

Property Damage Insurance

If any of the Property Insured described in the Schedule suffers Damage at the Premises by any of the Covers insured the Company will in accordance with the provisions of the insurance pay to the Insured the amount of loss or at its option reinstate or replace such property provided that 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 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 fences gates and moveable 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) from any part of the building not occupied by the Insured for the purpose of the Business
 - 2) from the open or from any outbuilding
 - 3) expedited or in any way brought about by the Insured or any director partner or employee of the Insured
 - 4) due to a person obtaining any property by deception
 - 5) to lead forming part of the exterior of the Premises
 - 6) to Money and securities of any description
 - 7) to Glass if more specifically insured
 - 8) due to disappearance unexplained or inventory shortage
- 9 **Subsidence ground heave or landslip** 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 employeesbut 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 originatesbut 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) moveable property in the open fences and gates by wind rain hail sleet snow flood or dust
 - C) property resulting from its undergoing any process of production packing treatment testing commissioning servicing or repair
- 6) to
 - A) Money and securities of any description
 - B) vehicles licensed for road use (including accessories thereon) caravans trailers railway locomotives rolling stock watercraft or aircraft
 - C) property or structures in course of construction or erection and materials or supplies in connection with all such property in course of construction or erection

11 A Accidental breakage of fixed Glass by fracture extending through its entire thickness

B Damage to neon and illuminated signs and electric light fittings

C Accidental breakage of fixed Sanitary Earthenware

D Damage by impact or falling glass to

- 1) the framework and fittings of the ground floor frontage
- 2) goods on display in windows

including Glass and Sanitary Earthenware in any part of the Buildings at the Premises otherwise occupied by the Insured as a private dwelling provided that such Glass and Sanitary Earthenware are not otherwise insured

excluding

- 1) breakage or Damage
 - A) consequent upon alterations to the framework or position of any Glass or neon and illuminated signs and electric light fittings or Sanitary Earthenware
 - B) consequent upon settlement or expansion or contraction of frames or fittings in buildings under construction and during a period of six months after the date of completion of the buildings
 - C) while the Premises are empty or not in use
 - D) existing prior to the commencement of this insurance and not subsequently replaced
 - E) in respect of neon and illuminated signs and electric light fittings
 - 1) occasioned by or traceable to wear and tear or gradual deterioration mechanical or electrical breakdown or removal from the fixed position other than by theft or attempt thereat
 - 2) of bulbs or tubes unless consequent upon Damage to signs or fittings
- 2) any consequence of fire or explosion if more specifically insured

Provided that the liability of the Company in respect of

- 1) Damage by impact or falling glass to the framework and fittings of the ground floor frontage or goods on display in windows shall not exceed £500 any one loss
- 2) breakage or Damage to
 - A) Glass which is bent tinted stained or fired or incorporated in multiple glazed units (other than double glazing units)
 - B) decoration or protective film or alarm foil on glassshall not exceed £1,000 in any one Period of Insurance unless to comply with the quality recommended in the British Standard Code of Practice BS 6262: 1982

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 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

Definitions of Property

Property Insured

- Buildings
 - General Contents
 - Other property or interests
- } at the Premises including within the open yards forming part of the Premises (subject to any specific exclusions)

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
- unless specifically notified to and accepted by the Company as insured
 - A) land roads pavements piers jetties bridges culverts or excavations
 - B) livestock growing crops or trees

Buildings

- buildings (being built mainly of brick stone concrete or other non-combustible materials unless otherwise stated in the Schedule)
- landlord's fixtures and fittings in and on the buildings
- small outside buildings extensions annexes gangways
- walls gates and fences
- services which shall mean
 - telephone gas and water mains electrical instruments meters piping cabling and the like and the accessories thereon extending from the buildings to the perimeter of the Premises or to the public mains (including those underground)

General Contents

- machinery plant fixtures fittings and other trade equipment
- all Office Machines and other contents excluding
 - Computer and Ancillary Equipment
 - Computer Systems Records
 - Money and securities of any description
 - Transparencies Deeds and Documents
- patterns models moulds plans and designs
- in so far as they are not otherwise insured
 - directors' partners' and employees' personal effects including clothing pedal cycles tools instruments and the like for an amount not exceeding £500 per person
 - but any cover granted under this insurance for Damage by Theft shall not apply to personal effects partly or wholly of precious metal jewellery watches furs contact lenses portable electronic entertainment equipment cameras Money and securities of any description
- wines spirits cigarettes and tobacco held for entertainment purposes
- promotional materials leaflets and the like
- travel agents brochures
- to the extent that they are not otherwise insured motor vehicles motor chassis and their contents
- satellite dishes
- curios pictures and other works of art (including any limited edition reproductions thereof) stamp collections articles of precious metal jewellery or furs up to a limit of £1,000 in all
- Glass Sanitary Earthenware neon and illuminated signs and electric light fittings

Deeds and Documents

- deeds wills agreements plans manuscripts business books written or printed books and documents of any nature letters certificates microfilm and microfiche but excluding negotiable securities Money and stamps

Transparencies

- transparencies film negatives and video tapes

Money

- cash bank notes currency notes cheques bankers' drafts postal orders money orders current postage stamps and revenue stamps National Insurance stamps National Savings stamps and certificates holiday savings stamps luncheon vouchers credit company sales vouchers VAT purchase invoices Premium Bonds bills of exchange giro cheques and drafts gift tokens trading stamps unused units of franking machines consumer redemption vouchers and credit cards

Glass

- normal flat annealed glass
 - toughened and laminated glass
 - mirrors
 - bent tinted stained or fired glass
 - decoration or protective film or alarm foil on glass
- } including lettering thereon

Sanitary Earthenware

- sanitary ware of every description

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

Office Machines

- typewriters duplicators photocopying machines calculators accounting machines telephone installations public address systems dictating equipment postal and franking machines and similar office equipment belonging to the Insured or for which they are responsible

Tenant's Improvements

- all tenant's improvements alterations additions and decorations belonging to the Insured or for which they are responsible

Designation of Property

Where necessary the item heading under which any property is insured shall be determined by the designation under which such property appears in the Insured's books

The Insurance Provided

In respect of Buildings Tenant's Improvements and General Contents and Specified Equipment (other than motor vehicles directors' partners' and employees' personal effects)

the Company will pay -

- A **the cost of reinstatement** being
- where the property is destroyed the cost of rebuilding or in the case of General Contents and Specified Equipment the cost of its replacement by similar property
 - where the property is damaged the cost of repairing or restoring the damaged portions to a condition substantially the same as but not better or more extensive than its condition when new
- B **the cost of complying with Public Authorities' requirements** being such additional cost of reinstatement of the property as may be incurred with the Company's consent in complying with Building Regulations or local authority or other statutory requirements first imposed upon the Insured following the Damage provided that the reinstatement is completed within twelve months of the occurrence of the Damage or within such further time as the Company may in writing allow
- C **the cost of removing debris** being 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
- D **the cost of professional fees** being those necessarily incurred in the reinstatement of the property but not for preparing any claims

The undernoted provisions apply

- 1 Public Authorities' Requirements**
The Company shall not be liable in respect of cost B for
 - requirements relating to undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance)
 - any rate tax duty development or other charge or assessment which may arise out of capital appreciation as a result of complying with any of the regulations or requirements referred to
- 2 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
- 3 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
- 4 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 B C and D 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
- 5 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

 - complying with Public Authorities' requirements
 - removing debris
 - professional fees

as defined in costs B C and D 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 B C and D

In respect of Deeds Documents and Transparencies

the Company will pay -

- A the value of the materials as stationery
- B the clerical labour expended in writing up or reproducing such property
- C 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

- D 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 provisions apply

1 Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the value at the time of Damage of the Property insured by the item

2 Limit of Liability

No Transparency will be deemed to be of greater value than £1,000

In respect of Rent of Buildings which suffer Damage

the Company will pay -

- A) if the loss relates to rent receivable by the Insured
 - the actual reduction in rent received solely in consequence of the Damage
- B) if the loss relates to rent payable by the Insured
 - the amount of rent which continues to be payable by the Insured in respect of the Building or portions of the Building whilst unfit for occupation in consequence of the Damage

but the Company's liability shall be limited to the loss suffered within the period of rent insured (as specified in the Schedule) which commences from the date of the Damage

The undernoted provision applies

Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the annual rent receivable (or in the case of B) above the annual rent payable) at the commencement of the Period of Insurance such amount to be proportionately increased to correspond with the period of rent insured where that period exceeds twelve months

In respect of insured property not specifically provided for

the Company will pay -

- A the value of the property at the time of its destruction or the amount of the damage
- B 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

Insurable Amount

For the purpose of the Underinsurance Provision the Insurable Amount shall be the value at the time of Damage of the Property insured by the item

General Provisions applicable to all items

Underinsurance

If at the time of the Damage the Declared Value by any item or where a Declared Value is not shown the sum insured by any item 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

Theft Cover Extension

Any cover granted under this insurance in respect of Theft includes

- A) the cost of repairing Damage to the Buildings (whether or not the Buildings are insured hereunder) if the Insured is responsible for the repairs and the Damage is not otherwise insured

- B) the reasonable expenses (not exceeding £1,000) incurred in necessarily replacing locks to the Buildings or safes or strongrooms therein consequent upon Theft (as insured) of such keys from the Buildings or from the residence of any of the authorised keyholding directors partners or employees of the Insured

Omissions Extension

In the event of any claim being made against the Insured in respect of any alleged omission or neglect to send any Deeds or Documents by recorded delivery or registered post the company will indemnify the insured against liability at law for damages and claimants' costs and expenses in respect of such claim up to £10,000 in total together with all costs and expenses incurred with the Company's written consent

Memoranda

Property Removed from the Premises

Subject to all the provisions and exclusions the cover granted by this insurance is extended to apply to the undernoted Property Insured whilst removed from the Premises as indicated below except that

- 1) the insurance applies only in so far as the property is not otherwise insured
- 2) any cover granted in respect of Damage by Theft shall not apply in respect of theft from any unattended vehicle unless the property is contained in the locked boot or glove compartment and all points of access to the vehicle are locked or the vehicle is stolen at the same time
- 3) this extension applies only to Damage occurring anywhere in Europe except in respect of Specified Equipment when the extension applies worldwide
- 4) the Company's liability for any one loss shall not exceed the limit stated

Property and location	Limit of liability for any one loss
A Deeds Documents and Transparencies at any location and whilst in transit	£1,000 any one package
B Specified Equipment at any location and whilst in transit	The sum insured stated in the Schedule
C Other property (excluding property described above vehicles licensed for road use clothing and personal effects curios and other works of art stamp collections articles of precious metal jewellery and furs) whilst temporarily removed from the Premises or in transit	15% of the relative sum insured but in no case exceeding £250,000

Buildings Tenant's Improvements and General Contents - Alterations and Additions

If during the Period of Insurance -

- alterations or additions are made to any Buildings insured or
 - Buildings Tenant's Improvements or General Contents are acquired or constructed
- at any Premises covered by this insurance or elsewhere in Great Britain Northern Ireland the Channel Islands or the Isle of Man and such additional property is not otherwise insured it will be held covered under the relative terms 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 each 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% and subject to the Company's liability not exceeding £500,000 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 except Rent in line with suitable indices of costs and the premium for renewal will be based on the adjusted amounts

Transfer of Interest

If at the time of any insured Damage to any Building insured the Insured shall have contracted to sell their interest in the Building and the purchase is subsequently completed the purchaser shall be entitled on completion of the purchase to the benefit of this insurance in respect of such Damage if and so far as the property is not otherwise insured by the purchaser or on the purchaser's behalf against such Damage without prejudice to the rights and liabilities of the Insured or the Company under this insurance up to the date of completion

Risk Protections

A Automatic Sprinkler and Fire Alarm 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 by 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 contract shall 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 are to be fitted with key-operated window locks This requirement does not apply to windows/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

