

Computer Equipment Insurance

If any of the Property Insured described in the Schedule suffers Damage at the Premises or whilst temporarily away from the Premises anywhere in the world (unless otherwise stated in the Schedule) by any of the Covers insured the Company will in accordance with the provisions of the insurance pay to the Insured

- 1) in respect of items A and B the amount of loss or at its option reinstate or replace such property
- 2) in respect of items C and D the amount of loss resulting from the interruption or interference with the Insured's Business at the Premises caused by the Damage

provided that payment has been made or liability admitted for the Damage under an insurance covering the interest of the Insured in the property

or

payment would have been made or liability admitted for the Damage but for the operation of a proviso in such insurance excluding liability for losses below a specified amount

The Company's liability in any one Period of Insurance shall not exceed in the whole the total sum insured or in respect of any one item its sum insured or any other stated limit of liability

For the purpose of this insurance Damage shall mean loss destruction or damage

Covers

The following are the Covers insured except as otherwise stated in the Schedule

- 1 A Fire** excluding Damage
 - 1) by explosion resulting from fire
 - 2) to property caused by its undergoing any process involving the application of heat
- B Explosion** excluding Damage
 - 1) caused by the bursting of any boiler economiser or other vessel machine or apparatus belonging to or under the control of the Insured in which internal pressure is due to steam only
 - 2) to any vessel machine or apparatus or its contents resulting from the explosion thereof but this shall not exclude Damage caused by explosion of
 - any boiler
 - gasused for domestic purposes only
- C Lightning**
- D Aircraft** or other aerial devices or articles dropped therefrom
- 2 Earthquake** excluding Damage caused by fire
- 3 Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons** excluding Damage
 - 1) arising from confiscation requisition or destruction by order of the government or any public authority
 - 2) arising from cessation of work
 - 3) A) in the course of theft or attempted theft
B) in respect of any building which is empty or not in use directly caused by malicious persons not acting on behalf of or in connection with any political organisation
- 4 Storm or flood** excluding Damage
 - 1) attributable solely to change in the water table level
 - 2) caused by frost subsidence ground heave or landslip
 - 3) to property in the open
- 5 Escape of water from any tank apparatus or pipe** excluding Damage
 - 1) by water discharged or leaking from an automatic sprinkler installation
 - 2) in respect of any building which is empty or not in use
- 6 Impact by any road vehicle** (including any fork lift truck or other industrial vehicle) or animal
- 7 Accidental escape of water from any automatic sprinkler installation** excluding Damage
 - 1) by freezing in any building which is empty or not in use
 - 2) by heat caused by fire
- 8 Theft (which is deemed to include attempted theft)** excluding Damage
 - 1) expedited or in any way brought about by the Insured or any director partner or employee of the Insured
 - 2) due to a person obtaining any property by deception
 - 3) due to disappearance unexplained or inventory shortage
 - 4) to property in transit unless it is in the custody of a Director or an employee of the Insured
 - 5) to property in an unattended vehicle unless the property is in a locked boot or glove compartment and all points of access to the vehicle are locked or the vehicle is stolen at the same time

- 9 Subsidence ground heave or landslide** excluding Damage
- 1) arising from the settlement or movement of made-up ground or by coastal or river erosion
 - 2) occurring as a result of the construction demolition structural alteration or structural repair of any property at the Premises
 - 3) arising from normal settlement or bedding down of new structures
 - 4) commencing prior to the granting of cover under this insurance
- 10 Any other accident** excluding Damage
- 1) by any of
 - A) the Covers
 - B) the causes expressly excluded from the Covers specified in paragraphs 1-9 or 11 (whether or not insured)
 - 2) to any property caused by
 - A) its own faulty or defective design or materials
 - B) inherent vice latent defect gradual deterioration wear and tear
 - C) faulty or defective workmanship operational error or omission on the part of the Insured or any of their employees
 but this shall not exclude subsequent Damage which itself results from a cause not otherwise excluded
 - 3) caused by
 - A) corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or insects
 - B) change in temperature colour flavour texture or finish
 - C) joint leakage failure of welds cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
 - D) mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which the breakdown or derangement originates
 - E) the deliberate act of a supply undertaking in withholding the supply of water gas electricity fuel or telecommunication services
 but this shall not exclude
 - 1) such Damage which itself results from other Damage and is not otherwise excluded
 - 2) subsequent Damage which itself results from a cause not otherwise excluded
 - 4) caused by
 - A) pollution or contamination
 - B) acts of fraud or dishonesty
 - C) disappearance unexplained or inventory shortage misfiling or misplacing of information
 - 5) to
 - A) a building or structure caused by its own collapse or cracking
 - B) property in the open
 - C) property resulting from its undergoing any process of production packing treatment testing commissioning servicing or repair
 - 6) to
 - A) property in transit unless in the custody of a Director or employee of the Insured
 - B) property in an unattended vehicle unless the property is in a locked boot or glove compartment and all points of access to the vehicle are locked or the vehicle is stolen at the same time
 - C) property or structures in course of construction or erection and materials or supplies in connection with all such property or structures
 - 7) recoverable under any guarantee or Maintenance Agreement in force at the happening of the Damage
- 11 Mechanical or Electrical Breakdown or derangement** in respect of the particular machine apparatus or equipment in which the breakdown or derangement occurs excluding Damage
- A) by any of
 - 1) the Covers
 - 2) the causes expressly excluded from the Covers specified in paragraphs 1-9 (whether or not insured)
 - B) to any property caused by or consisting of wear and tear or deterioration due to atmospheric conditions rust or corrosion faulty or defective workmanship operational error or omission on the part of the Insured or their employees but this shall not exclude subsequent Damage which itself results from a cause not otherwise excluded
 - C) to property in the open
 - D) which would be covered by any guarantee or Maintenance Agreement whether or not in force at the happening of the Damage
 - E) to property resulting from
 - its undergoing any process of production packing treatment testing commissioning servicing or repair
 - pollution or contamination
 - acts of fraud or dishonesty
 - the deliberate act of a supply undertaking in withholding the supply of water gas electricity fuel or telecommunication services
 but this shall not exclude
 - such Damage or subsequent Damage which itself results from other Damage and is not otherwise excluded

Insured's Contribution

This insurance does not cover the Insured's Contribution (as shown below or as otherwise specified in the Schedule) being the first part of each and every loss to be borne by the Insured at each separate premises as ascertained after the application of all other terms and conditions of the insurance including the Underinsurance Provision

A	Cover 9 (Subsidence) if insured	£1,000
B	All other Covers	£ 250

Exclusions

This insurance does not cover

A **Marine Policies**

Damage to property which at the time of the happening of the Damage is insured by or would but for the existence of this insurance be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected

B **Sonic Bangs**

Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

C **War and Allied Risks**

Damage occasioned by

- 1) riot or civil commotion except to the extent that it is specifically insured
- 2) war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

D **Pollution and Contamination**

Damage caused by pollution or contamination except (unless otherwise excluded) destruction of or damage to the Property Insured caused by

- 1) pollution or contamination which itself results from any Cover insured (other than Cover 10)
- 2) any Cover insured (other than Cover 10) which itself results from pollution or contamination

E **Radioactive Contamination**

Damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by or arising from

- 1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- 2) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

F **Northern Ireland**

Damage in Northern Ireland occasioned by or happening through or in consequence of

- 1) civil commotion
- 2) any unlawful wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association

For the purpose of this exclusion –

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

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 Company alleges that by reason of the provisions of this exclusion any Damage is not covered by this insurance the burden of proving that such loss is covered shall be upon the Insured

G **Satellite Telecommunications**

Additional Cost of Working or Loss of Gross Revenue arising from

- failure of any satellite prior to its obtaining its full operating function or while in or beyond the final year of its design life
- atmospheric solar or lunar conditions causing temporary interference with transmission to or from any satellite

H **Computer Systems Records**

Computer Systems Records unless at the time of the Damage a back up copy is maintained either at a location other than the Premises or alternatively a back-up copy is kept in a fireproof safe or cabinet on the Premises

I **Maintenance Agreement**

Additional Cost of Working or Loss of Gross Revenue incurred during the first 48 hours following Damage as provided by Cover 11 unless a Maintenance Agreement is in force at the time of the Damage

Definitions

Property Insured

- Computer Equipment
- Ancillary Equipment
- Computer Systems Records



at the Premises or whilst temporarily away from the Premises anywhere in the world unless otherwise stated in the Schedule

all as defined below or more fully described in the Schedule and all being the property of the Insured or for which they are responsible but excluding property which is more specifically insured

Computer Equipment

All computer equipment including interconnecting wiring fixed disks and telecommunications equipment used for the storage and communication of electronically processed data owned by or leased hired or rented to the Insured

Ancillary Equipment

Ancillary equipment solely for use with the Computer Equipment comprising air conditioning generating voltage regulating temperature and humidity recording electronic access and heat and smoke detection equipment Halon and other fire extinguishing gas bottles and pipework and computer room partitioning owned by or leased hired or rented to the Insured

Computer Systems Records

All current and backup computer records (excluding fixed disks and paper records of any description) incorporating stored programs and/or information stored thereon

Maintenance Agreement

A maintenance rental hire or lease agreement which provides a minimum service of on-call remedial and/or corrective maintenance at inclusive cost

The following notes refer to the Definitions stated below

- 1 To the extent that the Insured is accountable to the tax authorities for Value Added Tax all terms in this insurance shall be exclusive of such tax
- 2 For the purpose of these definitions any adjustment implemented in current cost accounting shall be disregarded
- 3 In the definition of Insurable Amount the amount of Gross Revenue shall be proportionately increased to correspond with the Maximum Indemnity Period where it exceeds twelve months

Indemnity Period

the period beginning when the Damage occurs and ending when the results of the Business cease to be affected by the Damage but not exceeding the Maximum Indemnity period (as shown in the Schedule)

Gross Revenue

the money paid or payable to the Insured for work done and for services rendered in course of the Business at the Premises

Standard Gross Revenue

the Gross Revenue which would have been obtained during the Indemnity Period



had the Damage not occurred after account has been taken of the trends of the Business and of the variations in or other circumstances affecting the Business either before or after the Damage or which would have affected the Business had the Damage not occurred (subject to the provision of Note 3 above)

Insurable Amount

the Gross Revenue which would have been earned in the twelve months immediately following the date of the Damage

The Insurance Provided

In respect of Computer and Ancillary Equipment

the Company will pay–

- A the cost of reinstatement being
 - where the property is destroyed or damaged beyond economic repair replacement by new property of equal performance and/or capacity or if such be impossible replacement by property having the nearest higher performance and/or capacity to the property lost destroyed or damaged
 - where the property is damaged the cost of repairing or restoring the damaged portions to a working condition substantially the same as but not better or more extensive than its condition when new
- B the costs incurred by the Insured in taking reasonable but exceptional measures to avoid or mitigate Damage provided that
 - the impending Damage does not stem from any reasonably foreseeable cause and that Damage would be the natural outcome to be expected in the absence of such measures
 - the Company is satisfied that Damage has been avoided or reduced in consequence of the measures taken
- C the costs necessarily and reasonably incurred in the making of temporary repairs upon and/or the expediting of the repair reinstatement or replacement of property consequent upon the Damage provided that the liability of the Company shall not exceed £5,000
- D the costs of removing debris being the costs incurred with the Company's consent in removing debris dismantling demolishing shoring up and propping portions of the property but excluding any costs or expenses
 - 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
 - 2) arising from pollution or contamination of property not covered by this PolicyProvided that the liability of the Company shall not exceed £5,000
- E the cost of professional fees (including Consulting Engineers fees) incurred with the consent of the Company in conducting investigations and/or tests into possible repair (whether or not successful) replacement or reinstatement following Damage
- F the costs necessarily and reasonably incurred by the Insured in the reinstatement of programmes and/or information onto fixed disks

The undernoted provisions apply

1 Partial Damage

Where Damage occurs to only part of the property the Company's liability shall not exceed the amount which the Company would have been liable to pay had the property been wholly destroyed

2 Reinstatement on Another Site

The work of reinstatement may be carried out wholly or partially upon another site and in any manner suitable to the requirements of the Insured provided that it does not increase the Company's liability

3 Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the day One Reinstatement Value Day One Reinstatement value shall mean the total of the insured costs A D E and F in reinstating the Property Insured to a condition substantially the same as when new at the level of costs applying at the commencement of the Period of Insurance

4 Alternative Basis of Settlement

The Company's liability shall be limited to the Alternative Basis of Settlement (as defined below)

- A) until the cost of reinstatement has actually been incurred
- B) if the work of reinstatement is not carried out as quickly as is reasonably practicable
- C) if at the time of its Damage the property is covered by any other insurance effected by or on behalf of the Insured and such other insurance is not on the identical basis of reinstatement defined in cost A
- D) if in the Schedule it is stated that the Alternative Basis of Settlement applies

Under the Alternative Basis of Settlement the Company will pay the value of the property at the time of its destruction or the amount of the damage including the cost of

- minimising Damage and temporary repairs
- removing debris
- professional fees

as defined in costs B C D E and F above and subject to the provisions and exceptions applying to those costs

For the purpose of the Underinsurance Provision the Insurable Amount shall be the total of the value at the time of the Damage of the Property Insured by the item and the additional costs D E and F

In respect of Computer Systems Records

the Company will pay–

- the value of the materials as stationery
 - the clerical labour and computer time expended in reproducing such Computer Systems Records
 - the costs necessarily and reasonably incurred in connection with the reproduction of any information to be recorded
- but excluding the value to the Insured of the information
- the cost incurred with the Company's consent in removing debris dismantling demolishing shoring up and propping portions of the property but excluding any costs or expenses
 - 1) incurred in removing debris except from the site of such property damaged and the area immediately adjacent to such site
 - 2) arising from pollution or contamination of property not insured by this policy

The undernoted provision applies

For the purpose of the Underinsurance Provision the Insurable Amount shall be the value at the time of Damage

In respect of Additional Cost of Working

Subject to the provision below the Company will pay as indemnity the expenditure necessarily and reasonably incurred in order to minimise any interruption of or interference with the Business during the Indemnity Period in consequence of the Damage

The following is the provision referred to above

Professional Accountants' charges

The Company will pay the reasonable charges payable by the Insured to their professional accountants for producing information required by the Company under the terms of the Claims Conditions and for reporting that such information is in accordance with the Insured's accounts

In respect of Loss of Gross Revenue

Subject to the provisions below the Company will pay as indemnity –

- A) In respect of Loss of Gross Revenue
the amount by which the Gross Revenue during the Indemnity Period shall in consequence of the Damage fall short of the Standard Gross Revenue
- B) In respect of Increase in Cost of Working
the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the Loss of Gross Revenue which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage
but not exceeding the total of
 - the amount of the reduction in Gross Revenue thereby avoided
 - plus
 - 5% of the sum insured by the item (but not more than £250,000)

The following are the provisions referred to above

- 1 Alternative Trading**
If during the Indemnity Period work shall be done or services rendered elsewhere than at the Premises for the benefit of the Business either by the Insured or by others on the Insured's behalf the money paid or payable in respect of such work or services shall be taken into account in arriving at the Gross Revenue during the Indemnity Period
- 2 Savings**
If any of the charges or expenses of the Business payable out of Gross Revenue shall cease or reduce in consequence of the Damage the amount of such savings during the Indemnity Period shall be deducted from the amount payable
- 3 Professional Accountant's Charges**
The Company will pay the reasonable charges payable by the Insured to their professional accountants for producing information required by the Company under the terms of the Claims Conditions and for reporting that such information is in accordance with the Insured's accounts
- 4 Underinsurance**
If the sum insured is less than the Insurable Amount the amount payable shall be proportionately reduced

Special Provisions

Underinsurance

If at the time of the Damage

- the Declared Value by the relative item on Computer and Ancillary Equipment
 - the sum insured by the relative item on Computer Systems Records
- is less than the Insurable Amount the amount otherwise payable shall be proportionately reduced

Declared Value shall mean

the base value shown in brackets below the sum insured such value excluding any provision for inflation but if the loss is settled under the Alternative Basis of Settlement the Declared Value shall be 115% of the base value shown or if no base value is shown it shall be deemed to be the sum insured

Reinstatement by the Company

The Company may at its own option reinstate or replace any property destroyed or damaged without being bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner The Insured shall at their own expense produce and provide the Company with all such plans documents books and information as the Company may reasonably require

Extinguishment Expenses

The Company will pay the reasonable costs incurred by the Insured in refilling fire extinguishing appliances and replacing used sprinkler heads solely in consequence of insured Damage to the Property Insured

Memoranda

Alterations and Additions

If during the Period of Insurance alterations or additions are made to any of the Property Insured or additional Computer or Ancillary Equipment is acquired at any Premises or elsewhere as covered by this insurance and such additional property is not otherwise insured it will be held covered under the relative items of this insurance from the time from which the Insured became responsible for it until the next renewal of the insurance at which date specific insurance shall be effected

The sum insured (and Declared Value) by the item shall be deemed to be increased for that period only by the value of the additional property insured under the item but by not more than 10% in respect of additional property at any one Premises

All the provisions and conditions of this insurance (including the Alteration Condition) apply to this extension except as expressly varied

Automatic Reinstatement after a Loss

In the absence of written notice by the Insured or the Company to the contrary within 30 days of the occurrence of any Damage the Company's Liability shall not be reduced by the amount of any loss and the Insured shall pay the appropriate additional premium for such automatic reinstatement of cover provided that in respect of Damage by Theft (if insured) the automatic reinstatement shall apply on the first occasion only in each Period of Insurance

Index Linking

If shown in the Schedule as applicable the Company will adjust the sum insured (and the Declared Value where appropriate) by each item on Computer and Ancillary equipment and Computer Systems Records in line with a suitable index of costs and the premium for renewal will be based on the adjusted amounts

Waiver of Subrogation Rights against users

The Company shall waive any rights of subrogation against any user of the Property Insured Provided that such user

- 1) has the authority of the Insured to use the Property and
- 2) shall as if he were the Insured observe fulfil and be subject to the terms exceptions and conditions of this Policy

Misuse or Contamination of Computer Systems

Insofar as this insurance covers loss resulting from Computer Misuse the Company's liability in respect of any such loss shall not exceed £100,000 (or the total sum insured or any other stated limit of liability if less) after the application of all the provisions of the insurance including any deductible

Computer Misuse shall mean the deliberate or accidental misuse or contamination of any computer system (including programs and data) from

- A) Any act executed through accessing the system
- B) Any infection of any kind within the system

Additional Computer Rental

The Company will pay the additional rental arising out of the replacement of a lease/hire agreement in respect of the Property Insured by a new contract for similar property consequent upon Damage up to an amount not exceeding £7,500

Incompatibility of Computer Records

The Company will pay

- A) the costs of modifying the Computer Equipment
or
- B) the costs of replacement of Computer Systems Records together with reinstatement of programmes and/or information thereon

(whichever is less) to achieve compatibility in the event Damage to the Computer Equipment has resulted in undamaged Computer Systems Records being incompatible with the replacement Computer Equipment subject to the Company's liability not exceeding £10,000

Accidental Discharge of Gas Systems

The Company will pay the cost of refilling the cylinder(s) of any gas flooding systems installed solely for the protection of the Property Insured arising out of the accidental discharge of such system provided the liability of the Company shall not exceed £5,000

However the Company shall not be responsible for any costs incurred as a direct result of the gas system being installed commissioned or undergoing any form of testing

Payments on Account

(Additional Cost of Working and Loss of Gross Revenue items only)

Payments on account may be made during the Indemnity Period if desired

Special Condition

(Additional Cost of Working and Loss of Gross Revenue items only)

Damage shall be extended to include

- A) accidental loss distortion corruption or erasure of programs and/or information stored on Computer Systems Records caused by Damage as insured by this Policy
- B) Damage recoverable under any guarantee or Maintenance Agreement on the Property Insured
- C) Damage in respect of any item due to its own breakdown or derangement if a Maintenance Agreement is not in force on such item
- D) the accidental failure or fluctuation of the public supply of electricity at the terminal ends of the public supply authority's service feeders at the premises in which the Property is situated not occasioned by the deliberate act of any supply authority nor the exercise by any such authority of its power to withhold or restrict supply other than for the sole purpose of safeguarding life or the authority's property
- E) the accidental failure of the electricity supply in the distribution wiring within the premises in which the Property Insured is situated not occasioned by failure as in (C) above
- F) the accidental failure of any telecommunications system used in connection with the Property Insured not occasioned by
 - 1) the deliberate act of any telecommunications authority nor the exercise by any such authority of its power to withhold or restrict operation of the system nor the inability of any such authority to maintain the system due to industrial action by any of its employees
 - 2) the use by the Insured of machinery and equipment which is not acceptable to the telecommunications authority as properly installed and compatible with the telecommunications system
- G) 1) physical loss of or damage to the premises in which the Property is situated or to any contents thereof or to property in the vicinity at the premises
and/or
 - 2) the exercise by any public and/or police authority of its power for the sole purpose of safeguarding life which prevents the Insured access to and/or using the Computer Equipment

Risk Protections

A Automatic Sprinkler and Fire Installations

(Applicable if a reduced premium rate is allowed on account of such an installation or if the insurance covers Damage by the accidental escape of water from a sprinkler installation)

The Insured shall

- 1) take all reasonable steps to
 - A) prevent frost and other damage to the installations and in so far as it is their responsibility
 - B) maintain the installations (including the automatic external alarm signal) in efficient working order
 - C) maintain ready access to the water supply control facilities
- 2) in the event that changes repairs or alterations to the installations are proposed notify the Company in writing and obtain its prior agreement in writing
- 3) allow the Company access to the Premises at all reasonable times for the purpose of inspecting the installations
- 4) carry out the routine tests laid down by the Company and remedy promptly any defect revealed by a test

In the event that alterations or repairs become necessary to the automatic sprinkler installation the Company may at its option suspend any cover which is granted against Damage by the accidental escape of water from the installation until the alterations or repairs have been carried out and approved by the Company

Notice of any such action will be given the Company in writing

B Fire Extinguishing Appliances

(Applicable if a reduced premium rate is allowed on account of the appliances)

The Insured shall maintain all fire extinguishing appliances in efficient working order

C Security Precautions

(Applicable to any cover granted in respect of Damage by Theft)

It is a condition precedent to the Company's liability for loss or damage that

A) in respect of any Intruder Alarm System installed at the Premises

- 1) the Intruder Alarm System is maintained in full and effective working order under a contract to provide both corrective and preventive maintenance with the installer or such other contractor agreed by the Company in writing
- 2) the Business Premises are not left unattended
 - A) unless the Intruder Alarm System is tested and set in its entirety and is together with the means of communication used to transmit signals in full and effective operation and where the equipment permits any Alarm Receiving Centre to which the Intruder Alarm System is connected has acknowledged the setting signal
 - B) if police response to alarm calls has been withdrawn without the written agreement of the Company
- 3) where the Intruder Alarm System is required or approved by the Company as a condition of cover it is installed in accordance with a specification agreed in writing by the Company
- 4) no alteration to or substitution of
 - A) any part of the Intruder Alarm System
 - B) the procedures agreed by the Insured for police or any other response to any activation of or other warning signal pertaining to the Intruder Alarm System
 - C) the maintenance contractshall be made without the written agreement of the Company
- 5) no structural alteration of or changes in layout to the Premises that could affect operation of the Intruder Alarm System shall be made without the written agreement of the Company
- 6) the Insured shall maintain secrecy of codes for operation of the Intruder Alarm System and shall not leave details of such codes at the Business Premises when the Business Premises are unattended
- 7) the Insured shall appoint at least two Keyholders and shall record details of the Keyholders with the police and any Alarm Receiving Centre to which the Intruder Alarm System signals
- 8) any change of Keyholder details shall be notified immediately to the police and any Alarm Receiving Centre to which the Intruder Alarm System signals
- 9) in the event of notification of any activation of the Intruder Alarm System or interruption of the means of communication during any period that the system is set a Keyholder shall attend and allow access to the Business Premises without delay
- 10) in the event that the Insured receives any notification
 - A) from the police alarm installer/maintenance contractor or Alarm Receiving Centre that response to alarm signals or line interruptions from the Intruder Alarm System may be withdrawn or the level of response reduced or delayed
 - B) from a Local Authority or Magistrate imposing any requirement for abatement of nuisance
 - C) that the Intruder Alarm System cannot be returned to or maintained in full working orderthe Insured shall advise the Company as soon as possible and in any event not later than 10am on the Company's next working day and comply with any subsequent requirements stipulated by the Company

B) whenever the Business Premises are left unattended

- 1) all locks bolts and other protective devices are in full and effective operation
- 2) all keys (including those relating to any part of the Intruder Alarm System) are removed from the Business Premises

Interpretations

Intruder Alarm System includes all lines and equipment used to transmit the signals to and from the Premises

Keyholder shall mean any person or keyholding company authorised by the Insured who is available at all times when the Intruder Alarm System is set to accept notification of faults or alarm signals or messages relating to the Intruder Alarm System

Business Premises shall mean that part of the Premises occupied by the Insured for the purpose of the Business described in the Schedule

D The Minimum Standard of Security

(Applicable to any cover granted in respect of Damage by Theft)

It is a condition precedent to the Company's liability for Damage that the Insured shall have implemented the following security measures by the Effective Date stated in the schedule

- A) The Final Exit Door of the premises be fitted with a mortice deadlock which has 5 or more levers and/or conforms to BS3621:1980 specification for thief resistant locks and matching boxed striking plate
- B) All other external doors and all internal doors giving access to any part of the buildings not occupied by the Insured for the purpose of the Business be fitted with either
 - 1) a mortice deadlock with matching boxed striking plate as specified in A) above
 - or
 - 2) two key - operated security bolts for doors one fitted approximately 30cm from the top of the door and the other 30cm from the bottom
- C) All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies or down pipes be fitted with key-operated window locks
This requirement does not apply to window/skylights which are protected by solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from the company and is stated on the Schedule

Any door or window officially designated a fire exit by the fire authority is excluded from these requirements

- D) Each item of electronic equipment with an individual replacement value of £1,000 or greater must be
 - 1) permanently and prominently marked with the post code of the Premises and either the owner's name or company logo
 - or
 - 2) securely anchored to the desk work station or to the structure of the building by a hold down device approved by the Company the keys to which have been removed from the Premises or contained in a securely locked safe the keys to which have been removed from the Premises

