air) pressure
- c) wear, tear, deterioration or gradually developing flaws or defects in the **Insured's** buildings, **Machinery** or plant
- d) Cannibalism, disease or poisoning of poultry .

Loss, destruction or **Damage**:

- a) caused by storm or flood to moveable property in the open
- b) resulting from cessation of work
- c) resulting from confiscation, destruction or requisition by order of the Government or any public authority
- d) to poultry as a result of inadequacy of heating, ventilation, feed or drink
- e) attributable solely to change in the water level table

Loss resulting from deliberate erasure, **Loss** or corruption of information on computer systems or other records, programs or software:

- a) the first £100 of each and every **Loss** or **Damage** after the application of any special Condition of Average.

Section Exclusions

This section does not cover:

- a) **Losses** outside the limits of Great Britain, Northern Ireland, the Isle of Man or the Chanel Islands
- b) **Loss** by disease and illness except where this is a direct consequence of an event which would give rise to a valid claim under this section and subject to all other Terms, **Conditions**, and Exclusions of the **Policy**
- c) **Fatal Injury** caused by dog(s) owned by **You** or owned by any member of **Your** family residing in **Your** household or in **Your** care, custody and control
- d) **Fatal Injury** to any animal other than cattle sheep or poultry

Section 5 – Business Money

Your Cover

We will indemnify **You** against **Loss of Money** held in connection with the **Business** as stated in the **Schedule** within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands except for:

- a) **Loss** arising from fraud or dishonesty of **Your Employees** not discovered within 7 working days of its occurrence
- b) **Loss** from any machine operated by notes, coins or tokens
- c) **Loss** from any unattended vehicle
- d) Any consequential **Loss** or shortages due to error or omission or any depreciation in value
- e) **Loss** resulting from any **Business** transaction

In addition **We** agree to payment, replacement or repair, indemnify **You** in respect of **Loss** or **Damage** to:

- (a) any specified safe/ strong room - details of which have been approved and lodged with **Us**
- (b) Money in the specified safe

following theft or attempted theft there from.

Damage following robbery or any attempt thereat away from the **Premises** to clothing and/or personal effects belonging to **You** or any person employed by **You**. Limit any one person £250.

Definitions Applicable to this Section of the Policy

Money

Shall mean cash, bank and currency notes, currency, crossed or uncrossed cheques, crossed or uncrossed Giro cheques, Giro drafts, travellers' cheques, crossed or uncrossed money orders, crossed or uncrossed postal orders, crossed or uncrossed bankers' drafts, bearer bonds, current postage stamps, current revenue stamps, unused units in postage stamp franking machines, bills of exchange, consumer redemption vouchers, travel tickets, validated tickets for the National Lottery and gaming machine tokens, trading stamps, gift vouchers, telephone cards, mobile phone talk vouchers, VAT purchase invoices, luncheon vouchers all belonging to the **Insured** or for which responsibility has been accepted by the **Insured**, in connection with the **Business**.

Business Hours

Shall mean **Your** usual office hours (including overtime) during which **You**, **Your** principal or **Employees** entrusted with **Your Money** are on the **Premises** for the purpose of the **Business**.

Loss of sight

Shall mean the permanent and total loss of sight which **Insurers** will consider as having happened:

- a) In both eyes, on the authority of a fully-qualified ophthalmic specialist after correction, the degree of sight you have left in both eyes is 3/60 or less on the Snellen scale (meaning **You** should be able to see sixty feet)

Or

- b) In one eye if on the authority of a fully qualified ophthalmic specialist after correction, the degree of sight **You** have left is 3/60 or less on the Snellen scale (meaning **You** can see at three feet what **You** should be able to see at 60 feet)

Limits of Indemnity

Unless the **Schedule** to this section provides details to the contrary the standard Limits of Indemnity under this section are:

	Limit Any One Loss
1. crossed or uncrossed cheques, crossed or uncrossed Giro cheques, Giro drafts, travellers' cheques, crossed or uncrossed money orders, crossed or uncrossed postal orders, crossed or uncrossed bankers' drafts, bearer bonds, current postage stamps, current revenue stamps, unused units in postage stamp franking machines, bills of exchange, consumer redemption vouchers, travel tickets, validated tickets for the National Lottery and gaming machine tokens, trading stamps, gift vouchers, telephone cards, mobile phone talk vouchers, VAT purchase invoices, luncheon vouchers all pertaining to the Business .	£250,000
2. Cattle Control documents/passports £55 per document.	£10,000
3. Other money not specified in 1 or 2 above and not contained in a locked safe:	
a) the Insured's office Premises outside Business Hours	£1,000
b) the private dwelling houses of the Insured , their principles or authorised Employees	£1,000
c) while in a locked safe (this limit may be increased subject to details of the safe being notified and approved by Us .)	£1,000
d) any other Loss	Limit Shown on the Policy Schedule

Section Conditions

1. Where cash in transit exceeds £2,500 the carriers must be two able bodied adults between 18 and 70 years of age.
2. Where cash in transit exceeds £5,000 the carriers must be three able bodied adult between 18 and 70 years of age.
3. Where cash in transit exceeds £7,500 by an approved security company.

Section Conditions

1. A complete record shall be kept of the **Money** in transit and on the **Premises** and such record shall be deposited in a secure place other than the safes which contain the **Money**.

2. Safe keys must be removed from the **Premises** outside **Business Hours** unless the **Premises** are also the **Insured's** private residence when safe keys should be kept in a secure place not in the vicinity of the safe.

Optional Additional Section Extensions

*Applicable only if stated on **Your Policy Schedule***

1. **Personal Assault**

We will pay **You** compensation if **You** or any director, partner or **Employee** of **Yours** aged between 18 and over and up to 70 whilst engaged in duties in connection with the **Business** as stated in the **Schedule** suffers bodily injury caused solely by violent, accidental, external and visible means directly as a result or hold-up or any attempt thereat.

Excluding - death, injury or disablement caused by or arising wholly or in part from any physical condition, defect or infirmity existing prior to the happening of the event insured against.

We will pay **You** compensation as set out in the Table of Benefits hereunder:

Table Of Benefits.

If bodily injury shall independently of any other cause result within 12 months in:

1.	Death	£10,000
2.	Total Loss by physical separation at or above the wrist or ankle or one of both hands or one or both feet or total and irrecoverable Loss of all sight of one or both eyes.	£10,000
3.	Permanent total disablement (other than Loss of sight of one or both eyes or Loss of limb) from attending to Business of any kind and lasting twelve calendar months and at the expiry of that period being beyond the hope of improvement.	£10,000
4.	Temporary total disablement from attending to Business of any and every kind - benefit for the duration of such disablement but not beyond 104 weeks from the date on which the Insured person became disabled at the weekly rate of.	£75

Section Claims Settlement

1. An **Insured** person shall not be entitled to benefit under more than one of clauses 1 to 4 of the table of benefits in respect of any one assault, and payment of benefit under clauses 1 to 4 shall terminate the insurance by this section for such **Insured** person as from the date of the accident.
2. The **Insurers** shall not be called upon to make any payment under this section in respect of any accident until the entire amount payable thereof is ascertained and agreed. No sum payable shall carry interest.

3. After sustaining injury:
 - a) The **Insured** person must as early as possible place himself under the care of a medical practitioner
 - b) The **Insured** person shall act upon medical advice and if so required submit to medical examination on **Our** behalf and at **Our** expense
 - c) In no case shall **We** be liable to pay **You** compensation in respect of the **Insured** person unless the medical advisors appointed by **Us** for the purpose shall be allowed so often as may be deemed necessary to make an examination of the **Insured** person
 - d) **You** must give **Us** immediate notice in the event of the death of an **Insured** person
 - e) Any payment under this Section of the **Policy** in respect of an assault will discharge all other claims under the Section in respect of the same assault.

Section Exclusion

1. This section does not cover death or bodily injury sustained outside the limits of Great Britain Northern Ireland the isle of Man and the Channel Islands.

Section 6 – Farm Goods in Transit

Your Cover

In the event of **Loss** of the **Property Insured** whilst in **Transit**, during the **Period of Insurance**, **We** will pay to **You** the value of the **Property Insured** or any part thereof as set out below:

We will:

- a) pay to **You** the value of such property at the time of its **Loss** or destruction, or the amount of the **Damage**
Or
- b) choose to reinstate or replace such property or any part of it.

Our liability during any one **Period of Insurance** shall in no case exceed in respect of each vehicle the limit or in the whole the total limit as stated in the **Policy Schedule**.

Definitions that apply to this Section of the Policy

Property Insured

1. Agricultural and horticultural produce, consumable stores and **Machinery** (including spare parts and accessories) belonging to **You** or for which **You** are responsible, and pertaining to the **Business** specified in the **Schedule**.
2. **Your** own sheets, ropes, chains, toggles or packing materials on vehicles – Sum **Insured** unlimited in amount.
3. **Your** personal effects or any effects of **Your** employees not otherwise more specifically **Insured** whilst in the vehicle - limit any one person any one **Loss** £500.
4. **Tools** where specifically mentioned in the **Schedule** on any vehicle up to the maximum limit stated in the **Schedule**.

Tools

Tools, tool kits or test equipment connected with the **Business** and the property or responsibility of the **Insured**.

Transit

Being carried to a destination outside the **Premises**, by any vehicle, including trailers and containers, and whether or not the **Insured's** vehicle. **Transit** includes loading onto or unloading from the vehicle or trailer.

Section Conditions

1. If **We** elect, or become liable to reinstate or replace any property, **We** will not be bound to reinstate or replace exactly or completely, but only as circumstances permit and in a reasonably sufficient manner. **We** will not in any case be bound to expend, in respect of such property, more than the load limit on that property.
2. In the absence of written notice by **You** or **Us** to the contrary, the Limits stated in the **Schedule** shall not stand reduced by the amount of any **Loss**, and **You** will agree to pay the appropriate additional premium on the amount of **Loss** from the date thereof to the date of expiry of the **Period of Insurance**.

Section Exclusions

Notwithstanding anything contained herein to the contrary within the General Exclusions, **We** will not pay **You** for:

Loss, destruction or **Damage** caused by or resulting from:

- a) rainwater, frost, the carriage of explosives or goods of a dangerous nature, leakage or spillage of any liquid or goods from a receptacle, wear and tear, scratching, vermin, infestation by moth, insects or inherent or latent defect
 - b) theft by **Employees** unless discovered within seven days of its occurrence
 - c) riot, strike or civil commotion, lockouts, labour disturbances
 - d) electrical or mechanical derangement or breakdown
 - e) **Losses** occurring outside the limits of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
 - f) **Loss** or **Damage** resulting from theft or attempted theft from any **Unattended** vehicle unless all doors, windows and other points of access have been securely locked and fastened and the keys removed and any other security devices including those fitted to trailers have been correctly set to operate
- **Definition of Unattended** – For the purpose of this exclusion “**Unattended**” means that the carrying vehicle is out of the sight of the driver and/or more than (1) minute’s walking distance from the driver.
- g) defective or inadequate packing or stacking or protection against climate **conditions** (other than by lighting) or incorrect or insufficient addressing of any parcel or package.

Loss, destruction or **Damage** to livestock, deeds, bonds, bills of exchange, money, securities for money, bank notes, credit cards, stamps, precious stones, jewellery, explosives or goods of a dangerous nature or to any mechanically propelled vehicle.

Section 7 & 8 – Business Interruption (Introduction)

Your Cover (An introduction)

In the event of interruption to, or interference with, **Your Business** at the **Premises** due to the happening of an insured peril during the **Period of Insurance**, **We** will pay **You** for **Loss of Revenue**, additional expenditure, increased cost of working, **Rent Receivable** or other items as may be described in these sections if they are shown as being covered, and if the insured peril is shown as being operative, on the **Schedule**.

Definitions that apply equally to Section 7 & Section 8

Annual Revenue

Shall mean the **Revenue** earned during the twelve months immediately before the date of the **Damage**.

Revenue

Shall mean money paid or payable to **You** in respect of goods sold and services rendered in the course of the **Business** at the **Premises**.

Rent Receivable

Shall mean the money paid or payable to **You** as rent in respect of those portions of the **Premises** which are let to tenants.

Standard Gross Rentals

Shall mean the gross rentals in respect of that period in the twelve months immediately before the date of the **Damage** which corresponds with the Indemnity Period.

Annual Gross Rentals

Shall mean the gross rentals in respect of the twelve months immediately before the date of the **Damage**.

In the case of both Standard Gross Rentals and Annual Gross Rentals adjustments shall be made as may be necessary to provide for the trend of the **Business** and for variations in or special circumstances affecting the **Business** either before or after the **Damage**, or which would have affected the **Business** had the **Damage** not occurred, so that the figures thus adjusted shall reflect the results which but for the **Damage** would have been obtained during the relative period after the **Damage**.

Section Clauses that apply equally to Section 7 & Section 8

1. **Alternative Trading**

If during the Indemnity Period the **Business** shall be carried on elsewhere than at the **Premises** either by **You** or by others on **Your** behalf the **Revenue** earned as a result thereof shall be brought into account in arriving at the **Revenue** earned during the Indemnity Period.

2. **Current Cost Accounting**

For the purposes of these definitions any adjustment implemented in current cost accounting shall be disregarded.

3. **Payments on Account**

Payments on account may be made during the Indemnity Period if desired, subject to any necessary adjustment at the termination of such period.

4. **Premium Adjustment**

You shall, within six months of the expiry of each **Period of Insurance**, declare in writing to **Us** the **Revenue** earned during the financial year most nearly concurrent therewith. If the declared **Revenue** exceeds the **Revenue** figure for such period on which the first or subsequent annual premium under this **Policy** has been calculated, **You** shall pay **Us** an additional premium on the difference. If the declared **Revenue** be less, the premium on the difference shall be repaid to **You** but such return shall not exceed 50% of the said first or subsequent annual premiums respectively. If any **Damage** shall have occurred, giving rise to a claim under this **Policy**, such adjustment shall be made in respect only of so much of the said difference as is not due to such **Damage**.

5. **Professional Accountants**

Any particulars or details contained in **Your** books of account or other **Business** books or documents which may be required by **Us** for the purpose of investigating or verifying any claim hereunder may be produced by professional accountants if at the time they are regularly acting as such for **You** and their report shall be prima facie evidence of the particulars and details to which such report relates.

We will pay **You** reasonable charges payable by **You** to **Your** professional accountants for producing such particulars or details or any other proofs, information or evidence as may be required by **Us** under the terms of this **Policy** and reporting that such particulars or details are in accordance with **Your** books of account or other **Business** books or records. It is understood that the amount payable for such fees shall not exceed those authorised under the scale of various Institutions and/or bodies regulating such charges.

Provided that the sum of the amount payable under this Clause and the amount otherwise payable under the **Policy** shall in no case exceed the limitations of liability under the **Policy**.

6. **Tax**

To the extent that **You** are accountable to the tax authorities for Value Added Tax, all terms in this **Policy** shall be exclusive of such tax.

7. **Underinsurance**

If the sum insured by any item on the **Schedule** insuring **Revenue** or **Rent Receivable** is less than the **Annual Revenue** or **Annual or Standard Gross Rentals**, as appropriate, (increased proportionality where the maximum indemnity period exceeds twelve months) **Our** liability under that item will be proportionately reduced.

Section Conditions that applies equally to Sections 7 & 8

1. **We** may avoid liability under either Section if:

- a) the **Business** is wound up or carried on by a Liquidator or Receiver or permanently discontinued
- b) **Your** interest ceased otherwise than by death
- c) any alteration is made either in the **Business** or in the **Premises** or property therein whereby the risk of **Damage** is increased

after the commencement of this insurance unless its continuance be admitted by **Endorsement** signed for and on behalf of **Us**.

Section Exclusions that apply equally to Sections 7 & 8

Sections 7 and 8 do not cover:

The deliberate act of any utility supply Authority or company or by the exercise of any such Authority or company of its power to withhold or restrict supply.

Section 7 – Business Interruption (Revenue Basis)

Your Cover

The insurance under this Section is limited to:

- a) Loss of revenue sustained in consequence of the **Damage** as shown by comparing the Revenue earned during the indemnity period with the revenue which it is estimated would have been earned during such period had the **Damage** not occurred
- b) Additional expenditure necessarily and reasonably incurred by **You** in consequence of the **Damage** in order to maintain the **Business** as far as possible during the **Indemnity Period**, but not exceeding the further amount for which **We** would have been liable under clause a) hereof had such additional expenditure not been incurred

less any sum saved during the indemnity period in respect of any charges or expenses of the **Business** payable out of revenue which may cease or be reduced in consequence of the **Damage**.

Provided that **Our** liability shall in no case exceed:

- a) in respect of any period of 12 months, or part thereof, during the **Indemnity Period**: twice the annual revenue
- b) nor in total: five times the annual revenue.

Definitions that apply to this Section of the Policy

Indemnity Period

Shall mean the period beginning with the occurrence of the **Damage** and ending not later than the period of months specified on the **Schedule** during which the **Business** shall be affected in consequence of the **Damage**.

Outstanding Balances

Shall mean the total recorded debits adjusted for bad debts:

- a) amounts debited (or invoiced but not debited) and credited (including credit notes and cash not passed through the books at the time of the **Damage**) to the credit accounts of the **Business** in the period between the date to which the last monthly record relates and the date of the **Damage**
- b) any abnormal condition of trade which had or could of had a material effect on the **Business** so that the figures thus adjusted will represent as nearly as reasonably practicable those which would have been obtained at the date of the **Damage** had the **Damage** not occurred

Insured Perils

Your Schedule will show which of the following **Insured Perils** are operative.

- 1 Fire (whether resulting from explosion or otherwise) not occasioned by or happening through its undergoing any process involving the application of heat (other than grain drying).
- 2 Aircraft and other aerial devices or articles dropped there from.
- 3 Explosion.
- 4 Lightning.

- 5 Earthquake.
- 6 Riot, Civil Commotion, Strikers, Locked out workers, Persons taking part in Labour Disturbances or Malicious Persons excluding **Loss** of or **Damage**:
 - a) by confiscation or destruction or requisition by order of the Government or any Public Authority
 - b) resulting from cessation of work
 - c) by theft.
- 7 Subterranean Fire.
- 8 Fire caused by its own Spontaneous Fermentation, heating or combustion.
- 9 Accidental electrocution of **Livestock**.
- 10 Impact by any vehicle (including fork lift trucks) train or animal excluding **Loss** or **Damage** to or of growing crops.
- 11 Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them.

Section Conditions

1. **Our** liability under this Section is conditional upon there being in force, at the time of the occurrence of the **Damage**, an insurance covering the interest of the **Insured** in the property at the **Premises** against such **Damage** and on payment having been made or liability admitted therefore under such insurance, unless agreed to the contrary by **Us**.

Section Extensions

The Insurance provided under this section is extended to include the following:

1. Book Debts

The cover provided by this section is extended to include **Damage** to the **Insured's Business** records for the difference between the **Outstanding Debit Balances** and the total of the amounts received or traced in connection with such balances, the additional expenditure incurred with the consent of the **Insurers** in tracing and establishing customers debit balances after the **Damage**.

The limit of indemnity by this cover is limited to £25,000.

2. Unspecified Customers and Suppliers

The cover provided by this section is extended to include **Damage** to property at the **Premises** of any of the **Insured's** customers or suppliers, manufacturers or processors of goods materials or produce but excluding:

- a) any **Loss** as a result of any such **Damage** at any **Premises** of any supply undertaking from which the **Insured** obtains electricity gas water or telecommunication services unless specifically stated in the section
- b) any **Loss** as a result of **Damage** not with Great Britain Northern Ireland the Isle of Man or the Channel Islands
- c) any **Loss** that exceeds an amount of 10% of the sum insured or £100,000 whichever is the less.

3. Prevention of Access

The cover provided by this section is extended to include **Damage** to property in the vicinity of the **Premises** by any **Insured** peril shown as **Insured** on the **Schedule** which prevents or hinders the use of or access to the **Premises**.

The indemnity provided by this cover is limited to 10% of the sum **Insured** or £100,000 whichever is the less.

4. Public Utilities

The cover provided by this section is extended to include accidental failure of the public service of water gas or electricity at the terminal point of the service feed to the **Premises** but excluding:

- a) where such failure is for a period of less than 4 hours
- b) where the service supplier exercises the right to restrict or withhold service including but not limited to withdrawal of service due to industrial action
- c) as a result of any fault in any part of the **Insured's** installation at the **Premises**
- d) any **Loss** that exceed an amount of 10% of the sum insured or £100,000 whichever is the less

Optional Additional Section Extensions

Applicable only if stated in **Your Policy Schedule**

1. Theft Extension

The cover provided by any Item where Theft (T E M) is shown on the **Schedule** is extended to include loss of revenue following theft including attempted thereat excluding:

- a) **Loss** of or **Damage** occasioned by or in collusion with any member of the **Insured's** family or **Business** staff
- b) unexplained mysterious disappearance and/or shortage
- c) **Loss** or **Damage** to growing crops
- d) The first £250 of each & every **Loss** or **Damage** reduced to £100 if forcible or violent entry or exit from the building is involved.

2. Theft Extension including Mysterious Disappearance excluding Unfenced Land

The cover provided by any Item where Theft including Mysterious Disappearance (T I M) is shown on the **Schedule** is extended to include loss of revenue following theft including attempted thereat excluding:

- a) **Loss** occasioned by or in collusion with any member of the **Insured's** family or **Business** staff
- b) **Loss** to growing crops
- c) The first £250 of each & every **Loss** or **Damage** reduced to £100 if forcible or violent entry or exit from the building is involved.

The **Insurers** shall not be liable for any **Loss** arising from the mysterious disappearance of livestock grazing or being kept on unfenced land moorland and/or common land.

3 Storm/Tempest/Flood/Burst Pipes Extension

The cover provided by any Item where Storm/Tempest/Flood/Burst Pipes (STF BP) is shown on the **Schedule** is extended to include loss, destruction or **Damage** as a result of storm, tempest or flood Excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premise** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gates fences and hedges

Bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage**.

4 Storm/Tempest/Flood Extension

The cover provided by any Item where Storm/Tempest/Flood (STF) is shown on the **Schedule**, cover is extended to include **Loss** destruction or **Damage** as a result of Storm, Tempest or Flood excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premises** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gate fences and hedges

5 Burst Pipes Extension

The cover provided by any Item where Burst Pipes (BP) is shown on the **Schedule** cover is extended to include **Loss** destruction or **Damage** as a result of bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided buildings
- c) the first £500 of each and every other **Loss** or **Damage**.

6. Fatal Injury to Livestock Away from the Premises

The cover provided by any item where fatal Injury to **Livestock** (FXP) is shown on the **Schedule** is extended to include fatal Injury to **Livestock** as defined under Section 3.

7. Fatal Injury to Livestock Including Own premises

The cover provided by any item where fatal injury to **Livestock** including Own Premises (FIP) is shown on the **Schedule** is as defined under Section 3.

Under Section 3, 1. Cover A is restated as follows:

- a) on and away from the **Insured's** farm premises and whilst being conveyed by a motor vehicle including loading and unloading on or from such vehicle at the **Insured's** farm premises
- b) the first £250 of each claim arising out of fatal injury to **Livestock** on the **Insured's** farm premises is excluded.

8. Panic and Suffocation

The cover provided by any item where Panic and Suffocation (PS) is shown on the **Schedule** is extended to include panic and suffocation of poultry by any violent, accidental and visible cause excluding:

- a) the deliberate act of any electricity, gas or water supply undertaking or the exercise by any such undertaking of its power to withhold or restrict supply
- b) **Damage to Machinery** or plant caused by its own mechanical or electrical breakdown, or explosion due to internal fluid (including steam, gas or air) pressure
- c) wear, tear, deterioration or gradually developing flaws or defects in the **Insured's Buildings, Machinery** or plant
- d) cannibalism, disease or poisoning of poultry.

Loss, destruction or **Damage**: -

- a) caused by storm or flood to moveable property in the open
- b) resulting from cessation of work
- c) resulting from confiscation, destruction or requisition by order of the Government or any public authority
- d) to poultry as a result of inadequacy of heating, ventilation, feed or drink
- e) attributable solely to change in the water level table.

Loss resulting from deliberate erasure, **Loss** or corruption of information on computer systems or other records, programs or software:

- a) the first £100 of each and every **Loss** or **Damage** after the application of any special condition of average.

9. Livestock Worrying

The cover provided by any item where **Livestock** Worrying (LW) is shown on the **Schedule** is extended to include **Livestock** Worrying as defined under Section 4

Section 8 – Business Interruption (Alternative Basis)

Your Cover

1 Increased Cost of Working

The Insurance

In the event of the interruption of **Your Business** due to the happening of an insured contingency, **We** will pay to **You** additional expenditure necessarily and reasonably incurred by **You** in consequence of the **Damage** or in order to minimise the interruption to or interference with the **Business** during a period not exceeding twelve consecutive calendar months from the date of the **Damage**.

This insurance also includes within the Sum insured stated in the **Policy Schedule** an amount in respect of reasonable charges payable by **You** to **Your** auditors or **Your** Accountants for producing and certifying any particulars or details contained in **Your** books of account or any other proofs, information or evidence as may be required by **Us**.

Provided that

- a) the liability of the **Insurers** shall not exceed the sum stated in the **Policy Schedule**
- b) **We** will not be liable for any **Loss** under this Section unless at the time of the happening of the **Damage** there shall be in force an insurance covering **Your** interest in the property at the **Premises** against such **Damage** and payment shall have been made or liability admitted therefore under such insurance.

2 Rent Receivable

The Insurance

The insurance under this item is limited to Loss of rent receivable and the amount payable as indemnity hereunder shall be:

- a) the amount by which the rent receivable during the indemnity period shall, in consequence of the **Damage**, fall short of the standard gross rentals, provided that if the sum insured by this item be less than the annual gross rentals (or a proportionately increased multiple thereof where the indemnity period exceeds twelve months) the amount payable shall be proportionately reduced.

Definitions that apply to this Section of the Policy

Indemnity Period

Shall mean the period beginning with the occurrence of the **Damage** and ending not later than the period of months specified on the **Schedule** during which the **Business** shall be affected in consequence of the **Damage**.

Insured Perils

Your Schedule will show which of the following **Insured Perils** are operative.

1. Fire (whether resulting from explosion or otherwise) not occasioned by or happening through its undergoing any process involving the application of heat (other than grain drying).
2. Aircraft and other aerial devices or articles dropped there from.

3. Explosion.
4. Lightning.
5. Earthquake.
6. Riot, Civil Commotion, Strikers, Locked out workers, Persons taking part in Labour Disturbances or Malicious Persons excluding **Loss** of or **Damage**:
 - a) by confiscation or destruction or requisition by order of the Government or any Public Authority
 - b) resulting from cessation of work
 - c) by theft.
7. Subterranean Fire.
8. Fire caused by its own Spontaneous Fermentation, heating or combustion.
9. Accidental electrocution of **Livestock**.
10. Impact by any vehicle (including fork lift trucks) train or animal excluding **Loss** or **Damage** to or of growing crops.
11. Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them.

Optional Additional Section Extensions

Applicable only if stated in **Your Policy Schedule**

1. Theft Extension

The cover provided by any Item where Theft (T E M) is shown on the **Schedule** is extended to include loss of revenue following theft including attempted thereat excluding:

- a) **Loss** of or **Damage** occasioned by or in collusion with any member of the Insured's family or **Business** staff
- b) unexplained mysterious disappearance and/or shortage
- c) **Loss** or **Damage** to growing crops.
- d) The first £250 of each & every **Loss** or **Damage** reduced to £100 if forcible or violent entry or exit from the building is involved.

2. Theft Extension including Mysterious Disappearance excluding Unfenced Land

The cover provided by any Item where Theft including Mysterious Disappearance (T I M) is shown on the **Schedule** is extended to include loss of revenue following theft including attempted thereat excluding:

- a) **Loss** occasioned by or in collusion with any member of the **Insured's** family or **Business** staff
- b) **Loss** to growing crops
- c) The first £250 of each & every **Loss** or **Damage** reduced to £100 if forcible or violent entry or exit from the building is involved.

The **Insurers** shall not be liable for any **Loss** arising from the mysterious disappearance of **Livestock** grazing or being kept on unfenced land moorland and/or common land.

3 Storm/Tempest/Flood/Burst Pipes Extension

The cover provided by any Item where Storm/Tempest/Flood/Burst Pipes (STF BP) is shown on the **Schedule** is extended to include loss, destruction or **Damage** as a result of storm, tempest or flood Excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided **Buildings**
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premise** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gates fences and hedges.

Bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided **Buildings**
- c) the first £500 of each and every **Loss** or **Damage**.

4 Storm/Tempest/Flood Extension

The cover provided by any Item where Storm /Tempest/ Flood (STF) is shown on the **Schedule**, cover is extended to include **Loss** destruction or **Damage** as a result of Storm, Tempest or Flood excluding:

- a) destruction or **Damage** to property by frost, subsidence, heave or landslip
- b) destruction or **Damage** to property in the open or in open fronted or open sided **Buildings**
- c) the first £500 of each and every **Loss** or **Damage** per building subject to a maximum **Excess** of £500 in respect of each separate **Premises** in respect of storm or tempest
- d) the first £500 of each and every **Loss** or **Damage** in respect of flood
- e) destruction or **Damage** to walls gate fences and hedges.

5 Burst Pipes Extension

The cover provided by any Item where Burst Pipes(BP) is shown on the **Schedule** cover is extended to include **Loss** destruction or **Damage** as a result of bursting or overflowing of water tanks apparatus or pipes excluding:

- a) destruction or **Damage** by water discharged or leaking from an installation of automatic sprinklers
- b) destruction or **Damage** to property in the open or in open fronted or open sided **Buildings**
- c) the first £500 of each and every other **Loss** or **Damage**.

Section 9 – Employers Liability

Your Cover

1. **We** will indemnify **You** against liability at law for **Damages** (including interest) and claimants' costs and expenses if any **Employee** shall, while employed in or temporarily outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, sustain **Injury** caused during the **Period of Insurance** and arising out of and in the course of employment by **You** in the **Business**.
2. The indemnity provided by this Section will also apply:
 - a) in the event of **Your** death, to any personal Representative of **Yours** in respect of liability incurred by **You** and if **You** so request
 - b) to any director or partner of **Yours** or any **Employee** in respect of liability for which **You** would have been entitled to indemnity under this Section if the claim had been made against **You**
 - c) to any officer or member of **Your** canteen, social, sports or welfare organisations or ambulance, first aid, fire, medical or security services in his/her capacity as such.

Provided that such persons shall observe, fulfil and be subject to the Terms, Provisions, **Conditions**, Exclusions, Limits and **Endorsements** of this **Policy** insofar as they apply.

The indemnity provided by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its continental shelf, BUT the **Insured** shall repay to the **Insurers** all sums paid by the **Insurers** which the **Insurers** would not have been liable to pay but for the provisions of such law.

Limits of Indemnity

The total amount for all damages (including interest) payable under this section and all costs and expenses (including, where covered, the costs of defending a health and safety legislation prosecution) in respect of all **Injuries** sustained as a result of any one occurrence or series of occurrences arising from one original cause during the **Period of Insurance** shall not exceed £10,000,000 (Ten million pounds) - this limit shall apply in the aggregate in the event of **Injury** to more than one **Employee**.

Definitions that apply to this Section of the Policy

Business

Shall mean for the purposes of this Section only, the **Business** includes but is not limited to:

- a) the provision and management of canteen, social, sports and welfare organisations for the benefit of **Employees** and **Your** ambulance, first aid, fire, medical and security services
- b) private duties undertaken by an **Employee** for **You** or, with **Your** consent, for any director or partner or any **Employee**
- c) the ownership repair and maintenance and decoration of the **Insured's** premises
- d) participation in exhibitions

Injury

Shall mean bodily injury (which includes death, disease or illness).

Principal

Shall mean any person(s), company, firm or public authority with whom **You** have entered into a contract for work or services.

Section Conditions

Notwithstanding the General Policy Exclusions, the following is to apply for this Section:

1. Act of Terrorism

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

2. Radioactive Contamination and Explosive Nuclear Assemblies Exclusion

Notwithstanding anything contained in this **Policy** to the contrary in respect of **Injury** to any **Employee** in respect of this Section only General **Policy** Exclusion 1 b) apply only when the **Insured** has undertaken either to indemnify or to assume the liability of another party under a contract in respect of such **Injury**.

Section Extensions

The Insurance provided under this section is extended to include the following:

1. Other Costs and Expenses

We will pay:

The solicitor's fee for **Your** representation and/or the representation of any person shown in paragraph 2 of this Section at:

- a) any coroner's inquest or Fatal Accident Inquiry
- b) proceedings in any court of summary jurisdiction arising out of any alleged breach of statutory duty
- c) all other costs and expenses incurred with **Our** written consent

in connection with any claim to which the indemnity expressed in this section applies. The liability of the **Insurers** in respect of any one occurrence or series of occurrences arising from one original cause shall not exceed the limit of indemnity.

2. Indemnity to Principal

We will indemnify any **Principal** with whom **You** have entered into a contract for the performance of work in connection with the **Business** in respect of the performance of such work by **You** to the extent required by such contract.

Provided that such **Principal** shall observe, fulfil and be subject to the Terms, Provisions, **Conditions**, Exclusions, Exceptions, Limits and **Endorsements** of this **Policy** so far as they apply.

3. **Health and Safety at Work, etc Act 1974**

We will indemnify **You** and at **Your** request, any director or partner of **Yours** or any **Employee** against legal costs and expenses incurred in the defence of any criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 committed or alleged to have been committed during the **Period of Insurance**, including legal costs and expenses incurred, with **Our** consent, in an appeal against conviction arising from such proceedings.

This Extension does not cover the payment of fines, penalties or punitive or exemplary damages.

Section Exclusions

We will not indemnify **You** for any **Injury** to any **Employee** while being carried in or upon, or entering or getting onto, or alighting from a vehicle for which insurance or security is required under any road traffic legislation or where **You** are entitled to indemnity from any other source.

Section 10 – Agricultural Wages Board Cover

Your Cover

This Section is an extension to Section 9 of the **Policy** and is operative only if so stated in the **Schedule** to this **Policy**.

Agricultural Wages Act

In the event of the **Insured** being required under the provisions of the Agricultural Wages Act 1948 (or any equivalent and subsequent amending legislation) to pay sick pay (as defined in such legislation) to any persons covered by the provisions of the act this section extends to indemnify the **Insured** but only to the extent that the **Insured** is unable to recover such payment from any other source.

If at the time of any incident which results in a claim under this section, there is also a claim under Section 13 of this **Policy** (Personal Accident and Sickness Insurance) for the same incident, **We** will only make payment under one section, on the basis that the higher benefit will prevail. For the avoidance of doubt, this clause only relates to weekly benefits payable under Modules 4 & 5 of Section 13 and not capital sums.

Section 11 – Public & Products Liability

Your Cover

1. Public Liability

We will indemnify **You** against liability at law for damages and claimants' costs and expenses in respect of:

- a) accidental **Injury** to any person
- b) accidental **Loss** of or accidental **Damage to Property**

happening in connection with the **Business** and occurring:

- a) within Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands, the Isle of Man or any of the other countries in the European Union
- b) elsewhere in the world in respect of non manual work

during the **Period of Insurance**.

2. Products Liability

We will indemnify **You** against liability at law for damages and claimants' costs and expenses in respect of:

- a) accidental **Injury** to any person
- b) accidental **Loss** of or accidental **Damage to Property**

happening in connection with the **Business** during the **Period of Insurance** and occurring anywhere in the world in respect of any **Product** initially sold or supplied by **You** from Great Britain, Northern Ireland, the Channel Islands, the Isle of Man caused by or through or in connection with any **Product**.

3. Additional Insurance

The indemnity provided by this Section will also apply:

- a) in the event of **Your** death, to any personal **Representative of Yours** in respect of liability incurred by **You**, and if **You** so request
- b) to any director or partner of **Yours** or any **Employee** in respect of liability for which **You** would have been entitled to indemnity under this Section if the claim had been made against **You**
- c) to any officer or member of **Your** canteen, social, sports or welfare organisations or ambulance, first aid, fire, medical or security services in his/ her capacity as such.

Provided that such persons shall observe, fulfil and be subject to the Terms, Provisions, **Conditions** Exclusions, Limits and **Endorsements** of this **Policy** insofar as they apply.

Contractual Liability

1 Public Liability

In respect of liability assumed by **You** by agreement and which would not have attached in the absence of such an agreement, the indemnity by this Section will only apply if the control of the claim is vested in the **Insurers**.

2 Products Liability

The Section shall not apply in respect of liability assumed by **You** by agreement in respect of any **Product** unless such liability would have attached notwithstanding such agreement.

Limits of Indemnity

The total amount for all damages (including interest) payable under this Section to any claimant or any number of claimants shall be:

- a) £5,000,000 in respect of any one occurrence or series of occurrences arising from any one event
- b) £5,000,000 in the aggregate in respect of all events happening during any period of insurance in respect of **Products** supplied
- c) £5,000,000 in the aggregate in respect of all **Pollution or Contamination** which is deemed by **Us** to have occurred during any one **Period of Insurance**.

Definitions that apply to this Section of the Policy

Business

Shall mean for the purposes of this Section only, the **Business** includes but is not limited to:

- a) the provision and management of canteen, social, sports and welfare organisations for the benefit of **Employees** and **Your** ambulance, first aid, fire, medical and security services
- b) private duties undertaken by an **Employee** for **You** or, with **Your** consent, for any director or partner or any **Employee**
- c) the ownership repair and maintenance and decoration of the **Insured's** premises
- d) participation in exhibitions

Damage

Shall mean physical destruction of or **Damage to Property**.

Injury

Shall mean bodily injury (which includes death, disease or illness).

Pollution or Contamination

Shall mean

- a) All pollution or contamination of buildings or other structures or of water or the atmosphere
- b) All Injury or **Loss** or **Damage** directly or indirectly caused by such **Pollution or Contamination**.

Clean Up Costs

Shall mean costs directly incurred in the testing for or monitoring of pollution or contamination following the issue of a legally binding order notice or requirement against **You**.

Remediation

Shall mean remedying the effects of the pollution or contamination .

Principal

Shall mean any person(s), company, firm or public authority with whom **You** have entered into a contract for work or services.

Product

Shall mean any goods (including containers thereof) buildings and other structures erected by **You** or on **Your** behalf sold, supplied, handled, serviced, repaired, renovated or let on hire by **You** and no longer in **Your** possession or control.

Property

Shall mean:

- (a) Material **Property**
- (b) Other **Property** where **Loss** or **Damage** arises from trespass, nuisance or any interference with right of way, light, air or water.

Vessel or Craft

Shall mean any **vessel or craft** or object made or intended to float on or in or travel on or through water or air.

Section Extensions

The Insurance provided under this section is extended to include the following:

1. Other Costs and Expenses

We will pay:

The solicitor's fee for **Your** representation and/or the representation of any person shown in paragraph 3 of this Section at:

- a) any coroner's inquest or Fatal Accident Inquiry
- b) proceedings in any court of summary jurisdiction arising out of any alleged breach of statutory duty
- c) all other costs and expenses incurred with **Our** written consent in connection with any claim to which the indemnity expressed in this Section applies. The liability of the **Insurers** in respect of any one occurrence or series of occurrences arising from one original cause shall not exceed the limit of indemnity.

2. Indemnity to Principal

We will indemnify any **Principal** with whom **You** have entered into a contract for the performance of work in connection with the **Business** in respect of performance of such work by **You** to the extent required by such contract.

Provided that such **Principal** shall observe, fulfil and be subject to the Terms, Provisions, **Conditions**, Exclusions, Limits and **Endorsements** of this **Policy** so far as they apply.

3. Health and Safety at Work etc, Act 1974

We will indemnify **You** and at **Your** request, any director or partner of **Yours** or any **Employee** against legal costs and expenses incurred in the defence of any criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978 committed or alleged to have been committed during the **Period of Insurance**, including legal costs and expenses incurred, with **Our** consent, in an appeal against conviction arising from such proceedings.

This Extension does not cover the payment of fines, penalties or punitive or exemplary damages.

4. Motor Contingent Liability

Notwithstanding Exclusion 5 (a), **We** will indemnify **You** in respect of liability at law arising out of the use of any motor vehicle, which is not **Your Property** nor provided by **You**, being used for the purposes of the **Business**.

This Extension does not cover:

- a) **Damage** to any such vehicle
- b) Injury, **Loss** or **Damage** caused while **You** are driving such vehicle
- c) liability which is **Insured** or would, but for the existence of this Extension, be **Insured** under any other **Policy** or **Policies**.

5. Previous Premises

This Section is extended to include liability incurred by **You** under Section 3 of the Defective **Premises** Act 1972 or Section 5 of the Defective **Premises** (Northern Ireland) Order 1975 in connection with the **Premises** which have been disposed of by **You**.

This Extension does not cover:

- a) the cost of rectifying any **Damage** or defect in the **Premises** disposed of
- b) liability for which **You** are entitled to indemnity under any other **Policy** or **Policy**.

6. Damage to Rented Premises

Notwithstanding Exclusion 3(b), **We** will indemnify **You** in respect of **Your** liability at law arising out of **Loss** or accidental **Damage** to the **Premises** (including fixtures, fittings and contents) if hired or rented by **You**.

This Extension does not cover:

- a) liability assumed by **You** by agreement and which would not have attached in the absence of such an agreement
- b) the first £100 of such **Loss** or **Damage** caused otherwise than by Fire or Explosion.

7. Consumer Protection Act

We will indemnify **You** and at **Your** request, any director or partner of **Yours** or any **Employee** against legal costs and expenses incurred, with **Our** consent, in the defence of any proceedings only if relating to actual or potential bodily **Injury** brought for a breach of part II of the Consumer Protection Act 1987 or Section(s) 7, 8, 14 and/or 15 of the Food Safety Act 1990, committed or alleged to have been committed during the **Period of Insurance**, including legal costs and expenses incurred in an appeal against conviction arising from such proceedings.

This Extension does not cover:

- a) legal costs and expenses where an indemnity is provided by any other insurance
- b) proceedings arising out of any deliberate act or omission by **You** or other parties entitled to the indemnity
- c) the payment of fines, penalties or punitive or exemplary damages.

8. Pollution - Statutory Clean Up Costs Extension

We will indemnify **You** in respect of all sums which **You** become legally liable to pay for **Remediation** or **Clean Up Costs** within the United Kingdom the Channel Islands or The Isle of Man arising solely as a direct result of a legally binding order notice or requirement being made against **You** by a government agency or other regulatory body as a direct result of **Pollution or Contamination**.

Provided always that:

- a) such **Pollution or Contamination** (as defined in this Section of the **Policy**) is caused by a sudden unintended identifiable and unexpected incident occurring in its entirety at a specific time and place within the **Period of Insurance**
- b) **We** will only pay for **Remediation** or **Clean Up Costs** arising solely under an environmental directive statute or statutory instrument enacted and in force at the time of the **Pollution or Contamination**
- c) the total amount payable under this Extension for all **Pollution or Contamination Remediation** and **Clean Up Costs** shall not exceed £1,000,000 in any one **Period of Insurance** inclusive of all costs and expenses
- d) where indemnity operates under this extension no other indemnity for the same incident will be accepted elsewhere in the **Policy**.

Pollution Extension Exclusions

We will not be liable in respect of:

- a) **Remediation** or clean up carried out on any land **Premises** body of water or watercourse owned leased hired or tenanted by **You** or which is otherwise in **Your** custody or control or for which **You** are in any way legally responsible
- b) **Remediation** and **Clean Up Costs** which result in any betterment or improvement or alteration in the condition or status of the land atmosphere or watercourse or body of water beyond that which was in the existence prior to any **Pollution or Contamination**
- c) **Remediation** and **Clean Up Costs** for the reinstatement or reintroduction or provision of any living organism or natural habit
- d) measures ordered or required to be undertaken at any alternative site to that directly affected by the **Pollution or Contamination**
- e) The first 10% of each and every **Remediation** and **Clean Up Costs** subject to a minimum contribution by **You** of £250 up to a maximum of £5,000.

Section Exclusions

This Section does not cover liability:

1. For injury to any **Employee** where injury arises out of or in the course of such person's employment with **You**.
2. For **Loss** or **Damage** to **Property** belonging to **You**
3. In the charge or under the control of **You** or any **Employee**, but this Exclusion shall not apply to:
 - a) any personal **Property** (including motor vehicles) of **Your** directors, partners or visitors or **Employees**
 - b) premises (including fixtures, fittings and contents) not owned or rented by **You** for the purposes of the **Business**
4. For liquidated damages or penalties.

5. For **Injury, Loss or Damage** caused by or through or in connection with the ownership, possession or use by **You** or on **Your** behalf of:
- a) any mechanically propelled vehicle or machine or any implement or trailer attached thereto in circumstances in respect of which insurance or security is necessary to meet the requirements of Road Traffic legislation.

This Exclusion shall not apply to the loading or unloading of vehicles unless **Your** Motor Certificate/**Policy** includes cover for such risks.

- a) any hovercraft or waterborne vessel or craft (other than hand propelled craft not exceeding 5 metres).
6. For **Injury, Loss or Damage** arising from remedial or professional or other advice or treatment, given or administered or omitted by **You**, any of **Your** directors, partners or **Employees**, for which a fee is or would normally be charged.
7. For **Loss or Damage** to that part of any **Property** on which **You** or any persons acting on your behalf are/is or have/ has been working where the **Loss or Damage** is as a direct result of such work.
8. For the cost of repair, alteration, removal or replacement of any **Product** or for **Damages** in respect of a reduction in the contract value of the **Product**.
9. Arising out of any goods or any container thereof sold, supplied, handled, serviced, repaired, renovated or let on hire by **You** which with **Your** knowledge, are used in aircraft, aerospace or petrochemical industries.
10. Arising out of electronic components sold, supplied, handled, serviced, repaired, renovated or let on hire by **You** which with **Your** knowledge, are for use in computers.
11. For **Injury, Loss or Damage** arising in connection with any Product which with **Your** knowledge, is exported to Canada or the United States of America.
12. For **Injury, Loss or Damage** caused by the diffusion of dust, liquid or gas except for **Your** own farming purposes on land owned or rented by **You**, either by **You** or **Your** contractor provided neither is otherwise insured.
13. For **Injury, Loss or Damage** caused by the use or storage of explosives other than for farming or agricultural purposes on land owned or rented by **You**.
14. For **Injury, Loss or Damage** arising from the use of land or buildings owned or rented by **You** and not forming part of the **Premises**.
15. For **Pollution or Contamination** occurring in Canada and/or the United States of America
16. For **Pollution or Contamination** occurring outside Canada and/or the United States of America unless 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** provided that all **Pollution or Contamination** which arises out of such incident shall be deemed to have occurred at the time such incident takes place and shall be deemed to be one incident irrespective of the number of **Periods of Insurance** over which such **Pollution or Contamination** occurs.
17. For fines, penalties or punitive, exemplary or liquidated damages arising out of **Pollution or Contamination**.
18. For Injury **Loss or Damage** arising out of:
- a) exposure to
 - b) inhalation of
 - c) fears of the consequence of exposure to or inhalation of
 - d) the costs incurred by anyone in repairing, removing, replacing, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any **Property** arising out of the presence of **Asbestos**, including any product containing **Asbestos**.

Section 12 – Financial Loss

Financial Loss Extension - operative only if so stated in the **Policy Schedule**.

This Section is an extension to Section 11 (Public & Products Liability) of the **Policy** and unless otherwise stated below is subject to the Terms, Provisions, **Conditions**, Exclusions, Limits and **Endorsements** of Section 11 and the General **Conditions** and General Exclusions of the **Policy**.

Your Cover

We will indemnify **You** against liability at law for damages and claimants' costs and expenses in respect of **Financial Loss** unaccompanied by or unrelated to **Loss** of or **Damage** to material property.

Definition that apply to this Section of the Policy

Financial Loss

Economic **Loss** not consequent upon bodily injury or **Damage** except for nuisance, libel and slander.

Limits of Indemnity

The total amount for all damages (including interest) payable under this Section to any claimant or any number of claimants shall be £100,000 during any one **Period of Insurance**.

Section 13 - Personal Accident and Sickness Insurance

Your Cover

If an **Insured Person** named in the **Schedule of Insured Persons** sustains **Bodily Injury** or suffers **Sickness** during the **Period of Insurance**, **We** will pay to the **Insured Person** or to the **Insured Person's** Executors or Administrators the amounts as stated in the **Schedule of Compensation** after the total claim has been ascertained.

Provided always that:

1. Compensation shall not be payable under more than one of the items of the **Schedule of Compensation** in respect of the consequences of one **Accident** (except for any compensation payable hereunder in respect of **Temporary Total Disablement** preceding **Permanent Total Disablement** or following **Accident** only, **Temporary Partial Disablement** following **Temporary Total Disablement**) or of one **Sickness** to any one **Insured Person**, and no weekly compensation shall become payable until the total amount thereof has been ascertained and agreed. If, nevertheless, payment be made for weekly compensation, the amount so paid shall be deducted from any lump sum becoming claimable in respect of the same **Accident** or **Sickness**.
2. The total sum payable under this Section in respect of any one or more claims in respect of any one **Insured Person** shall not exceed in all the largest Sum insured under any one of the items contained in the **Schedule of Compensation** or added to this **Policy** by **Endorsement**.
3. If Module 1 of the **Schedule of Compensation** is not covered, then no claim shall be payable in respect of any **Accident** which would have given rise to a claim under Module 1 had that item been covered other than for weekly compensation.
4. If Module 1 of the **Schedule of Compensation** is covered and an **Accident** causes the death of the **Insured Person** within twelve months following the date of the **Accident** and prior to the definite settlement of the compensation for disablement provided for under Module 1 or 2 of the **Schedule of Compensation**, only the compensation provided for in the case of death shall be paid.
5. Compensation shall only be payable under Modules 1 to 3 of the **Schedule of Compensation** if:
 - a) death or **Loss** occurs within twelve months of the date of the **Accident**
 - b) the **Insured Person** becomes totally disabled within twelve months of the date of the **Accident**, and such disablement lasts for twelve consecutive months.

Schedule of Compensation

Benefit	Schedule of Events	Benefit per unit of cover
Module		
1	Accidental death, Loss of Limb , Loss of Sight in one or both eyes, total Loss of Speech or Loss of Hearing	£10,000
2	Accidental Permanent Total Disablement from usual occupation	£10,000
3	Loss of any one Thumb	£1,500
	Loss of any one Finger or big Toe	£500
	Loss of any other Toe	£250
4	Accident or Sickness resulting in Temporary Total Disablement	£50 per week
	Accident or Sickness only resulting in Temporary Partial Disablement	£20 per week
5	Accident only resulting in Temporary Total Disablement	£50 per week
	Accident only resulting in Temporary Partial Disablement	£20 per week

Any Benefit payable under Modules 4 or 5 is subject to:

- a) a maximum benefit period
- b) an **Excess** period during which no benefit shall be payable both as stated in the **Policy Schedule**.

Definitions Applicable to this Section of the Policy

Accident /Accidental

Shall mean a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which the **Insured Person** is travelling.

Air Travel

Shall mean being in or on or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

Bodily Injury

Shall mean identifiable physical injury which:

- a) is caused by an **Accident**
- b) solely and independently of any other cause, except **Sickness** directly resulting from, or medical or surgical treatment rendered by such injury, occasions the death or disablement of the **Insured Person** within twelve months of the date of the **Accident**.

Interest

Shall mean no sum payable under this section shall carry interest.

Insured Person

Shall mean the individual named on the **Schedule** as being in receipt of benefits under this Section.

Loss of Limb

Shall mean **Loss** by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable **Loss** of use of hand, arm or leg.

Loss of Sight

Shall Mean in both eyes, on the authority of a fully-qualified ophthalmic specialist after correction, the degree of sight ou have left in both eyes is 3/60 or less on the Snellen scale (meaning **You** should be able to see sixty feet).

In one eye if on the authority of a fully qualified ophthalmic specialist after correction, the degree of sight **You** have left is 3/60 or less on the Snellen scale (meaning You can see at three feet what **You** should be able to see at 60 feet).

Loss of Speech

Shall mean the total and irrecoverable **Loss** of the power of speech.

Loss of Hearing

Shall mean the total and irrecoverable **Loss** of hearing.

Loss of a Finger/Thumb

Shall mean the **Loss** by total physical separation of a finger or thumb.

Loss of a Toe

Shall mean the **Loss** by total physical separation of a toe

Permanent Total Disablement

Shall mean disablement which entirely prevents the **Insured Person** from attending to their usual **Business** or occupation as stated on the **Statement of Fact/Proposal** form, and which lasts twelve months and at the expiry of that period is beyond hope of improvement.

Sickness

Shall mean any known physical illness, disease or malady which first manifests itself during the **Period of Insurance** and is diagnosed by a health care practitioner

Temporary Partial Disablement

Shall mean temporary disablement which prevents the **Insured Person** from attending to a substantial part of their **Business** or occupation.

Temporary Total Disablement

Shall mean temporary disablement which entirely prevents the **Insured Person** from attending to his **Business** or occupation of any and every kind.

Section Conditions

1. If an **Insured Person** shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than declared in connection with this Section without first notifying Rural Insurance Group Ltd and obtaining their written agreement to the amendment of this Section (subject to the payment of such additional premium as the **Insurers** may reasonably require) then no claim shall be payable in respect of any **Accident** or **Sickness** arising there from.
2. Notice must be given to Rural Insurance Group Ltd via **Your Intermediary** within 30 days of any **Accident** or **Sickness** which causes or may cause disablement within the meaning of this **Policy**, and the **Insured Person** must as early as possible place himself under the care of a duly qualified medical practitioner.
3. Notice must be given to Rural Insurance Group Ltd as soon as reasonably practicable in the event of the death of the **Insured Person** resulting or alleged to result from an **Accident**.
4. It is a condition precedent to **Insurers'** liability to pay compensation to the **Insured Person** or their **Representatives**, that all medical records, notes, and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of **Insurers** and such medical adviser or advisers shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make examination of the person of an **Insured Person**.

Section Exclusions

The Insurance provided under this section is extended to include the following:

Notwithstanding anything contained herein to the contrary, this **Section** does not cover death or disablement directly or indirectly arising out of or consequent upon or contributed to by:

1. The **Insured Person** engaging in or taking part in:
 - a) naval, military or air force service or operations other than reserve or volunteer training;
 - b) winter sports (other than non-competitive skating or curling)
 - c) skin diving involving the aid of breathing apparatus, rock climbing or mountaineering normally involving the use of ropes or guides, potholing, hang gliding, parachuting, hunting on horseback, or driving or riding in any kind of race
 - d) driving or riding on motor cycles or motor scooters other than on mopeds farm bikes or quad bikes whilst used in connection with the **Insured's Business** and whilst on the **Insured's own Premises**.
2. The **Insured Person** engaging in **Air Travel** except as a passenger in a properly licensed multi engine aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.

3. Suicide or attempted suicide or intentional self-injury or the **Insured Person** being in a state of insanity.
4. Venereal disease and other Sexually Transmitted Diseases (STD's) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
5. A deliberate exposure to exceptional danger (except in an attempt to save human life):
 - a) or the **Insured Person's** own criminal act
 - b) or the **Insured Person** being intoxicated by alcohol or drugs.
6. The **Insured Person** suffering from any pre-existing condition defect or infirmity known to **You** unless it has been declared to and been specifically accepted by the **Insurers**.
7. **Sickness** manifesting itself within 21 days of inception of the **Policy**. This exclusion shall not apply at subsequent renewals.
8. If an **Insured Person** shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than declared in connection with this Section without first notifying Rural Insurance Group Ltd and obtaining their written agreement to the amendment of this Section (subject to the payment of such additional premium as the **Insurers** may reasonably require) then no claim shall be payable in respect of any **Accident** or **Sickness** arising there from.
10. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

Section 14 – Uncollected Milk Indemnity

Your Cover

If the property or any part of such property suffers **Loss** or **Damage** by any accident or misfortune whilst within the Territorial Limits **We** will, by payment or at **Our** option by reinstatement, replacement or repair, reimburse **You** against such **Loss** or **Damage**.

We will pay **You** the amount of compensation as specified in the **Schedule** but not exceeding the Total Limit of Liability as set in the **Schedule** in the event of

- a) **Your** milk purchaser in Great Britain, Northern Ireland the Isle of Man or the Channel Islands, or its authorised agent being unable to collect milk product at **Your Premises** which would otherwise have been collected under the terms of **Your** contract for the sale of milk to the purchaser
- b) in direct consequence thereof said milk is wasted or spoiled

resulting in the **Loss** of milk.

Limit

The total amount payable during any one **Period of Insurance** in respect of each item shall not exceed the Sum Insured stated against such item.

Average

If at the commencement of any **Loss** or **Damage** covered under this Section, the value of property covered by this Section shall be collectively greater than the Sum Insured thereon, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** or **Damage** accordingly.

Excess

As stated in the **Policy Schedule**.

If at the time of any **Loss** emergency milk storage equipment of a capacity equal to at least one day's milk production (or three days production if **You** have an Every other Day Collection contract) has been used by **You** at the **Premises**, then no **Excess** is applicable hereunder.

Event

For the purpose of this **Policy** an event shall commence on the first occasion the purchaser is unable to collect the milk from **You** and shall cease when collection has resumed.

Where collection has been resumed and ceases again before three successive collections have been made the subsequent interruption shall not constitute a separate event for the purpose of applying the **Excess**.

Definition that apply to this Section of the Policy

Territorial Limits

Shall mean the **Premises** or as may otherwise be agreed by the **Insurers**

Section Exclusions

We shall not be liable to pay **You** for any **Loss** as a direct consequence of:

- a) The outbreak of a notifiable animal disease at the **Premises**
- b) The outbreak or suspected outbreak of a notifiable animal disease elsewhere than at the **Premises** occurring prior to the inception of this **Policy**
- c) Any strike, lockout or industrial dispute which commenced or of which notice of intent was given to **You** prior to the inception of this **Policy**
- d) **Loss**, destruction or **Damage** by any cause of or to buildings, bulk milk tanks or other property at the **Premises**
- e) Breakdown or failure of **Machinery** or plant at the **Premises**
- f) Contamination of milk whilst at the **Premises**
- g) Riot, civil commotion or malicious **Damage** in Northern Ireland.
- h) Any **Losses** arising within 7 days of the inception of this **Policy**

We will not cover **You** for:

- a) **Loss** or **Damage** caused by wear and tear, any gradually operating cause or any process of cleaning, dyeing, repairing or restoring
- b) electrical, electronic or mechanical breakdown or derangement, unless caused by accidental **Damage** to the exterior of the item
- c) **Loss** due to depreciation
- d) consequential **Loss** of any kind
- e) **Loss** or **Damage** directly caused by vermin, insects, toxic mould, fungus or condensation.

Section 15 – Contamination of Own Milk

Your Cover

If the property or any part of such property suffers **Loss** or **Damage** by any accident or misfortune whilst within the Territorial Limits **We** will, by payment, or at **Our** option by reinstatement, replacement or repair, reimburse **You** against such **Loss** or **Damage**.

Notwithstanding of Section 14 the insurance by this Section includes contamination of **Your** milk from any accident or misfortune except as specifically excluded hereby, provided that the **Insurers'** liability shall not exceed £2,000 in respect of any one event and a maximum of two events, not less than six months apart in any one **Period of Insurance**.

Provided that such contamination, for the purposes of this Extension, shall mean contamination arising from or caused by a sudden identifiable, unintended and unexpected incident which occurs at a specific time and place during the **Period of Insurance**.

Limit

The total amount payable during any one **Period of Insurance** in respect of each item shall not exceed the Sum Insured stated against such item.

Average

If at the commencement of any **Loss** or **Damage** covered under this Section the value of property covered by this Section shall be collectively greater than the Sum Insured thereon, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** or **Damage** accordingly.

Exclusions

We will not cover **You** for:

- a) Any **Losses** recoverable from **Your** milk purchaser
- b) **Loss** or **Damage** caused by wear and tear, any gradually operating cause or any process of cleaning, dyeing, repairing or restoring
- c) Electrical, electronic or mechanical breakdown or derangement, unless caused by accidental damage to the exterior of the item
- d) **Loss** due to depreciation
- e) Consequential loss of any kind

Section 16 – Frozen Bovine Semen/Flasks/Liquid Nitrogen

Your Cover

If the property or any part of such property suffers **Loss** or **Damage** by any accident or misfortune whilst within the Territorial Limits **We** will, by payment or at **Our** option by reinstatement, replacement or repair, reimburse **You** against such **Loss** or **Damage**.

We will pay **You** up to the Sum insured as specified in the **Schedule** in the event of **Loss** to frozen **Bovine Semen** and/or flasks and/or liquid nitrogen

Limit

The total amount payable during any one **Period of Insurance** in respect of each item shall not exceed the Sum Insured stated against such item.

Average

If at the commencement of any **Loss** or **Damage** covered under this Section the value of property covered by this Section shall be collectively greater than the Sum Insured thereon, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** or **Damage** accordingly.

Sum Insured

The amount payable in respect of any one straw shall not exceed £1000 provided that the total amount recoverable shall not exceed the Sum insured hereby.

Definition that apply to this Section of the Policy

Bovine Semen

Shall mean **Bovine Semen** stored in straws in nitrogen flasks.

Section Exclusions

We will not pay **You** for **Loss** or **Damage**:

- (a) caused by a failure to maintain an adequate quantity of liquid nitrogen in the storage flask
- (b) due to a destruction order by any Authority
- (c) consequent upon any change in the law relating to the storage of semen.

We will not cover **You** for:

- a) **Loss** or **Damage** caused by wear and tear, any gradually operating cause or any process of cleaning, dyeing, repairing or restoring
- b) Electrical, electronic or mechanical breakdown or derangement, unless caused by accidental **Damage** to the exterior of the item
- c) **Loss** due to depreciation
- d) Consequential **Loss** of any kind
- e) **Loss** or **Damage** directly caused by vermin, insects, toxic mould, fungus or condensation

Section 17 - Accidental Damage to Oil, Fertiliser & LPG Tanks and Their Contents

Your Cover

If the property or any part of such property suffers **Loss** or **Damage** by any accident or misfortune whilst within the Territorial Limits **We** will, by payment or at **Our** option by reinstatement, replacement or repair, reimburse **You** against such **Loss** or **Damage**.

We will pay will **You** up to the sum insured as specified in the **Policy Schedule** in the event of **Loss** to oil, fertiliser & LPG tanks and/or their contents thereof.

Limit

The total amount payable during any one **Period of Insurance** in respect of each item shall not exceed the Sum insured stated in the **Policy Schedule**.

Average

If at the commencement of any **Loss** or **Damage** covered under this Section the value of property covered by this Section shall be collectively greater than the Sum Insured thereon, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** or **Damage** accordingly.

Definition that apply to this Section of the Policy

Territorial Limits

The **Premises** or as may otherwise be agreed by the **Insurers**.

Section Exclusions

We will not cover **You** for:

- a) **Loss** or **Damage** caused by wear and tear, any gradually operating cause or any process of cleaning, dyeing, repairing or restoring
- b) Electrical, electronic or mechanical breakdown or derangement, unless caused by accidental **Damage** to the exterior of the item
- c) **Loss** due to depreciation.
- d) Consequential **Loss** of any kind
- e) **Loss** or **Damage** directly caused by vermin, insects, toxic mould, fungus or condensation

Section 18 – Office Contents – All Risks

Your Cover

If the **Property** or any part of such **Property** suffers **Loss** or **Damage** by any accident or misfortune whilst within the Territorial Limits **We** will, by payment or at **Our** option by reinstatement, replacement or repair, reimburse **You** against such **Loss** or **Damage**.

In the event of **Loss** or **Damage** to **Your Property** as specified in the **Schedule** during the **Period of Insurance**, **We** will pay to **You** the value of the **Property** or any part(s) thereof, or the amount of the **Damage** at the time of the happening of the **Damage** or **We** may at **Our** option repair, reinstate or replace such **Property** or any part thereof.

Limit

The total amount payable during any one **Period of Insurance** in respect of each item shall not exceed the Sum insured stated in the **Policy Schedule**.

Average

If at the commencement of any **Loss** or **Damage** covered under this Section the value of property covered by this Section shall be collectively greater than the Sum Insured thereon, **You** shall be considered as being **Your** own **Insurer** for the difference and shall bear a rateable share of the **Loss** or **Damage** accordingly.

Sums Insured

In respect of the following **Property** the total amount **We** will pay shall not exceed the limit shown

		Maximum Sum Insured
1	Personal effects of any one person	£300
2	Property temporarily removed from the buildings	£1,000
3	Any one deed, document, plan, drawing or Business book.	£300
4	Any one computer system record.	£1,000
5	Veterinary medicines or precious metals	£1,000

Definitions that apply to this Section of the Policy

Property

Shall mean all office contents (including outdoor signs and nameplates, aerials and satellite dishes) which belong to **You** or for which **You** are responsible and used in connection with the **Business** as stated in the **Schedule**.

Landlord's fixtures and fittings, improvements and decorations which are **Your** responsibility as a tenant.

All fixed internal and external glass and fixed sanitary ware.

Personal effects not otherwise **Insured** which belong to **You** or to any partner, director or any **Employee** of the **Business**.

Items more specifically described in the **Schedule**

Territorial Limits

The **Premises** or as may otherwise be agreed by the **Insurers**

Section Conditions

1. Multiple Premises

If the **Property** insured is at more than one **Premises** the terms of the **Policy** apply separately to the **Property** at each **Premises**.

2. The Sum Insured and Claims Settlement

The Sum insured must be adequate to include all **Property** on a replacement as new basis plus provision for the Sums insured above.

We shall pay the cost of replacement as new unless the **Damage** can be economically repaired in which case **We** may elect to pay the cost of repair.

The total amount payable under this Section in respect of any claim(s) is limited to the Sum insured stated in the **Policy Schedule**, but the Sum insured will be reinstated in full from the date of the **Loss** or **Damage**.

If at the time of any **Loss** or **Damage** the Sum insured represents less than 85% of the replacement value as new of the **Property** **We** shall pay a similarly reduced proportion of the **Loss** or **Damage**.

Section Extensions

1. Additional Insurance

We also pay **You** for **Loss(es)** in respect of:

- a) **Your** legal responsibility to pay the cost of repairing any **Damage** to the buildings arising from theft or attempt thereat
- b) the cost of boarding up broken windows, which are the subject of a valid claim
- c) **Your** legal responsibility to pay for the cost of repair of accidental **Damage** to cables and underground service pipes.

Section Exclusions

In respect of this Section **We** will not pay for:

- a) **Money** as defined in Section 5 Business Money of this **Policy**
- b) Personal effects other than in the **Premises**
- c) any living creature
- d) motor vehicles and their fitted accessories
- e) theft or **Loss** arising from fraud or dishonesty involving any partner, director or **Employee** of the **Insured**

Loss or **Damage** caused by erasure or distortion of information on computer records caused:

- a) by defects in such records
- b) whilst mounted in or on any machine or data processing apparatus unless caused by **Damage** to the machine or apparatus
- c) by a magnetic flux unless such flux is directly caused by lightning.

We will not cover **You** for:

- a) **Loss** or **Damage** caused by wear and tear, any gradually operating cause or any process of cleaning, dyeing, repairing or restoring
- b) Electrical, electronic or mechanical breakdown or derangement, unless caused by accidental **Damage** to the exterior of the item
- c) **Loss** due to depreciation
- d) Consequential **Loss** of any kind
- f) **Loss** or **Damage** directly caused by vermin, insects, toxic mould, fungus or condensation

Section 19- Terrorism

Applicable if stated in the **Schedule**.

Refer to the Policy attachment if cover applies.

Section 20 – Environmental Liability

The **Insurer** will, subject to the Limit of Indemnity for Environmental Liability, indemnify the **Insured** under this section against:

- 1) all sums that the **Insured** becomes legally liable to pay as damages
- 2) Claimant's costs and expenses; if the **Insured** is ordered to pay them or paid with the **Insurers** written consent.

In respect of accidental environmental loss arising from a pollution condition that;

- a) occurs after the Environmental Retroactive Date but before the end of the **Period of Insurance**, on, at, under or migrating from the **Insured's Premises** or arising from the **Business** within the Territorial Limits
- b) results in a claim that is made against the **Insured** during the **Period of Insurance** and reported to the **Insurer** within the same **Period of Insurance** or within 30 days of expiry thereof.
- 3) All costs and expenses, incurred by the **Insured** with the **Insurer's** written consent in defending any claim under this Section the solicitor's fees incurred with the **Insurer's** written consent for representation at proceedings in any court of summary jurisdiction in respect of any alleged act causing or relating to any Environmental Loss which may be the subject of indemnity under this Section or at any coroner's inquest or fatal accident inquiry.

This Section will not operate in respect of any **Business** activities that fall within the following trades

waste disposal contractors, clothing dyers and cleaners, ferrous and non-ferrous metal smelting and extraction, steel mills, abstraction and supply of potable water from natural sources, filling stations, fuel distributors (other than solid fuel), mines and quarries, any speculative property developing activity where there is no principal or any development activity on brownfield sites, waste transfer stations, landfills, water or waste treatment plants.

Definitions

The definitions which apply to this Section are in addition to the General Definitions.

Claim

Shall mean a written demand, from someone who is not an **Insured**, seeking a remedy or asserting liability against the **Insured** for environmental loss.

Clean Up Costs

Costs, charges and expenses to investigate, neutralise, remove, remediate, monitor and dispose of a pollution **Condition**:

- a) that have actually been incurred by the **Insured** as required by environmental law
- b) that have actually been incurred by any governmental entity duly acting under the authority of environmental law
- c) that have actually been incurred by third parties where required by environmental law.

Clean up Costs shall include the reasonable and necessary costs that the **Insured** incurs with the **Insurer's** approval to restore, repair or replace the **Insured's** equipment, structures or facilities, to substantially the same **Condition** it was in prior to being damaged during work performed in the course of incurring clean up costs.

Environmental Damage

The measurable:

- a) physical injury to water, land, protected species or natural habitats
- b) impairment of a natural resource service caused by an emission, event, incident or activity; and for which the **Insured** is legally responsible under European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Environmental Damage Costs

Reasonable and necessary costs, charges and expenses to investigate and / or undertake Primary, compensatory or complementary remediation resulting from environmental damage and required pursuant to the European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Primary, Compensatory or Complementary Remediation are as defined by the European Union Directive 2004/35/EC on environmental liability and/or any local legislation that implements it.

Environmental Law

Any applicable European Union directive, regulation or decision, any national statute, statutory instrument, regulation, by-law, rule, regulation, ordinance, circular or guidance provided that they have the force of law, or any permit, consent, licence, notice, order or instruction of any national or local governmental or statutory authority, agency, court or like entity.

Environmental Loss

Third party environmental damages clean up costs and environmental damage costs and associated legal defence costs.

Environmental Retroactive Date

The inception date of the earliest policy under which the **Insured** has:

- a) purchased this section
- b) continuously maintained, and can evidence that they have done so, coverage materially the same as the cover provided under this section.

Limit of Indemnity for Environmental Liability

The **Insurer's** liability under this section for all damages (including interest thereon) payable in respect of any one environmental loss or in the aggregate in respect of a series of environmental losses arising out of any one original cause, shall not exceed the limit of indemnity for environmental liability stated in the **Schedule**.

Legal Defence Costs

Reasonable and necessary fees and all other charges, costs and expenses that the insured have to pay resulting from the investigation, adjustment, defence and appeal of a **Claim**.

Pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Odour is not considered a pollutant.

Pollution Condition

The emission, discharge, dispersal, migration release or escape of pollutants provided such pollutants are not naturally occurring. The entirety of any such pollution condition or any series of interrelated,

associated, repeated, or continuous pollution conditions shall be deemed to be one pollution condition.

Territorial Limits

The United Kingdom, the Channel Islands and the Isle of Man.

Third Party Environmental Damages

Damages to a third party as a result of:

- a) accidental bodily injury
- b) physical injury to or destruction of tangible property including the resulting loss of use and diminution in value thereof
- c) loss of use, but not diminution in value, of tangible property that has not been physically injured or destroyed
- d) trespass, nuisance or obstruction.

Underground Storage Tank

A tank that has at least ten (10) per cent of its volume beneath the surface of the ground, including any connected underground piping, underground ancillary equipment and containment system. For the avoidance of doubt an Underground Storage Tank will not include:

- a) any tank located within a bund or sump below the surface of the ground, so long as the base of the tank can be visually inspected
- b) any underground oil / water interceptor that forms part of a drainage system.

Extensions

The insurance provided by this Section is extended to include the following:

1) Court Attendance Costs

In the event of any of the undernoted persons attending court as a witness at the request of the **Insurer** in connection with a claim in respect of which the **Insured** is entitled to indemnity under this Section, the **Insurer** will pay compensation to the **Insured** at the following rates per day for each day on which attendance is required:

- a) any director of the **Insured** or partner of the **Insured** £500
- b) any **Employee** £250.

2) Cross Liabilities

Where the **Insured** comprises more than one party, the **Insurer** will treat each party as the **Insured** as if a separate **Policy** had been issued to each provided that nothing in this Extension will increase the liability of the **Insurer** beyond the amount for which the **Insurer** would have been liable had this extension not applied.

3) Member to Member Liability

The indemnity provided by this section is extended to indemnify any member of the **Insured's** sports or social organisations, in respect of legal liability for accidental third party environmental damages, sustained by fellow members of such organisations while engaged in the activities of such organisations.

4) Indemnity to Principals

The **Insurer** will, at the request of the **Insured**, indemnify any principal to the extent required by a contract between the **Insured** and the principal, in respect of legal liability arising from the performance of work by the **Insured** for such principal. Provided that:

- a) the **Insurer** shall retain sole conduct and control of any claim

- b) the principal shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this **Policy**, in so far as they can apply.

5) Indemnity to Others

The **Insured** shall also include personal representatives of the **Insured** in the event of the death of the **Insured**, but only in respect of legal liability incurred by the **Insured** and if the **Insured** so requests:

- a) any director of the **Insured** or partner of the **Insured** or **Employee**, while acting in connection with the **Business**, provided that the **Insured** would have been entitled to indemnity under this section if the claim had been made against the **Insured**
- b) any officer or member, of the **Insured's** canteen, sports, social or welfare organisations and fire, security, first aid, medical and ambulance services, in his/her respective capacity as such.

Provided that such persons shall observe, fulfil and be subject to the terms, definitions, conditions, clauses and exclusions, of this Policy, in so far as they can apply.

The following conditions apply to this section.

1) In the event of an environmental loss

It is a condition precedent to the **Insurer's** liability under this section that the **Insured** shall notify the **Insurer** in writing as soon as practicable of any environmental loss. To the extent possible, such written notification should include:

- a) how, when and where the environmental loss took place
- b) the names and addresses of any injured persons and witnesses
- c) the nature and location of any injury or damage that has or could arise out of the environmental loss.

If a **Claim** for environmental Loss covered by this section is received by the **Insured**, the **Insured** must:

- a) immediately record the specifics of the claim and the date received
- b) see to it that the **Insurer** receives written notice of the **Claim** as soon as practicable, but in no event later than the end of the **Period of Insurance** in which the **Claim** is made or within 30 days of expiry thereof
 - c) immediately send the **Insurer** copies of any demands, notices, summonses or legal papers received in connection with the **Claim**
 - d) authorise the **Insurer** to obtain records and other information
 - e) cooperate with the **Insurer** in the investigation, settlement or defence of the **Claim**
 - f) assist the **Insurer**, upon their request, in the enforcement of any right against any person or organisation which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

2) After the environmental loss has been identified

The **Insured** shall have the duty to, where practicably possible, reduce, mitigate, remediate or prevent any environmental loss. The **Insured** shall have the duty to prevent or clean up pollutants and prevent or remediate environmental damage to the extent required by environmental law. The **Insurer** shall have the right but not the duty to review and approve all such actions.

The **Insured** shall promptly notify the **Insurer** of all actions and measures completed pursuant to this condition.

3) The Insurer's rights – following an incident

The **Insurer** shall have the right but not the duty to clean-up, remediate or mitigate an environmental loss upon receiving written notice directed as set out in **Condition 1**. Any sums expended by the **Insurer** will be deemed incurred or expended by the **Insured**, shall be subject to the excess for environmental liability and shall reduce the limit of indemnity for environmental liability.

4) Right of inspection

The **Insurer**, or their appointed representatives, have the right but are not obligated to make inspections, surveys or audits of the **Insured's Premises or Business** at the **Insurer's** expense and at reasonable notice to the **Insured**, but during the **Period of Insurance**.

5) Contractual liability

In so far as concerns liability assumed by the **Insured** under agreement, which would not have attached in the absence of such agreement, this section will only apply if the **Insurer** retains sole conduct and control of any **Claim**.

6) Jurisdiction

The reimbursement provided by this section will not apply to any action for damages brought against the **Insured** in any court outside the European Union.

Excess for Environmental Liability

The first £1000 of compensation, costs and expenses payable in respect of each and every event of accidental environmental loss, which will be the **Insured's** responsibility.

Exclusions

The Insurer shall not be liable under this Section in respect of:

- 1) Personal injury to any member of the **Insured's** family, **Employee** or former **Employee** arising out of and in the course of employment by the **Insured** in the **Business**.
- 2) The ownership, possession or use by or on behalf of the **Insured** of any:
 - a) aircraft, aerial device, hovercraft or watercraft
 - b) motor vehicle, trailer or plant in circumstances where compulsory insurance or security is required by any road traffic legislation, provided that indemnity is not provided by another insurance policy, this exclusion will not apply to the loading or unloading of motor vehicles, trailer or plant.
- 3) Advice, instruction, consultancy, design, formula, specification, inspection, certification, or testing performed or provided separately for a fee or under a separate contract
- 4) crop spraying, or the spraying or dissemination of insecticides, herbicides or other substances or compounds for the control of pests, disease or weeds on premises or land not occupied by or used by the **Insured** in connection with the **Insured's Business**.
- 5) Work in connection with or on and travel to, from or within any offshore:
 - a) accommodation, exploration, drilling or production rig or platform
 - b) support vessel
 - c) liquidated damages
 - d) penalty clauses
 - e) fines
 - f) aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages.
- 6) The **Excess** for environmental liability.
- 7) **Claims** which are the subject of indemnity under other sections of this **Policy**, or would be but for the Limit of Indemnity applicable thereto. This exclusion will not apply to any applicable coverage provided by clean up costs (own property), material damage, clean up costs (own

property) to Farm Home Buildings of this **Policy**, where cover provided by this Section will be in excess of any such coverage.

- 8) Any asbestos, asbestos containing materials, lead or lead containing materials applied to, on or in above ground structures
- 9) Any deliberate or wilful act or omission by the insured where the **Insured** either intends to cause environmental loss or is reckless as to whether environmental loss is caused.
- 10) Arising from fly tipping
- 11) Arising from any item that the **Insured** sells, supplies, manufactures, constructs, alters, repairs, services, treats, or distributes including materials, parts, equipment, containers, packaging or labelling, once such item has ceased to be in the **Insured's** possession or control.
- 12) Arising from an underground storage tank that the **Insured** knew about prior to the **Period of Insurance**.
- 13) Arising from genetically modified organisms.

Part 2 – Home Insurance

We will provide insurance against **Loss**, destruction, **Damage**, or liability (as described in this **Policy** and subject to its Terms, Provisions, **Conditions**, exclusions, Limits and **Endorsements**) occurring or arising during the **Period of Insurance** for which **You** have paid **Us** the premium as specified in the **Schedule**.

Section A – Private House Buildings

Definitions that apply to this Section of the Policy

Buildings

The word **Buildings** shall mean the private dwelling together with its domestic outbuildings, all situated as stated in the **Policy Schedule**, and any private garage elsewhere used by **You** or by any other member of **Your** household permanently residing with **You** and for which **You** or they are responsible.

Heave

Shall mean upward and or lateral movement of the site on which your **Buildings** stand cause by swelling of the ground.

Subsidence

Downward movement of the site on which you **Buildings** stand by a cause other than the weight of the Buildings themselves

Unoccupied

Shall mean when the home is:

- a) without sufficient furniture for day to day living purposes
- b) sufficiently furnished for day to day living purposes but has not been lived in by **You** (or a person **You** have authorised) for more than 30 days.

Voluntary Excess

If an amount is shown under the heading **Voluntary Excess** in the **Schedule** to this Section then the amount of that **Excess** applies to Paragraphs A1 -10 & 12 , C2 – C5, in addition to any **Excess** amount shown in those paragraphs.

Basis of Cover (stated in the Policy Schedule)

FLEA	(Fire, Lighting, Aircraft, Explosion & Earthquake)
Standard Cover	(Excludes paragraph 12 & Legal Fees)
Super Cover	(Includes all sections hereunder)

Your Cover

The Insurance	Exclusions - What We will not pay for:
A The Buildings together with pools, hard courts, walls, patios, drives, paths, fences, hedges,	

<p>external service tanks, sewers, drains, soil pipes and drain inspection covers all on the same Premises including decorations and landlord's fixtures and fittings in or on the Buildings are insured against physical Damage which includes Loss caused by:</p>		
1	<p>i) Fire, Lightning, Explosion, Earthquake, Thunderbolt</p> <p>ii) Smoke</p>	<p>Loss or Damage agricultural process or any gradually operating cause</p>
2	Riot, Civil Commotion, Strikes, Labour Disturbances	
3	Acts of Malicious Persons or Vandals	<p>Loss or Damage caused by tenants or their guests</p> <p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss</p>
4	Theft including attempted theft	<p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss</p> <p>While the private dwelling is lent, let or sublet unless the Loss or Damage follows a violent and forcible entry or exit</p>
5	Storm, Tempest, Flood	<p>Loss or Damage to gates, fences and hedges.</p> <p>Loss or Damage caused by frost</p>
6	<p>Escape of water or oil from any</p> <p>a) fixed domestic heating or water installation</p> <p>b) plumbed in washing machine or dish washer</p> <p>c) aquarium or water bed</p>	<p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss</p>
7	Frost or the freezing of water	<p>Pools, hard courts, dry stone walls, paths, patios, drives, gates, fences, hedges and garden water tanks</p> <p>External paintwork and decorations</p> <p>Loss or Damage</p> <p>a) caused by the escape of water as described in paragraph A6</p> <p>b) within the Buildings occurring whilst the private dwelling is Unoccupied at the time of Loss</p>
8	Aircraft and other aerial devices or anything dropped from them.	

9	Impact by vehicles, animals or falling television and radio aerials, aerial fittings or masts or satellite dishes or their fittings	
10	Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them	Gates fences and hedges The cost of removing fallen article(s) unless it has given rise to a valid claim under this Section and Our prior consent has been obtained
11	Subsidence and/or Heave of the site on which the Buildings stand or the land belonging to them or Landslip and/or avalanche	<p>Loss or Damage to pools, hard courts, walls, patios, drives, paths, gates, fences, hedges, external service tanks, sewers, drains, soil pipes, and drain inspection covers unless the Buildings are Damaged by the same cause at the same time</p> <p>Loss or Damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of the Buildings are Damaged by the same cause and at the same time.</p> <p>Loss or Damage for which compensation has been provided under any contract or guarantee or by law or would have been provided but for the existence of this Policy</p> <p>Loss or Damage caused by:</p> <ul style="list-style-type: none"> a) coastal or river bank erosion b) faulty workmanship, or the use of defective materials c) demolition of or structural alteration or structural repair or extensions to the Buildings d) the bedding down of new structures or the settlement of newly made up ground.
12	Any Accident or Misfortune	Wet or dry rot and Toxic Mould Loss or Damage caused by: tenants and/or members of their household; <ul style="list-style-type: none"> a) faulty workmanship, defective design or the use of defective materials b) settlement, shrinkage or expansion c) Damage occurring whilst the private dwelling is Unoccupied at the time of Loss d) Damage for which claims are not

	payable or specifically excluded under Paragraphs A1 – 11 mechanical or electrical faults or breakdown
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Section Conditions

Clauses applicable to this Section

1 Sale of Buildings Extension

Without detriment to **Your** rights under this **Policy**, in the event of **You** entering into a contract to sell **Your** interest in the **Buildings** and between exchange of contracts and completion of the sale, the **Buildings** are **Damaged** by any cause **Insured** against, the contracting purchaser who completes the purchase will have the benefit of the insurance in respect of such **Damage** up to the date of completion, but only to the extent that the contracting purchaser cannot recover his **Loss** from elsewhere.

2 Inflation Protection

Any Sum insured stated in the **Policy Schedule** to be Index Linked will be adjusted to reflect any changes in rebuilding costs in accordance with the House Rebuilding Cost Index issued by the Royal Institute of Chartered Surveyors or in accordance with a suitable alternative index.

In the event of a claim under this Section, the monthly index linking adjustments will continue during the period necessary for rebuilding or repair or for one year (whichever is the shorter) provided that **You** take all reasonable steps to have the rebuilding or repair work carried out without delay.

3 Underinsurance Clause

If the Sum insured at the time of destruction or **Damage** represents less than 85% of the amount arrived at in paragraph 4(a) below, **We** shall pay only for that proportion of any **Loss** or **Damage** which the Sum insured bears to such amount.

4 The Sum Insured and Claims Settlement

If the Sum **Insured** at the time of destruction or **Damage** represents less than 85% of the amount arrived at in paragraph 4(a) below, **We** shall pay only for that proportion of any **Loss** or **Damage** which the Sum insured bears to such amount.

- (a) The Sum insured must include not only the replacement value (that is to say the full rebuilding cost) of the **Buildings** but also all property included with the **Buildings** at the head of Paragraph A of this Section, plus provision for the expenses and fees **Insured** by Paragraph B.

Full rebuilding cost means the full cost of rebuilding all the **Buildings** in the same form, size, style and condition as when new including the cost of complying with Statutory and Local Authority requirements, fees and associated costs.

The total amount payable in respect of any claim(s) under paragraphs A 1 - 12, B 1 - 3, and C3 inclusive is limited to the Sum insured on **Buildings** but the Sum insured will be restored in full from the date of the **Damage** provided that the **Damage** is made good without undue delay.

- (b) In the event of **Loss** or **Damage** by an **Insured** cause, **We** shall pay the cost of rebuilding or repair and, provided that this is carried out, no deduction will be made for depreciation.

If the rebuilding or repair work is not carried out, **We** shall pay the resultant reduction in market value, but not exceeding what it would have cost to rebuild or repair, had such work been carried out without delay.

Under this Section, **We** will not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, design or colour, when **Loss** or **Damage** occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

- (c) If the Sum insured at the time of the **Loss** or **Damage** represents less than the amount arrived at in accordance with paragraph 4(a) above, a deduction for wear and tear may be made.

4 Multiple Dwellings

If the **Buildings** of more than one private dwelling are insured, the terms of the **Policy** apply separately to the **Buildings** of each dwelling.

Additional Insurance	Exclusions - We will not pay for
B We also insure the amount payable following Loss or Damage (the subject of a valid claim under this Section) of, or to the Buildings in respect of:	
1 Architects, surveyors, consultants and legal fees necessarily and reasonably incurred to rebuild or repair the Buildings	Any fee incurred in preparing a claim
2 The necessary and reasonable costs incurred with Our prior consent of removing debris and making the Buildings safe.	
3 The additional cost of rebuilding or repairing the Damaged part of the Buildings to comply with statutory regulations or local authority byelaws.	Costs relating to Loss or Damage occurring after notice to comply has been served on You

Section Extensions	Exclusions - We will not pay for
C We also pay You in respect of:	
1 Loss of rent payable by You (including a maximum of two years ground rent) and the reasonable additional costs of alternative accommodation incurred by You if the private dwelling is made uninhabitable by any cause Insured under paragraphs A 1-12, if insured, but only during the period necessary to restore the private dwelling to habitable condition.	Any amount exceeding 20% of the Buildings Sum Insured The first £100 of each and every Loss

<p>2 Accidental Damage by external means to:</p> <p>a) electricity, telephone/ television cables, drain inspection covers and underground water, gas, sewer and drain pipes, all for which You are responsible, extending from the Buildings to the public supply</p> <p>b) underground oil pipes servicing the Buildings.</p>	<p>The first £100 of each and every Loss</p>
<p>3 Accidental breakage of fixed glass and solar panels forming part of the Building and fitted ceramic hobs and fixed sanitary fittings in the Buildings.</p>	<p>Breakage occurring whilst the private dwelling is Unoccupied.</p> <p>The first £100 of each and every Loss</p>
<p>4 Loss of Metered Water Additional metered water charges incurred by You</p>	<p>Any amount in excess of £1500 in the Period of Insurance</p> <p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of the Loss</p> <p>The first £100 of each and every Loss</p>
<p>5 Garden Restoration</p> <p>If as a result of Damage arising from an insured Peril to Property shown on Your Schedule, the emergency services Damage landscaped grounds at the Premises for which You are legally responsible We will pay the reasonable costs and expenses of repairing or reinstating those grounds.</p>	<p>Any amount in excess of £5000 for any one loss</p> <p>The failure of seeds to germinate or of trees, shrubs or turf to become established following planting or replanting.</p> <p>Loss or Damage arising from bonfires or the burning of waste</p> <p>An amount exceeding £500 in respect of any one tree shrub or plant</p> <p>The first £100 of each and every loss</p>

Liability at Law	Exclusions - We will not pay for
<p>D We will also reimburse You against Your liability at law arising:-</p> <p>a) from Your ownership of the Buildings and their land</p> <p>b) in connection with any private dwelling which has been disposed of and which was owned/leased and occupied by You or by Your tenant for private residential purposes prior to the disposal,</p>	<p>a) Injury to You or to any other member of Your household permanently residing with You and injury to any Employee sustained in the course of his/her employment by</p> <p>You or them</p> <p>b) Injury, Loss or Damage arising from</p> <p>i) Your trade, profession or</p>

and incurred by reason of Section 3 of the Defective **Premises** Act or Section 5 of the Defective **Premises** (Northern Ireland) Order 1975 (or any subsequent amending legislation) provided that no current or more recent effective insurance covers the liability for damages and claimants costs in respect of accidental bodily injury (including death, disease or illness) or accidental **Loss** of or **Damage** to property occurring during the continuance of this Section.

When any private dwelling owned/leased and occupied by **You** and **Insured** by this Section has been disposed of, **We** shall continue to provide indemnity in respect of liability arising by reason of the above legislation for a period of seven years from the date of disposal, provided that such dwelling was disposed of prior to or at the time of the cancellation or expiry of this Section and provided that no other current or more recently effective insurance covers the liability.

In the event of **Your** death, **We** shall provide indemnity **Your** legal personal **Representatives** in respect of liability incurred by **You** and covered by this Section provided that they can observe the terms of this **Policy** as far as they can apply.

We also provide the same indemnity to any other member of **Your** household permanently residing with **You**, who is the owner or joint owner of the **Buildings** and their land, provided that such persons(s)

- a) observes the terms of the **Policy** as far as they can apply
- b) is not entitled to indemnity under any other **Policy** or insurance.

Business or that of any other member of **Your** household other than the accommodation of paying guests

- ii) the use of lifts (other than a stairlift) or vehicles
- c) Loss of or **Damage** to property belonging to **You** or in the custody or control of **You** or any other member of **Your** household permanently residing with **You** other than domestic employees
- d) Liability assumed by agreement unless the liability would have been incurred without the agreement.
- e) Injury, **Loss** or **Damage** arising out of:
 - i) exposure to
 - ii) inhalation of

- iii) fears of the consequence of to exposure to of inhalation of
- iv) the costs incurred by anyone in repairing, removing, replacing, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of **Asbestos**, including any product containing **Asbestos**.

Limit of Indemnity

The maximum amount **We** shall pay for all damages and claimants' costs resulting from one original cause is £5,000,000.

We shall also pay **Your** defence costs and expenses incurred with **Our** prior written consent.

Legal Fees		Exclusions - We will not pay for
E	If paragraph A12 (Accidental Damage) is operative in respect of the Buildings where You permanently reside, We will pay the legal fees incurred with Our prior consent, in repossessing Your private dwelling following occupation by squatters.	Any amount exceeding £12,500 Legal fees incurred in repossessing any private dwelling which is not Your permanent place of residence. Legal fees incurred in repossessing Your

		private dwelling from any person or persons who has/have, at any time, lived in Your private dwelling with Your actual or implied consent or agreement.
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Section B – Private House Contents

Definitions that apply to this Section of the Policy

Buildings

The word **Buildings** shall mean the private dwelling together with its domestic outbuildings, all situated as stated in the **Policy Schedule**, and any private garage elsewhere used by **You** or by any other member of **Your** household permanently residing with **You** and for which **You** or they are responsible

Contents

The word Contents shall mean:

- a) Household goods, furnishings, appliances and /or electrical appliances, clothing and personal effects (including money as defined under Home **Policy**, Section D), any fittings which do not form part of the structure of the **Buildings**, including television and radio aerials, aerial fittings and masts and satellite dishes and their fittings, **Your** improvements and decorations if **You** are a tenant; all belonging to or the responsibility of **You** or any member of **Your** family permanently residing with **You**
- b) Clothing and any other personal effects (excluding money) belonging to any resident domestic **Employee** and/or any visitor unless otherwise insured

but does not include:

- a) Landlords fixtures and fittings, any of the structure of the **Buildings**, ceilings and decorations (other than **Your** improvements and decorations if **You** are a tenant)
- b) Travel tickets, securities of any kind, certificates, bills of exchange, cheques, travellers cheques, postal and money orders and manuscripts
- c) Any living creature
- d) Watercraft (other than model or hand propelled watercraft), hovercraft, aircraft (other than model aircraft), caravans, trailers, motor vehicles (other than power assisted wheelchairs and domestic garden implements) and their respective accessories and equipment
- e) Property more specifically **Insured** either in this **Policy** or issued elsewhere for **Your** benefit.

Heave

Shall mean upward and or lateral movement of the site on which your **Buildings** stand cause by swelling of the ground.

Subsidence

Downward movement of the site on which you **Buildings** stand by a cause other than the weight of the Buildings themselves

Unoccupied

Shall means when the home is :

- a) without sufficient furniture for day to day living purposes
- b) sufficiently furnished for day to dy living purposes but has not been lived in by **You** (or a person **You** have authorised) for more than 30 days.

Note: Limits apply to certain types of property - see Contents Clause 2 (Limits and The Sum Insured).

Basis of Cover

(Stated in the **Policy Schedule**)

FLEA	Fire, Lightning, Aircraft, Explosion & Earthquake
Standard Cover	Excludes Paragraph 11
Super Cover	All the insurance by this Section.

Voluntary Excess

If an amount is shown under the heading Voluntary **Excess** in Section B of the **Policy Schedule** then the amount of that **Excess** applies to Paragraphs A1 - 11, C2, E1- 2, and H 1 – 3, in addition to any **Excess** shown in these paragraphs.

Your Cover

The Insurance	Exclusions - We will not pay for:
A The Contents are Insured against Loss (which includes Damage) caused by:	
1 a) Fire, Lightning, Explosion, Earthquake, Thunderbolt b) Smoke	Loss or Damage caused agricultural operations process or any gradually operating cause
2 Riot, Civil Commotion, Strikes, Labour Disturbances	
3 Acts of Malicious Persons or Vandals	Loss or Damage caused by tenants or their guests Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss
4 Theft including attempted theft	Theft by deception unless the deception is used ONLY to gain entry to the Buildings Loss of or Damage to money unless force or deception is used to gain entry to or exit from the Buildings . Loss or Damage occurring whilst the private dwelling is wholly or partly lent, let or sub-let or is not self contained unless force is used to gain entry to or exit from the Buildings . Loss or Damage occurring whilst the private dwelling is Unoccupied at the

	time of Loss .
5 Storm, Tempest, Flood	
6 Escape of water or oil from any <ul style="list-style-type: none"> a) fixed domestic heating or water installation b) plumbed in washing machine or dish washer c) aquarium or water bed 	The cost of the water itself The cost of the oil itself Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss

7 Aircraft and other aerial devices or anything dropped from them.	
8 Impact by vehicles, animals or falling television and radio aerials, aerial fittings or masts or satellite dishes or their fittings	Loss or Damage caused by domestic pets
9 Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them	The cost of removing fallen article(s) unless it has given rise to a valid claim under this Section and Our consent has been obtained
10 Subsidence and/or Heave of the site on which the Buildings stand or the land belonging to them or landslip and/or avalanche.	Loss or Damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of the Buildings are Damaged by the same cause and at the same time. Loss or Damage for which compensation has been provided under any contract or guarantee or by law or would have been provided but for the existence of this Policy Loss or Damage caused by: <ul style="list-style-type: none"> a) coastal or river bank erosion; b) faulty workmanship, or the use of defective materials; c) demolition of or structural alteration or structural repair or extensions to the Buildings; d) the bedding down of new structures or the settlement of newly made up ground.
11 Any Accident or Misfortune	Deterioration of foodstuffs Money, stamps, contact lenses, recording tapes and discs and computer software Loss or Damage caused by:

	<ul style="list-style-type: none"> a) tenants and/or members of their household b) any process of cleaning, dyeing repairing or renovation c) domestic pets d) mechanical or electrical faults or breakdown e) any gradually operating cause f) wet and dry rot or toxic mould <p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss</p> <p>Loss or Damage for which claims are payable or specifically excluded under Paragraphs A1-10 herein.</p>
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Section Conditions

The total amount payable in respect of any claim(s) under Paragraphs A1-11, B1, C2, C3, C5 and F inclusive is limited to the Sum insured on Contents, but the Sum insured will be restored in full from the date of the **Loss or Damage** provided that **You** comply with any reasonable recommendations **We** may make to prevent further **Loss or Damage**.

1 Inflation Protection

Any Sum insured stated in the **Policy Schedule** to be Index Linked will be adjusted in accordance with the Consumer Durables section of the General Retail Price Index or a similar index selected by the **Insurer**.

2 Limits and the Sum Insured

In respect of the following property, the total amount **We** shall pay for any one claim shall not exceed the Limit(s) shown.

Money

£200 Money and stamps not forming part of a collection

Stamp Collections

Two-thirds of the price quoted in the current issue of the Stanley Gibbons' catalogue for any one stamp or set of stamps that forms part of a collection (subject to the following paragraph High Risk Property)

High Risk Property

Being curios, pictures and other works of art, stamp and coin collections, jewellery, articles of gold, silver and other precious metals, furs, clocks, watches, cameras, photographic equipment, musical instruments and television, radio, home computer, recording satellite navigation equipment and audio apparatus:

- a) 30% of the total sum insured in respect of **Contents**

b) £2500 in respect of any one article or collection unless stated otherwise in the **Policy**

Visitors Property

£200 The property of any one visitor

Satellite Dishes

£400 in total Any one satellite dish and its fittings and the cost of their installation

Deeds and Other Documents

£200 in total

3 Claims Settlement

In the case of articles lost or totally destroyed by an insured Peril **We** shall replace, or at **Our** option, pay the cost of replacement as new, except for property shown in the Reimbursement Clause where a deduction for wear and tear may be made.

The Sum insured must be sufficient to replace all **Property** insured by this Section on the above basis (see Underinsurance Clause).

In the event of other **Loss** or **Damage** by an insured Peril **We** shall pay the cost of repair, or at **Our** option, the cost of replacement as new less a deduction for wear and tear.

Under this Section, **We** shall not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design when **Loss** or **Damage** occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

4 Reimbursement Clause

If any of the following are lost or **Damaged** by an insured Peril **We** shall pay the cost of repair, or at **Our** discretion, the cost of replacement as new less a deduction for wear and tear:

a) clothing, wearing apparel and household linen.

5 Underinsurance Clause

If the Sum insured at the time of the **Loss** or **Damage** represents less than 85% of the replacement value of the **Contents We** shall pay only for that proportion of any **Loss** or **Damage** which the Sum **Insured** bears to such value.

6 Multiple Dwellings

If the **Contents** of Buildings representing more than one private dwelling are **Insured** the terms of the **Policy** apply separately to the **Contents** of each private dwelling's separate Buildings.

7 Permanent Change of Address

If the **Contents** are permanently removed from the Buildings to another home in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, the insurance by this Section will continue to apply provided that:

- (a) **You** notify Rural Insurance Group Ltd within 7 days of the removal of the permanent change of address and **You** pay any additional premium **We** may require
- (b) the private dwelling at the new address is:
 - (i) built of brick, stone or concrete and roofed with slates, tiles, metal, concrete, asphalt or asbestos
 - (ii) self contained and not used for any **Business** purposes

Section Extensions

Additional Insurance	Exclusions - We will not pay for
<p>B</p> <p>1 We also pay You the amount payable following Loss or Damage (the subject of a valid claim under this Section) of or to the Contents in respect of the costs necessarily incurred with Our consent, of removing any part of the Contents which has been totally destroyed</p>	
<p>2 The Sum Insured on Contents is automatically increased by 10% during the month of December and the 30 days before and after Your wedding day or the wedding day of any other member of Your family permanently residing with You.</p>	

Extension	Exclusions - We will not pay for
<p>C</p> <p>We will also pay You in respect of:</p> <p>1</p> <ul style="list-style-type: none"> a) Rent payable by You b) The reasonable cost of alternative accommodation (including accommodation for Your domestic pets) incurred by You c) The reasonable extra travelling costs incurred by You if the private dwelling is made uninhabitable by any Insured Peril under A1-11, but only during the period necessary to restore the private dwelling to habitable condition. 	<p>Any amount exceeding 15% in total of the Sum insured on Contents</p> <p>Travelling expenses other than those expenses incurred in travelling to and from the places of Business or the educational establishments where You or other members of Your family permanently residing with You are either employed or being educated.</p> <p>The first £100 of each and every Loss</p>

2 Accidental breakage of mirrors, glass or ceramic tops to furniture, fixed glass in furniture and aquaria and whilst in the Buildings	Loss or Damage to television, radio, home computer, recording and audio apparatus and light fittings and their
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	<p>accessories.</p> <p>The first £100 of each and every Loss</p>
<p>3 Accidental Loss of or physical Damage to:</p> <p>a) television, radio, home computer, recording and audio apparatus by any external cause whilst in the Buildings</p> <p>a) television and radio aerials, aerial fittings and masts whilst in or on the Buildings</p> <p>b) permanently installed automatic burglar alarm equipment by any external cause whilst in or on the Buildings</p>	<p>Loss or Damage to computers, video cameras and camcorders used for professional or Business purposes</p> <p>Loss or Damage caused by:</p> <p>a) incorrect battery polarity</p> <p>b) assembling or dismantling of the apparatus</p> <p>Loss or Damage to or resulting from movement of solid floor slabs unless the foundations beneath the external walls of the Buildings are Damaged by the same cause and at the same time.</p> <p>Loss or Damage for which compensation has been provided under any contract or guarantee or by law or would have been provided but for the existence of this Policy</p> <p>Loss or Damage caused by:</p> <p>a) coastal or river bank erosion</p> <p>b) faulty workmanship, or the use of defective materials</p> <p>c) demolition of or structural alteration or structural repair or extensions to the Buildings</p> <p>d) the bedding down of new structures or the settlement of newly made up ground.</p> <p>The first £100 of each and every Loss</p>
<p>4 The cost of replacing locks or lock mechanisms (including keys) of external doors to the private dwelling, the keys of which have been stolen from a Building and which form a valid claim under Paragraph A4 or Paragraph E2 of this Section</p>	<p>Any amount exceeding £300</p> <p>The first £100 of each and every Loss</p>
<p>5 The value of oil lost from a domestic heating installation following accidental Damage to the domestic heating installation by an external cause.</p>	<p>Any amount exceeding £1500</p> <p>The first £100 of each and every Loss</p>
<p>6 Loss of Metered Water</p> <p>Additional metered water charges incurred by You</p>	<p>Any amount in Excess of £1500 in the Period of Insurance</p> <p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss</p> <p>Losses recoverable under Section A of this Policy</p>

The first £100 of each and every Loss	
Contents in the Open	Exclusions - We will not pay for
<p>D Those Contents kept habitually in the open and those Contents temporarily removed from the Buildings but all within the boundaries of the land belonging to the Buildings are Insured against Loss or Damage:</p> <p>Fire, Lightning, Explosion, Earthquake, Thunderbolt</p> <p>Smoke</p> <p>Riot, Civil Commotion, Strikes, Labour Disturbances</p> <p>Acts of Malicious Persons or Vandals</p> <p>Storm, Tempest, Flood</p> <p>Escape of water or oil from any:</p> <ul style="list-style-type: none"> a) fixed domestic heating or water installation b) plumbed in washing machine or dish washer <p>aquarium or water bed</p> <p>Aircraft and other aerial devices or anything dropped from them.</p> <p>Impact by vehicles, animals or falling television and radio aerials, aerial fittings or masts or satellite dishes or their fittings</p> <p>Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them</p> <p>Subsidence and/or heave of the site on which the Buildings stand or the land belonging to them or landslip and/or avalanche.</p>	<p>Any amount exceeding £1000</p> <p>Trees, other plants and garden produce</p> <p>Loss or Damage agricultural process or any gradually operating cause</p> <p>Loss or Damage for which compensation has been provided under any contract or guarantee or by law or would have been provided but for the existence of this Policy</p> <p>Loss or Damage caused by:</p> <ul style="list-style-type: none"> a) coastal or river bank erosion b) faulty workmanship, or the use of defective materials c) demolition of or structural alteration or structural repair or extensions to the Buildings <p>the bedding down of new structures or the settlement of newly made up ground</p> <p>The first £100 of each and every Loss</p>
Temporary Removal of Contents	Exclusions - We will not pay for
<p>E Contents temporarily removed from the Buildings and their land (including while attending full-time education) but remaining within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands are Insured against physical Loss or Damage:</p>	<p>Any amount exceeding 20% of the Sum Insured on Contents</p> <p>Removal for the purposes of sale or exhibition or storage in a furniture depository or professional cleaning</p> <p>Power assisted wheelchairs</p> <p>Mobility Scooters</p>
<p>1 Fire, Lightning, Explosion, Earthquake, Thunderbolt</p>	<p>Loss of or Damage to property in transit or property in the open caused by storm,</p>

<p>Smoke</p> <p>Riot, Civil Commotion, Strikes, Labour Disturbances</p> <p>Acts of Malicious Persons or Vandals</p> <p>Storm, Tempest, Flood</p> <p>Escape of water or oil from any:</p> <ul style="list-style-type: none"> a) fixed domestic heating or water installation b) plumbed in washing machine or dish washer <p>aquarium or water bed</p> <p>Aircraft and other aerial devices or anything dropped from them.</p> <p>Impact by vehicles, animals or falling television and radio aerials, aerial fittings or masts or satellite dishes or their fittings</p> <p>Impact by falling trees, telegraph poles, lampposts, wind turbines, pylons or parts of them</p> <p>Subsidence and/or heave of the site on which the Buildings stand or the land belonging to them or landslip and/or avalanche.</p>	<p>tempest or flood</p> <p>The first £100 of each and every Loss</p>
<p>2 caused by theft including attempted theft:</p> <ul style="list-style-type: none"> a) from any bank safe or safe deposit or whilst You or any authorised member of Your household are taking the property there or back b) from the Building of any occupied dwelling or any other Building where You or any other member of Your family are living or employed or carrying on business c) from any other Building or caravan 	<p>The first £100 of each and every Loss</p> <p>Money unless force is used to gain entry to or exit from a Building</p> <p>Loss or Damage unless force is used to gain entry to or exit from a Building or caravan</p> <p>If You live in a non self-contained flat unless someone has broken into or out of the home using force and violence or has got into the home by deception</p>

Contents whilst in transit	Exclusions - We will not pay for
<p>F Contents whilst in transit by land (including loading and unloading and overnight storage in the conveying vehicle) for permanent removal from the Buildings to another home in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands are insured against Accidental Loss or Damage.</p>	<p>Removals not carried out by professional removal contractors</p> <p>Money, stamps, precious stones jewellery and works of art</p> <p>Any amount exceeding 10% of the Sum Insured on Contents in respect of Fragile goods unless packed by professional packers or removal contractors.</p>

	The first £100 of each and every Loss
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Death of Insured Person	Exclusions - We will not pay for
<p>G If You and/or Your spouse die as a result of and within three months of a fire or theft occurring at the Buildings during the continuance of this Section, We shall pay £1,250 in respect of each and every death to Your Executors or Administrators</p> <p>It is a Condition precedent to Insurer's liability to pay compensation to You or Your Representatives, that all medical records, notes, and correspondence referring to the subject of a claim shall be made available on request to any medical adviser appointed by or on behalf of the Insurers</p>	

Tenant's Liability	Exclusions - We will not pay for
<p>H If You are a tenant of the Buildings, You are insured against Your legal liability as tenant:</p>	<p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss.</p> <p>Injury, Loss or Damage arising out of:</p> <ul style="list-style-type: none"> a) exposure to b) inhalation of c) fears of the consequence of exposure to or inhalation of d) the costs incurred by anyone in repairing, removing, replacing, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of <p>Asbestos, including any product containing Asbestos</p>
<p>1 For Loss of or Damage to the Buildings by any cause insured against under Paragraphs A2-10 of Section A - Buildings.</p>	<p>Any amount exceeding 10% of the Sum Insured on Contents.</p>
<p>2 To pay for the repair of accidental Damage to cables and underground service pipes supplying the Buildings</p>	<p>Any amount exceeding 10% of the Sum insured on Contents.</p>
<p>3 For accidental breakage of fixed glass and solar panels forming part of the Buildings and of fitted ceramic hobs and fixed sanitary fittings in the</p>	<p>Fire Damage. The first £100 of each and every Loss</p>

Buildings.	Any amount exceeding 10% of the Sum Insured on Contents.
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Liability at Law	Exclusions - We will not pay for
<p>J We also indemnify You against liability at law incurred:</p> <ul style="list-style-type: none"> a) solely as occupier (not as owner) of the Buildings and their land b) in a personal capacity but not from the ownership of any land or Buildings (except any caravan insured under this Policy) c) as an employer of any domestic employee <p>for Damage and claimants costs in respect of accidental bodily injury (including death, disease or illness as defined elsewhere within this Policy) or accidental Loss of or Damage to property occurring during the continuance of this Section.</p> <p>We also provide the same indemnity:</p> <ul style="list-style-type: none"> a) to any other member of Your household permanently residing with You b) to any person who, with Your permission, is using any caravan or watercraft insured by this Policy but only in respect of liability arising from the use of such caravan or watercraft <p>provided that:</p> <ul style="list-style-type: none"> a) They observe the terms of the Policy as far as they can apply b) they are not entitled to indemnity under any other Policy 	<p>Injury to You or to any other member of Your household permanently residing with You and injury to any Employee sustained in the course of his/her employment by You or them (other than domestic employees)</p> <p>Injury, Loss or Damage arising out of Your trade, profession or Business or that of any other member of Your household other than the household duties of Your domestic employees and the accommodation of paying guests</p> <p>Injury (except to Your domestic employees) or Loss or Damage arising out of the ownership, possession or use (other than use as a passenger having no right of control) of:</p> <ul style="list-style-type: none"> a) any lift (other than a stairlift), mechanically propelled vehicle, mobility scooters (other than power assisted wheel chairs, domestic garden implements and model railways) and any caravan or other trailer attached to it, or any horse drawn vehicle, watercraft (other than model or hand propelled watercraft) b) any animal for which a licence is required under the terms of the Dangerous Wild Animals Act 1976 or any amending legislation or any order made under this Act. c) Any dangerous dogs as defined in the Dangerous Dogs Act 1991, The Dangerous Dogs (Northern Ireland) Order 1991 or Dangerous Dogs Amendment 1997, the Control of Dogs (Scotland) Act 2010 or any amending legislation. <p>Loss or Damage to property belonging to or in the custody or control of You or any other member of Your household permanently residing with You other than</p>

	<p>domestic employees</p> <p>Liability assumed by agreement unless the liability would have been incurred without the agreement</p> <p>Liability arising directly or indirectly by, through or in connection with Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.</p>
	<p>Loss or Damage occurring whilst the private dwelling is Unoccupied at the time of Loss.</p> <p>Injury, Loss or Damage arising out of:</p> <ul style="list-style-type: none"> a) exposure to b) inhalation of c) fears of the consequence of exposure to or inhalation of d) the costs incurred by anyone in repairing, removing, replacing, rectifying, reinstating or managing (including those of any persons under any statutory duty to manage) any property arising out of the presence of <p>Asbestos, including any product containing Asbestos</p>
<p>Limit of Indemnity</p>	
<p>The most We shall pay for all damages including claimants' costs resulting from one original cause is £5,000,000.</p> <p>However, where the claim is for accidental bodily injury to any of Your domestic employees and such injury arises out of and in the course of their employment by You the most We shall pay for all damages including claimants' costs resulting from one original cause is £10,000,000.</p> <p>We will also pay Your defence costs and expenses incurred with Our prior written consent.</p>	

Section C – Personal Valuables - All Risks

Definition that apply to this Section of the Policy

Clothing and personal effects and miscellaneous valuables

If they appear in the **Policy Schedule** shall mean wearing apparel and other personal articles worn or used or carried about the person including jewellery, furs, articles of gold, silver, other precious metals, camera and photographic equipment including camcorders, binoculars, sports equipment, all belonging to **You** or any other member of **Your** family permanently residing with **You**.

Your Cover

The Insurance	Exclusions - We will not pay for
<p>We will pay You in respect of the items stated in Section C of the Policy Schedule against accidental Loss or Damage occurring within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and for the purposes of travel only, elsewhere in the world.</p>	<p>Property outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands which during the 12 months immediately prior to its Loss or Damage, has been outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for more than 90 days.</p> <p>Loss or Damage caused by any process of professional cleaning, dyeing, repairing or renovation</p> <p>Livestock, motor vehicles and Business goods Household goods, furnishings, appliances, money, stamps tickets and securities and documents of any kind, policys, bills of exchange, cheques, travellers cheques, postal and money orders, hovercraft, aircraft and watercraft, caravans, trailers, pedal cycles and their fitted accessories and property more specifically insured.</p> <p>Sports equipment whilst in use</p>

Section Conditions

1. The Sum Insured and Claims Settlement

In the case of articles lost or totally destroyed by an **Insured** cause **We** shall replace or, at **Our** option, pay the cost of replacement as new, except for clothing, wearing apparel and household linen, where a reduction for wear and tear may be made.

In the event of other **Loss** or **Damage** by an **Insured** cause **We** shall pay the cost of repair or, at **Our** option, the cost of replacement as new, less a deduction for wear and tear.

Under this Section **We** shall not pay the cost of replacing any undamaged item or parts of items forming part of a set, suite or other article of a uniform nature, colour or design when **Loss** or

Damage occurs within a clearly identifiable area or to a specific part and replacements cannot be matched.

The total amount payable under this Section in respect of:

- a) all **Loss** or **Damage** is limited to the Sum insured stated in the **Schedule**
- b) any one article shall not exceed 20% of the Sum insured or £1,000, whichever is the less as stated in the **Schedule**

2. Gun Condition

It is a **Condition** precedent to liability that all shotguns are kept in a locked gun cabinet when not in use.

3. Safe Condition

It is a **Condition** precedent to liability that specified item(s) in excess of £5,000 are kept in a locked safe approved by the **Insurer** at all times when not being worn. It is a **Condition** that the keys or records of combination numbers to the safe be kept in the personal custody of the **Insured** and removed from the building when left unattended by the Insured. It is a **Condition** that in the event of these items being with the **Insured** during temporary periods of residence in hotels they shall be deposited in the hotel safe or strong room when not being worn or carried.

4. Evidence of Value

Where no evidence of value in respect of specified items in excess of £1,500 has been supplied **You** must provide evidence of their value at the time of **Loss** when making a claim.

Section D – Personal Money

Definitions that apply to this Section of the Policy

Money

The word **Money** shall mean cash, currency notes, bank notes, stamps (not forming part of a collection) cheques, postal and money orders, telephone cards and travel tickets all held by **You** solely for **Your** social charitable or domestic purposes.

Credit Card

The words **Credit Card** shall mean credit, cheque, bankers, cash, charge and debit cards issued to **You** in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands all used solely for social and domestic purposes.

Your Cover

The Insurance	Exclusions - We will not pay for
<p>We will pay You for</p> <p>(a) Loss of or Damage to Money by any accident or misfortune</p> <p>(b) Loss or Damage resulting from any Credit Card being accidentally lost or stolen and subsequently being used by any unauthorised person before You are able to notify the issuing company, provided that such Loss cannot be recovered elsewhere</p>	<p>Loss or Damage occurring outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands if, during the 12 months immediately prior such Loss, You have been outside this area for more than 90 days.</p> <p>Loss or Damage not reported to the Police or Border Authorities as is practical so to do</p> <p>Shortage due to error or omission in receipts, payments or accounts</p> <p>Loss or Damage arising from Your failure to comply with all the terms and conditions under which the Credit Card is issued.</p> <p>Unauthorised use of Credit Cards by any member of Your household.</p>

Section Condition

The Sum Insured and Claim Settlement

In respect of **Money** **We** shall pay the amount of **Loss** or **Damage**. The total amount payable is limited to the Sum insured stated in the **Schedule**.

In respect of **Credit Cards** **We** shall pay the amount for which **You** or any other member of **Your** family permanently residing with **You** are/is held responsible. The total amount payable is limited to £750.

Section Extension

The Insurance provided under this section is extended to include the following:

Extension	Exclusions - We will not pay for
We also provide the same insurance to any other member of Your family permanently residing with You provided that they observe the terms of the Policy as far as they can apply	Loss or Damage for which claims are payable under any other Policy . The first £50 of each and every Loss

Section E – Freezer Contents

Definition that applies to this Section of the Policy

Freezer

The word **Freezer** shall mean any domestic refrigerator or deep freeze cabinet insured under Section B Home Insurance of this **Policy**.

Your Cover

The Insurance	Exclusions - We will not pay for
We will pay You for any Loss or Damage caused by any accident or misfortune for Foodstuffs in Your Freezer .	Gradual deterioration by any cause other than a rise or fall in temperature. Loss or Damage caused by the deliberate act of any power supply authority Loss or Damage due to the failure of Your electricity or gas supply caused by a strike or any other industrial action

Section Condition

The Sum Insured and Claims Settlement

In the event of **Loss** or **Damage** **We** shall pay for the replacement of the food, and if incurred, the cost of hiring temporary alternative **Freezer** space.

Section F – Pedal Cycles

Your Cover

The Insurance	Exclusions - We will not pay for
<p>We will pay You or any other member of Your family permanently residing with You for Loss or Damage to each of the Pedal Cycles (including fitted accessories) listed in the Schedule caused by any accident or misfortune occurring within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and for the purposes of travel only, elsewhere in the world.</p>	<p>Motor assisted cycles</p> <p>Loss or Damage to any cycle whilst being used for racing, speed testing or for hire.</p> <p>Loss or Damage to any cycle designed to carry goods other than for Your own domestic purposes.</p> <p>Theft of or Loss or Damage to tyres or accessories unless the cycle is stolen or Damaged at the same time.</p> <p>Loss or Damage arising from Business use other than use by You or a member of Your family in person.</p> <p>Loss of use</p> <p>Any cycle outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands which, during the 12 months immediately prior to its Loss or Damage, has been outside the area for more than 90 days.</p>

Section Condition

Claims Settlement

In the case of articles lost or totally destroyed by an **Insured** cause **We** shall replace or, at **Our** discretion, pay the cost of replacement as new.

In the event of other **Loss** or **Damage** by an **Insured** cause **We** shall pay the cost of repair or, at **Our** discretion, the cost of replacement as new less a deduction for wear and tear.

The total amount payable in respect of any one cycle and its accessories is limited to the Sum insured stated in the **Policy Schedule**.

Section G – Trailer Caravans

Definitions that apply to this Section of the Policy

Caravan

Caravan shall mean the **Caravan** (not being permanently sited) described in Section G of the **Policy Schedule**.

Clothing and Personal Effects

Clothing, Personal Effects and miscellaneous valuables shall have the same meaning as in Section C.

Your Cover

The Insurance	Exclusions - We will not pay for
<p>A</p> <p>We will pay You for Loss or Damage to the Caravan together with:</p> <ul style="list-style-type: none"> (i) its fixtures, fittings, furnishings, utensils and awnings whilst in or on it. (ii) Your Clothing and Personal Effects whilst in it <p>for any accident or misfortune occurring within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, and for the purposes of travel only, elsewhere in the world</p>	<p>Loss or Damage to awnings caused by storm, tempest or flood.</p> <p>Property outside Great Britain, Northern Ireland the Isle of Man and the Channel Islands which, during the 12 months immediately prior to its Loss or Damage, has been outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands for more than 90 days</p> <p>Loss or Damage whilst the Caravan is lent or let for hire or reward or being used as a permanent dwelling</p> <p>Malicious Damage or theft by any authorised user</p> <p>Loss of use</p> <p>Damage to tyres by application of brakes or by road punctures, cuts or bursts</p>
Additional Insurance	
<p>B</p> <p>If Loss or Damage (the subject of a valid claim under this Section) to the Caravan renders it unroadworthy We will also pay You the amount payable in respect of:</p> <ul style="list-style-type: none"> (i) the reasonable cost of its protection and removal to the nearest repairer (ii) its delivery after repair to the address You specify in Great Britain, Northern Ireland the Isle of Man and the Channel Islands. (iii) the enforced customs duty on the Caravan incurred as a result of the Caravan being 	

temporarily imported into any country being a member of European Union	
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Section Condition

The Sum Insured and Claims Settlement

In the event of **Loss** or **Damage** by an **Insured** cause **We** shall pay **You** the cost of repair or, at **Our** option, the cost of replacement as new less a deduction for wear and tear.

The total amount payable in respect of any claim(s) under Paragraphs A and B is limited to the Sum insured stated in the **Schedule**.

The total amount payable in respect of all **Clothing and Personal Effects** is limited to £500.

Section Extension

The Insurance provided under this section is extended to include the following:

Extension	Exclusion - We will not pay for
<p>Alternative Accommodation</p> <p>We also insure the reasonable cost of alternative accommodation necessarily incurred by You if the Caravan is made uninhabitable by any cause Insured against under Paragraph A</p>	<p>Any amount exceeding 5% of the Sum Insured stated in the Policy Schedule.</p>

Part 3 – Legal Expenses

Section A – Commercial Legal Expenses

IMPORTANT INFORMATION APPLICABLE TO THIS SECTION

Please read this important notice concerning the operation of this section of the policy. Failure to comply with these terms could mean that **We** decline to pay **Your** claim.

- All potential claims must initially be reported to **Our** appropriate Claims Helpline Service (shown below), which operates 24 hours a day, 365 days a year in respect of legal and emergency assistance issues and the hours of 09.00 – 17.00 Monday to Friday excluding Bank Holidays for taxation issues. A legal and taxation advice service is also provided as below.

Legal Claims Notification & Advice Helpline Service - 01384 377000

This Helpline Service is only in respect of legal issues and cannot assist with any other insurance matter.

Tax Advice Helpline Service – 01455 852034

This Helpline Service is only in respect of taxation issues and cannot assist with any other insurance matter.

Tax Claims Notification & Identity Theft Service – 01384 377000

This Notification Service is only in respect of Tax and Identity Theft claims and cannot assist with any other matter.

Residential and Commercial Emergency Service – 01977 781848

This Service is in respect of Emergency Assistance only and cannot assist with any other matter (Please note that any services utilised via this facility are the responsibility of, and must be paid for by, the Policyholder)

Online Access to Legal Resources Database

Free unlimited access to **Our** comprehensive library of commercial and personal legal information (including employment, health & safety and property matters) is available to **You** at www.legalhelpline.irwinmitchell.com

You should enter Scheme Code reference **LIM01** to access the site. Please note that **You** will be required to register **Your** personal details the first time to use this service.

- This is a **Policy** where **You** must notify **Us** during the **Period of Insurance** and within 90 days of any circumstances which may give rise to any claim under this policy. Failure to do so could mean that **We** decline to pay a claim for **Your Professional Fees**.
- If **You** can convince **Us** that there are sensible prospects of being successful in **Your** claim and that it is reasonable for **Professional Fees** to be paid **We** will:
 - take over the claim on **Your** behalf;
 - appoint a specialist of **Our** choice to act on **Your** behalf.
- We may limit the **Professional Fees** that **We** will pay under the **Policy** where:

1. We consider it is unlikely a reasonable settlement of **Your** claim will be obtained;
2. there are insufficient prospects of obtaining recovery of any sums claimed; or
3. the potential settlement amount of **Your** claim is disproportionate compared with the time and expense incurred in pursuing or defending **Your** claim.

Where it may cost **Us** more to handle a claim than the amount in dispute **We** may at **Our** option pay to **You** the amount in dispute which will then constitute the end of the claim under this **Policy**.

- If **Legal Proceedings** have been agreed by **Us** **You** may at this stage decide to nominate and use **Your** own solicitor or indeed, **You** may wish to continue to use **Our** own specialists. If **You** decide to nominate **Your** own professional **We** must agree this in advance and **You** will be responsible for any **Professional Fees** in **Excess** of those which **Our** own specialists would normally charge **Us** (details are available upon request).
- At conclusion of **Your** claim if **You** are awarded any costs (not **Your** damages), these must be paid to **Us**.

Please note that if You engage the services of anyone prior to making contact with the Helpline or Notification Service and incur any costs without Our prior written approval these costs will not be covered by this insurance.

IMPORTANT INFORMATION APPLICABLE TO THIS SECTION

All potential claims must initially be reported to **Our** Claims Helpline Service, which operates 24 hours a day, 365 days a year in respect of the Legal Claims Notification and Advice Helpline Service and the Emergency Assistance Helpline and the hours of 09.00 – 17.00 Monday to Friday excluding Bank Holidays for Tax Claims Notification, Tax Advice Helpline Service, and the Identity Theft Helpline

In respect of a dispute involving an employment matter (action against an Employee which could lead to dismissal, selection for redundancy, changing an employees terms and conditions of employment, before accepting an employee's resignation or on becoming aware of any event or circumstance that may be deemed to be constructive dismissal including where an Employee is absent from work following them walking out without providing written notice), You must ring the Legal Advice Helpline Service prior to taking any action or immediately You become aware of a potential problem and follow the advice and guidance provided with due diligence. Failure to do so may result in Us declining Your claim.

The Legal Claims Notification & Advice Helpline Service telephone number is 01384 377000.

The Tax Advice Helpline Service telephone number is 01455 852034.

The Tax Claims Notification & Identity Theft Helpline Service telephone number is 01384 377000.

The Commercial & Residential Emergency Assistance Helpline number is 01977 781848.

Please note that the Claims Notification & Legal Helpline Service is not empowered to give advice on the admissibility of any claim under the policy.

If **You** wish to make a claim or **You** have a query relating to **Policy** cover, then **You** should contact:

Claims Department
Legal Insurance Management Ltd
16-18 Hagley Road
Stourbridge
West Midlands
DY8 1PS

This is a 'Claims Made' policy. It only covers claims notified to **Us** during the **Period of Insurance** and within 90 days of any circumstance which may give rise to any claim. Failure to do so could lead **Us** to decline that claim.

Definitions that apply to this Section of the Policy

Agent

The **Agent** appointed by the Coverholder to transact this Insurance with **You**.

Aspect Enquiry

An enquiry where the Inspector of Taxes enquires into one or more aspects of the self-assessment tax return which may involve clarification of particular entries to detailed consideration of whether those entries have been treated correctly for tax purposes. It may involve a check on the records upon which the particular entries were based.

Authorised Professional

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by **Us** under the terms and **conditions** of this **Policy** to represent **Your** or an **Insured** Person's interests.

Comprehensive Enquiry

A **Comprehensive Enquiry** is an extensive examination which considers all aspects of the self assessment tax return. It will involve a comprehensive review by the Inspector of Taxes of all books and records underlying the entries made on the return.

Court

A court, tribunal or other competent authority.

Credit Reference Agency

Equifax, Experian, and Call Credit.

Director

A person duly registered at Companies House as a director of the Business.

Event

The initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for indemnity against **Us**.

Home

Your principal private dwelling house as defined for the purposes of qualifying for exemption from Capital Gains Tax.

Identity Theft

The misappropriation of the identity of another person without their knowledge or consent. These identity details are then used to obtain goods, services or to commit criminal activities in that person's name.

In-Depth Investigations

A fundamental review of the accounts and the underlying records as signalled by the issue of the relevant departmental notification or as otherwise stated in writing.

Indirect Losses

Losses or **Damage** which is not directly associated with the incident that caused **You** to claim, unless expressly stated in this section .

Insured Person

Section A - Commercial Legal Protection

The Policyholder and the directors, partners, managers and all other **Employees** of **Your Business**.

Section B - Personal Legal Protection

- a) The Policyholder named in the **Schedule**.
- b) The husband or wife of the Policyholder, or the Policyholder's partner or civil partner who lives at the same address and shares financial responsibilities. This does not include any **Business** partners or associates.
- c) The Policyholder's children and parents, normally resident in the Home.

Legal Proceedings

When formal legal proceedings are issued against an opponent in a Court of Law.

Limit of Indemnity

The sums specified in the **Schedule** being the maximum **We** will pay including insured Events related by time or cause.

National Insurance Contributions (NIC) Dispute

A challenge in writing by HM Revenue & Customs of the accuracy or completeness of returns submitted in accordance with Social Security regulations.

Partner

A person owning all or part of the Business.

Pay As You Earn (PAYE) Dispute

A challenge in writing by HM Revenue & Customs of the accuracy or completeness of returns submitted in accordance with PAYE regulations.

Payment Card

Bank, charge, cheque, credit, debit, and cash dispenser cards.

Professional Fees

Legal and accountancy fees including disbursements reasonably and properly incurred by the **Authorised Professional**, with **Our** prior written authority including costs incurred by another party for which **You** are made liable by **Court** Order, or may pay with **Our** consent in pursuit of a civil claim in the **Territorial Limits** arising from an **Insured** Event. **Professional Fees** will include VAT where it cannot be recovered.

Standard Professional Fees

The level of **Professional Fees** that would normally be incurred by **Us** in using a nominated **Authorised Professional** of **Our** choice.

Territorial Limits

Section A - Commercial Legal Protection.

In relation Section 4 (excluding sub-section 4) and Section 10 only, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, Turkey (West of the Bosphorus). In relation to all other sections, The United Kingdom including the Channel Islands and Isle of Man.

Section B – Personal Legal Protection.

In relation Sections 1(Personal Injury) & 2 (Consumer Dispute) only, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, Turkey (West of the Bosphorus). In relation to all other sections, The United Kingdom including the Channel Islands and Isle of Man.

Time of Occurrence

Civil Cases - when the **Event** occurred or commenced whichever is the earlier.

Criminal Cases when **You** or an insured Person commenced or is alleged to have commenced to violate the criminal law in question.

Value Added Tax (VAT) Dispute

A challenge in writing by HM Revenue & Customs of the accuracy or completeness of returns submitted.

Your Cover - Section A Commercial Legal Protection

We will indemnify **You**, and where requested by **You**, any other **Insured** Person up to the Limit of **Indemnity** subject to the terms, **conditions** and exclusions of this policy, against **Professional Fees** arising from an insured **Event** within the **Territorial Limits** where **You** notify **Us** during the **Period of Insurance** and within 90 days of the **Time of Occurrence** of the **Event**.

INSURED EVENTS

(Section 1) Employment Disputes

What is Covered?

Defence of the Policyholder's legal rights:

1. prior to the issue of **Legal Proceedings** in a court or tribunal following the dismissal of an **Employee** or resolution of unfair dismissal disputes under the ACAS Arbitration Scheme
2. in a dispute with an:-
 - i. **Employee**, ex-employee or trade union acting on behalf of an **Employee** or ex-employee arising from or relating to a contract of employment with **You**.
 - ii. **Employee**, ex-employee or prospective **Employee** alleging discrimination under current equality legislation.
3. Pursuit of the Policyholder's legal rights against an **Employee** or ex-employee to recover possession of property owned by or for which the Policyholder is responsible.

What is Excluded?

Excluding:

1. Your failure to consult or follow **Our** advice/instructions and those of the Legal Advice Helpline Service.
2. any dispute where the **Event** arises within the first 30 days of the first **Period of Insurance**.
3. where any grievance dismissal or appeal being the subject of the dispute was not carried out in accordance with good HR practice and current employment legislation.
4. any dispute with an **Employee** who was subject to:-
 - a) formal or informal written or verbal warnings within 180 days immediately before the first **Period of Insurance**.
 - b) redundancy, alleged redundancy or unfair selection for redundancy arising within the first 180 days of the first **Period of Insurance**.
5. any claim arising from or relating to any transfer of **Business** which falls within the scope of the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations 2005.

(Section 2) Employment Awards

What is Covered?

We will also pay, subject to the **Limit of Indemnity**, the compensation or damages payable by **You** to an **Employee** arising from the judgement of a court or tribunal or from a settlement agreed by **Us** (but not from a judgement by default) in any dispute accepted by **Us** as covered by insured **Events** - Employment Disputes.

What is Excluded?

Excluding any claim for indemnity where:

1. any grievance dismissal or appeal being the subject of the dispute was not carried out in accordance with good HR practice and current employment legislation.
2. the Policyholder has incurred a compensation award by non-payment of money due under the relevant contract of employment or statutory provision relating thereto.
3. the award is in respect of a redundancy or any money contractually due to an employee.
4. the award is in respect of a breach by the Policyholder of a fixed term contract.
5. the award is in respect of a breach by the Policyholder in relation to pregnancy, maternity or paternity rights.
6. any compensation or damages or increase ordered by the court or tribunal for failure to comply with a recommendation made, including non-compliance with a reinstatement or re-engagement order.
7. the Policyholder has incurred a compensation award as a result of a finding of constructive dismissal and as a consequence unfair dismissal.
8. an award is made under the Transfer of Undertakings (Protection of Employment) Regulations 2006.

(Section 3) Employee Restrictive Covenant

What is Covered?

Any civil action against an **Employee** or ex-employee where such person is in breach or is about to be in breach of a restrictive covenant in such person's contract of employment which restricts the **Employee** or ex-employee from competing with **You** or enticing other employees to leave **Your** employment or approaching or enticing **Your** customers either during or after the termination of the contract of employment by either party.

(Section 4) Legal Defence – Insured Person

What is Covered?

1. The defence of an **Insured** Person against prosecution in a court of criminal jurisdiction in respect of any act or omission or alleged act or omission:

Preliminary Legal Representation

We will defend the **Insured** Person's legal rights prior to the issue of **Legal Proceedings** when dealing with the Police or any other statutory body with powers to investigate and bring a criminal prosecution.

Police Station Representation

Professional Fees incurred in representing an **Insured** Person at a Police Station where they are being interviewed under caution in relation to an alleged criminal act.

Magistrates' Court Representation

Professional Fees incurred in representing an **Insured** Person at a Magistrates' Court.

Crown Court Representation

A sum equal to any assessed income based contribution payable by the **Insured** Person towards **Professional Fees** incurred under the Crown Court Means Testing scheme.

2. The defence of a civil action being taken against **You** for wrongful arrest in connection with an accusation of theft alleged to have been carried out during the **Period of Insurance**.
3. The defence of a civil action being taken against an **Insured** Person but not the Policyholder:
 - i) under current equality legislation arising from that person's work as an **Employee**.
 - ii) as a trustee of a pension fund set up for the benefit of **Your Employees**.
4. Representation of the **Insured** Person in appealing against the imposition or terms of any Statutory Notice issued under legislation affecting the Policyholder's business.
5. The defence of the Policyholder against a prosecution brought under the Bribery Act 2010.
6. The defence of an **Insured** Person's legal rights following a claim being brought against them for discrimination under current equality legislation whilst acting in their capacity as an **Employee** of the Policyholder.

What is Excluded?

Excluding:

1. any offence relating to a motor bike / vehicle.
2. **Professional Fees** required to be paid by an **Insured** Person in **Excess** of the pre-conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction.
3. assessed income based contributions payable by the **Insured** Person towards **Professional Fees** incurred under the Crown Court Means Testing scheme which exceed the **Limit of Indemnity**.
4. any Professional Fees where the **Insured** Person fails to:
 - a) apply for a Representation Order under the Crown Court Means Testing scheme.
 - b) submit any required information under the Crown Court Means Testing scheme. c) comply with the terms of the Representation Order.
 - d) use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing scheme.
5. the defence of any action, enforcement, or recovery of sums payable against an **Insured** Person under the terms of or for a breach of the terms and **conditions** of a Representation Order under the Crown Court Means Testing scheme.
6. any prosecution brought under the Bribery Act where the Policyholder does not have adequate policies and systems in place to prevent bribery.

(Section 5) Data Protection

What is Covered?

Under the Data Protection Act 1998:

1. The defence of a civil action for compensation under Section 13 of the 1998 Act. **We** will also, subject to the **Limit of Indemnity**, pay any compensation awarded against an **Insured** Person.
2. An **Insured** Person being served with enforcement, de-registration or transfer prohibition notice.
3. Your appeal against the refusal of the Information Commissioner to register **Your** application for registration.

Provided that for claims arising under Section 13 of the 1998 Act **You** have registered with the Information Commissioner.

(Section 6) Contract Dispute

What is Covered?

A dispute with a customer or supplier in respect of a contract for the sale, hire, supply or the purchase of goods or services

What is Excluded?

Excluding any claim relating to:

1. a sum in dispute (or where payable by instalments the instalment due is) less than £250.
2. a lease, licence or tenancy of land or buildings.
3. a contract of employment.
4. arbitration arising out of an arbitration clause in any contract.
5. a breach or alleged breach of professional duty by an **Insured** Person.
6. the recovery of money and interest due from another party other than disputes where the other party intimates that a defence exists.
7. the sale, purchase, hire or provision of computer hardware, software systems or services.

Provided that where the amount in dispute exceeds £5000, the **Insured** Person shall be responsible for the first £500 of **Professional Fees** in each and every claim.

(Section 7) Tax, VAT, PAYE and NIC Investigations

What is Covered?

Professional Fees incurred to represent and negotiate on **Your** behalf with HM Revenue & Customs in respect of a:

1. **Comprehensive or Aspect Enquiry.**
2. **In-Depth Investigation** arising out of **Your** tax affairs.
3. **VAT** Dispute.
4. **PAYE** Dispute.
5. **NIC** Dispute.
6. As a result of a written enquiry received from HM Revenue & Customs issued in accordance with the relevant Act of Parliament.

Provided that in relation to an **Aspect Enquiry**, cover is limited to a maximum of £2000 and an **Excess** of £200 applies.

What is Excluded?

Excluding any claims for Indemnity in respect of or arising out of:

1. **Professional Fees** in any claim involving criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes and any case dealt with by a Special Compliance Office, Boards Investigations Office or any other special office of HM Revenue & Customs.
2. claims which originate from any enquiry, investigation or dispute which existed before the **Period of Insurance** including any dispute or enquiry where the accounts submitted are being investigated solely because earlier books, records or returns have been investigated or are already under query.
3. the costs of making good any deficiencies in books, records, accounts or returns including the costs of repairing a return.
4. costs of appeals which **We** have not approved.

5. fees and Disbursements payable to an accountant, firm of accountants or person not approved by **Us**.
6. technical or routine treatment of matters not connected with or arising out of an expression of dissatisfaction of **Your** affairs.
7. pre notification costs.
8. any dispute or enquiry where dishonesty, fraud or fraudulent intent is alleged.
9. normal reconciliation of the annual accounts and VAT returns.
10. any enquiry undertaken under the relevant section the Finance Act relating to VAT evasion.

(Section 8) Property Protection

What is Covered?

1. Any civil action relating to material property, owned by **You** or for which **You** are responsible, arising out of an alleged or actual negligent act or omission or any nuisance, trespass or criminal **Damage** by a third party which causes or could cause physical **Damage** to such material property or pecuniary **Loss** to You.
2. Any civil action between **You** and **Your** landlord under the terms of a lease or tenancy agreement applying to **Your Business Premises**.

What is Excluded?

Excluding:

1. a contract made between **You** and a third party.
2. goods in transit or goods lent or hired to third parties.
3. goods at **Premises** other than those occupied by **You** unless they are at such **Premises** for the purpose of installation or use in work to be carried out by You.
4. mining subsidence.
5. disputes relating to rent and service charges and any relevant taxes.
6. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or **Damage** to, any property.
7. disputes with local or government authorities.

(Section 9) Licence Protection

What is Covered?

An appeal or representation to the relevant statutory or regulatory authority, court, tribunal or other mandatory body following an act, or omission or alleged act or omission which leads to the suspending, revoking, altering the terms of or refusing to renew any of **Your** licence(s) issued under statute or statutory instrument or by the government or local authority to **You** where such licence is necessary to engage in **Your Business** or trade.

What is Excluded?

Excluding:

1. an original application or application for renewal.
2. any licence in respect of which an appeal or representation was made in the twelve months immediately preceding the first **Period of Insurance**.
3. any motor vehicle or driving licence.

(Section 10) Personal Injury

What is Covered?

Death of or bodily injury to an **Insured** Person and or their family members caused by negligence.

What is Excluded?

Excluding any claim relating to:

1. any illness (including stress related **conditions**) naturally occurring condition or degenerative process which develops gradually and is not caused by a specific or sudden accident.
2. the defence of an **Insured** Person other than the defence of a counter-claim or an appeal against judgement.

(Section 11) Jury Service and Attendance Expenses

The actual **Loss** of the salary or wages of an **Insured** Person for the time off work to attend:

1. any court or tribunal hearing as requested by the Authorised Professional.
2. any court hearing as a defendant of an admitted claim under this insurance.
3. a court for jury service.

Provided that such salary or wages are not recoverable from the relevant court, tribunal or **Insured** Person's employer.

(Section 12) Debt Recovery

What is Covered?

Professional Fees incurred by **You** in the recovery of money and interest due to **You** from another **Business** for the provision of goods and/or services, **professional fees** and services, or dishonoured cheques.

What is Excluded?

Excluding any claim in respect of:

1. any matter where the debtor intimates that a defence exists or a defence is served.
2. damages for breach of contract.
3. hire purchase or credit sale agreements other than arrears.
4. debts reported to **Us** more than ninety days after the money became due and payable.
5. debts less than £250.
6. a debt that existed prior to the commencement of this insurance.

Section B – Personal Legal Protection

Your Cover – Section B Personal Legal Protection

Section 1) Personal Injury

What is Covered?

Pursuing a civil claim for damages in respect of the injury or death of an **Insured** Person caused by negligence.

What is Excluded?

Excluding any claim relating to:

1. any illness (including stress related **conditions**) naturally occurring condition or degenerative process which develops gradually and is not caused by a specific or sudden accident.
2. the defence of an **Insured** Person other than the defence of a counter-claim or an appeal against judgement.

(Section 2) Consumer Disputes

What is Covered?

Pursuing or defending claims arising out of a contract entered into by or on behalf of an **Insured** Person for:

1. Obtaining services.
2. The purchase, hire, hire–purchase or sale of any personal goods.

What is Excluded?

Excluding:

1. any contract entered into by an **Insured** Person in connection with a profession, **Business** or trade.
2. any claim where the sum in dispute is less than £100.
3. a contract relating to any work carried out, in, on or for the benefit of the Home or any buildings where the contract value exceeds £5000 including VAT.
4. any contract of insurance in so far as the dispute is solely in respect of the sum of money or other compensation payable under such contract.
5. any claims relating to planning.
6. any dispute with local or government authorities.

(Section 3) Home Rights

What is Covered?

The pursuit of civil claims:

1. **Loss** or **Damage** to:
 - a) goods in the Home owned by or for which an **Insured** Person is responsible; or
 - b) the Home.
2. An alleged infringement of rights appertaining to the Home.

What is Excluded?

Excluding:

1. any claims relating to the planning, erection, alteration, construction, conversion, extension of buildings or parts of buildings.
2. disputes with local or government authorities.
3. compulsory purchase, confiscation, nationalisation, requisition or destruction of or restrictions or controls placed on, or **Damage** to, any property.
4. actual, planned or proposed construction, closure, adoption or repair of roads or bridges, or the actual, planned or proposed construction, demolition or adaptation of buildings, housing or other works.
5. claims relating to material **Damage** covered by another relevant insurance **Policy**.
6. mining subsidence.
7. The first £250 of any claim for legal nuisance or trespass.

(Section 4) Taxation

What is Covered?

Professional Fees arising from or relating to an in-depth HM Revenue & Customs investigation of an **Insured** Person's personal tax affairs.

What is Excluded?

Excluding **Professional Fees** arising:

1. where the investigation or enquiry had commenced before the first **Period of Insurance** or the **Insured** Person should have realised that a claim might occur.
2. from investigation or enquiry by or transfer to the Special Compliance Office.
3. as a result of a false or misleading statement or representation to the HM Revenue & Customs.
4. from deficiencies in books, records, accounts or returns including the costs of repairing a return.
5. from any claim involving criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes.

(Section 5) Employment

What is Covered?

A dispute with an **Insured** Person's employer for compensation or reinstatement or re-engagement on the grounds of unfair dismissal or unfair selection for redundancy.

What is Excluded?

Excluding:

any disciplinary hearings or internal grievance procedures.

(Section 6) Criminal Prosecution Defence

What is Covered?

Professional Fees incurred in the defence of criminal **Legal Proceedings** brought against an **Insured** Person as a result of any act or omission or alleged act or omission, including:

Police Station Representation

Professional Fees incurred in representing an **Insured** Person at a Police Station where they are being interviewed under caution in relation to an alleged criminal act.

Magistrates' Court Representation

Professional Fees incurred in representing an **Insured** Person at a Magistrates' Court.

Crown Court Representation

A sum equal to any assessed income based contribution payable by the **Insured** Person towards **Professional Fees** incurred under the Crown Court Means Testing scheme.

What is Excluded?

Excluding:

1. any matter where the **Authorised Professional** assesses that reasonable prospects of success do not exist.
2. any offence relating to a motor bike / vehicle.
3. **Professional Fees** required to be paid by an **Insured** Person in excess of the pre-conviction assessed income based contribution under the Crown Court Means Testing scheme following conviction.
4. assessed income based contributions payable by the **Insured** Person towards **Professional Fees** incurred under the Crown Court Means Testing scheme which exceed the **Limit of Indemnity**.
5. any **Professional Fees** where the **Insured** Person fails to:
 - a) apply for a Representation Order under the Crown Court Means Testing scheme.
 - b) submit any required information under the Crown Court Means Testing scheme.
 - c) comply with the terms of the Representation Order.
 - d) use a representative that can act under the terms of a Representation Order under the Crown Court Means Testing scheme.
6. the defence of any action, enforcement, or recovery of sums payable against an **Insured** Person under the terms of or for a breach of the terms and **conditions** of a Representation Order under the Crown Court Means Testing scheme.

(Section 7) Education

What is Covered?

Appealing against the decision of a Local Education Authority (LEA) arising out of the LEA's failure to comply with its published admission policy, resulting in the refusal to accept the **Insured** Person's child or children at the state school of their preference, subject to a **Limit of Indemnity** of £5,000.

What is Excluded?

Excluding claims:

1. arising where acceptance at the school involves examinations or other selection criteria.
2. involving schools which are not state schools falling under the LEA's jurisdiction or where responsibility for the allocation of a place(s) within the school does not rest with the LEA.
3. arising prior to the submission of an application to the school or LEA.
4. arising where the LEA's refusal occurred within the first 6 months of the first Period of Insurance.
5. where the procedure for appealing against the decision to refuse a place at the school has not been followed.

6. where the child has been expelled, suspended or permanently excluded from another school.
7. for children under 5 years other than for admission disputes arising where entry shall be in the academic year prior to their 5th birthday.

(Section 8) Probate

What is Covered?

The pursuit of claims by the **Insured** Person in respect of a probate dispute involving the will of the **Insured** Person's parents, grandparents, children, step-children or adopted children.

What is Excluded?

Excluding:

any dispute or costs where a will has not been previously made, concluded or cannot be traced (Intestate).

(Section 9) Identity Theft

What is Covered?

Following an **Event of Identify Theft:**

1. reasonable Legal Expenses and ancillary costs incurred:
 - a) to defend a claim from a financial institution, merchants or their collection agencies;
 - b) for the removal of any criminal or civil judgments wrongly entered against the **Insured** Person;
 - c) challenging the accuracy or completeness of any information in a Credit Reference Agency report; and
 - d) to create documents needed to prove the **Insured** Person's innocence in terms of any
 - e) financial irregularities committed unlawfully;
2. postal and phone costs the **Insured** Person has to pay in dealing with financial institutions, the Police and Credit Reference Agencies to report or discuss an actual Identity Theft.
3. fees charged for reapplying for a loan which has been rejected due to the original application being rejected solely because the lender received incorrect credit information.
4. the **Insured** Person's lost earnings as a result of time away from work to go and see the Police, financial institutions or Credit Reference Agencies to report or discuss an actual Identity Theft.

The events above must be as a result of an actual **Identity Theft**.

What is Excluded?

Excluding:

1. any **Identity Theft** connected with **Your** business, profession, or occupation.
2. any legal action where the **Insured** Person does not have a reasonable prospect of success.
3. any costs, expenses or **Losses** incurred due to any fraudulent, dishonest or criminal act by an **Insured** Person, or any other person acting in collusion with an **Insured** Person.
4. any Indirect **Losses** other than as 4. identified above.

Identity Theft Claims Conditions

Please read the following carefully to comply with the **conditions** of this section.

If an **Insured** Person discovers their identity has been stolen either from the first fraudulent transaction identified or any physical or electronic record with any financial institutions, the **Insured** Person must:

- i) contact the **Identity Theft** Helpline Service on 01384 377000
- ii) make sure that they have their address history for the last 6 years
- iii) file a Police report within 12 hours of discovering the **Identity Theft**
- iv) let their financial institutions, **Payment Card** company(ies) and all other accounts know of the **Identity Theft** within 12 hours of discovering the **Identity Theft**
- v) fill out and return any claim forms including an authorisation for **Us** to obtain records and other necessary information, if these are applicable
- vi) send **Us** proof from their employer that they took unpaid days off if they wish to make a claim for lost wages and provide evidence to show that it was necessary
- vii) immediately send **Us** copies of any demand notices, summonses, complaints, or legal papers received in connection with a **Loss** suffered
- viii) take all reasonable action to prevent further **Damage** to their identity.

Identity Theft Claims Process

The **Insured** Person must contact the **Identify Theft** Helpline Service on 01384 377000 quoting the **Policy** number before they pay or agree to pay any costs. Failure to do so may lead **Us** to decline the claim.

We will give the **Insured** Person a dedicated claims handler who will assist them in identifying the extent of their problem. They will offer advice, guidance, and assist in the preparation of documentation to ensure the problem and any potential **Losses** are minimised.

The service will give the **Insured** Person access by phone to repair their credit file or files following an **Identity Theft**.

We will personalise documents on the **Insured** Person's behalf and post these to them for signing and sending on to the relevant organisations.

(Section 10) Jury Service Expenses

What is Covered?

The actual **Loss** of the salary or wages of an **Insured** Person for the time off work to attend a **Court** for Jury Service provided the amount paid under this section shall not exceed £100 per person per day and up to a maximum of £1,000 per claim.

What is Excluded?

Excluding:

1. the first 5 days of such service.

salary or wages which are recoverable from the relevant **Court** or **Your** employer

Section Conditions

1. Observance

Our liability to make any payment under this **Policy** will be conditional on **You** complying with the terms and **conditions** of this insurance.

2. Claims

You must tell **Us** in writing within 90 days about any matter which could result in a claim being made under this policy, and must obtain in writing **Our** consent to incur **Professional Fees**.

We will give such consent if **You** can satisfy **Us** that there are sufficient prospects of success in pursuing or defending **Your** claim and that it is reasonable for **Professional Fees** to be paid and **You** have paid the **Excess**.

We may require (at **Our** discretion) **You** at **Your** expense, to obtain the opinion of an expert or counsel on the merits or continued merits of a claim or **Legal Proceedings**. If **We** subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim **We** decide that:

1. Your prospects of success are insufficient;
2. It would be better for **You** to take a different course of action;
3. We cannot agree to the claim

We will write to **You** giving **Our** reasons and **We** will not then be bound to pay any further **Professional Fees** for this claim.

We may limit any **Professional Fees** that **We** will pay under the **Policy** in the pursuit, continued pursuit or defence of any claim:

1. if **We** consider it is unlikely a reasonable settlement will be obtained; or
2. where there is insufficient prospects of obtaining recovery of any sums claimed; or
3. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement.

Alternatively, where it may cost **Us** more to handle a claim than the amount in dispute **We** may at **Our** option pay to **You** the amount in dispute which shall be deemed to represent full and final settlement under this policy.

In the event that **You** make a claim under this **Policy** which **You** subsequently discontinue due to **Your** own disinclination to proceed, any legal costs incurred to date will become **Your** own responsibility and will be required to be repaid to the **Insurer**.

UK General Insurance Ltd is an **Insurer's Agent** and in the matters of a claim act on behalf of the **Insurer**.

3. Representation

We will take over and conduct in **Your** name the prosecution, pursuit, defence or settlement of any claim. The **Authorised Professional** nominated and appointed by **Us** will act on **Your** behalf and **You** must accept **Our** nomination.

If **Legal Proceedings** have been agreed by **Us**, **You** may nominate **Your** own **Authorised Professional** whose name and address **You** must submit to **Us**. In selecting **Your** **Authorised Professional** **You** shall have regard to the common law duty to minimise the cost for **Your** claim. Any dispute arising from this shall be referred to Arbitration in accordance with the **Policy Conditions**

Where **You** have elected to use **Your** own nominated **Authorised Professional** **You** will be responsible for any **Professional Fees** in excess of **Our Standard Professional Fees**.

4. Conduct of Claim

You shall at all times co-operate with **Us** and give to **Us** and the **Authorised Professional** evidence, documents and information of all material developments and shall attend upon **the Authorised Professional** when so requested at **Your** own expense.

1. We shall have direct access at all times to and shall be entitled to obtain from **the Authorised Professional** any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and **You** shall give any instructions to the **Authorised Professional** which may be required for this purpose. **You** or **Your Authorised Professional** shall notify **Us** immediately in writing of any offer or payment into **Court** made with a view to settlement.
2. We will not be bound by any promise or undertaking given by **You** to the **Authorised Professional** or by either of **You** to any court, witness, expert or agent or other Person without **Our** agreement.

5. Recovery of Costs

You should take all reasonable steps to recover costs and expenses. If another person is ordered, or agrees, to pay **You** all or any costs and expenses, charges or compensation **You** will do everything possible (subject to **Our** directions) to recover the money and hold it on **Our** behalf. If payment is made by instalments these will be paid to **Us** until **We** have recovered the total amount that the other person was ordered, or agreed to pay by way of costs.

6. Arbitration

If there is a dispute between **You** and **Us**, which is not resolved by the policy, either side may refer it to the arbitration of an independent arbitrator who will be either a solicitor or barrister, to be agreed by the two sides. If no agreement can be reached the Law Society shall name an arbitrator. The arbitrator's decision will be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts then in force.

7. Fraud

We have the right to refuse to pay a claim or to void this insurance in its entirety if **You** make a claim which is in any respect false or fraudulent.

8. Reasonable Care

You must take all reasonable steps to prevent incidents that may give rise to a claim and to minimise the amount payable by **Us**.

9. Acts of Parliament

Any reference to any Act of Parliament within this **Policy** shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Isle of Man, the Channel Islands and under European Law where applied in the United Kingdom.

10. Data Protection Act

The data supplied by **You** will only be used for the purposes of processing **Your Policy** of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which **We** have mentioned herein.

It is important that the data **You** have supplied is kept up to date. **You** should therefore notify **Us** promptly of any changes. **You** are entitled upon the payment of an administration fee to inspect the

personal data which **We** are holding about **You**. If **You** wish to make such an inspection, **You** should contact Legal Insurance Management Ltd, 16-18 Hagley Road, Stourbridge, West Midlands DY8 1PS.

We may respond to enquiries by the Police concerning **Your Policy** in the normal course of their investigations. Where it is necessary to administer **Your Policy** effectively, to protect **Your** interests, or for fraud prevention and detection purposes, **We** may disclose data **You** have supplied to other third parties such as solicitors, other **Insurers**, law enforcement agencies, etc.

11. Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

12. Helpline Service

The Legal and Tax Helpline Service provides advice on any problem affecting the Policyholder. All potential claims must be reported initially to the appropriate Claims Helpline Service for advice and support.

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The Legal and Tax Helpline Service provides advice on any problem affecting the Policyholder. All potential claims must be reported initially to the appropriate Claims Helpline Service for advice and support.

Legal Claims Notification & Advice Helpline Service: - 01384 377000

Tax Helpline Service: - 01455 852034

Tax Claims Notification & Identity Theft Helpline Service: - 01384 377000

Residential & Commercial Emergency Assistance Helpline – 01977 781848

(Please note that any services utilised via this facility are the responsibility of, and must be paid for by, the Policyholder)

We will not accept responsibility if the Helpline Services fail for reasons beyond **Our** control.

IMPORTANT

You must consult the Legal Advice Helpline Service immediately You are aware of an employment dispute or potential dispute or when any action that You may take could lead to a dispute.

If You are in any doubt contact should be made with the Helpline – 01384 377000 - for advice and guidance prior to taking any action.

Failure to comply with this requirement may lead Us to decline a claim under this policy.

This **Policy** shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Section Exclusions

This insurance does not cover:

Professional Fees incurred:

1. in respect of any **Event** where the **Time of Occurrence** commenced prior to the commencement of the Insurance.
 - a) before **Our** written acceptance of a claim.
 - b) before **Our** approval or beyond those for which **We** have given **Our** approval.
 - c) where **You** fail to give proper instructions in due time to **Us** or to the **Authorised Professional**.
 - d) where **You** are responsible for anything which in **Our** opinion prejudices **Your** case. e) if **You** withdraw instructions from the **Authorised Professional**, fail to respond to the **Authorised Professional** or withdraw from the legal proceedings or the **Authorised Professional** refuses to continue to act for **You**.
 - f) where **You** decide that **You** no longer wish to pursue **Your** claim as a result of disinclination. All costs incurred up until this stage will become **Your** responsibility.
 - g) in respect of the amount in **Excess** of **Our Standard Professional Fees** where **You** have elected to use an **Authorised Professional** of **Your** own choice.
2. the pursuit, continued pursuit or defence of any claim if **We** consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.
3. claims which are conducted by **You** in a manner different from the advice or proper instructions of **Us** or the Authorised Representatives.
4. appeals unless **You** notify **Us** in writing of **Your** wish to appeal at least six working days before the deadline for giving notice of the appeal expires and **We** consider the appeal to have a reasonable chance of success.
5. any **Professional Fees** and expenses that can be recovered under any other insurance except beyond the amount which would be payable under such insurance had this **Policy** not been effected.
6. damages, fines or other penalties **You** are ordered to pay by a court tribunal or arbitrator other than as **Insured** under Section A Commercial Legal Protection Insured Events -Employment Awards.
7. claims arising from an **Event** as a result of **Your** deliberate act, omission or misrepresentation.
8. claims arising from:
 - a) ionising, radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) any radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or component thereof.
 - c) war, terrorism or any like or any associated risk.
 - d) pressure waves caused by aircraft or other aerial devices.
9. any dispute relating to written or verbal remarks which **Damage Your** reputation.
10. any **Professional Fees** relating to **Your** alleged dishonesty, criminal act, or violent behaviour other than as **Insured** under Section B Personal Insured Event – Legal Defence.
11. **Professional Fees** arising directly or indirectly from computer software except operating systems and packaged software that have not been tailored by the supplier to **Your** own requirements.
12. **Legal Proceedings** outside the United Kingdom and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights.
13. a dispute which relates to any compensation or amount payable under a contract of insurance.
14. a dispute with **Us** not dealt with under the Arbitration Condition.

15. any dispute relating to patents, copyrights, trade or service marks, registered designs passing off intellectual property trade secrets or confidential information.
16. an application for judicial review.
17. any dispute or prosecution involving a motor vehicle.
18. any **Professional Fees** incurred in defending or pursuing new areas of law or test cases.
19. any matter in respect of which an **Insured** Person is entitled to Legal Aid where **Our** liability shall be limited to the sum equal to any assessed income based contribution payable by the **Insured** Person towards **Professional Fees** incurred under the Crown Court Means Testing scheme.
20. any claim directly or indirectly arising from an allegation of mis-selling or mismanagement of financial services or products.
21. disputes between an **Insured** Person and their Family or a matrimonial or co-habitation dispute except in so far as any claim relates to a dispute with an **Insured** Person's professional advisors.

Authorised and regulated by the Financial Conduct Authority

Rural Insurance agricultural and rural insurance specialists

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