

## Gallaghers' Commercial Combined Cover Enhancements

*Property Damage Section (if selected) and or Business Interruption Section (if selected)*

The following clause is added to the Property: Extensions and Business Interruption: Settlement Conditions (as applicable).

<b>Claims Preparation Costs</b>	Definitions for this Extension
<b>Claims or Loss Preparation Costs</b>	All fees, costs and expenses necessarily and reasonably incurred <b>1. by You, or on Your behalf, and</b> <b>2. with Our agreement</b> for the investigation, preparation, quantification, presentation, certification, verification and/or negotiation of a Specified Claim.
<b>Specified Claim</b>	A claim under the Property Damage and or Business Interruption Sections <b>1. in excess of £25,000, and</b> <b>2. for which We have accepted liability</b> We will indemnify You for Claims or Loss Preparation Costs for a Specified Claim. We will not pay more than £50,000 in respect of one Specified Claim or £100,000 for all Specified Claims arising during the Period of Insurance. Claims or Loss Preparation Costs will be paid in addition to the Sums Insured, provided that; <b>1. We shall have the right to review and audit all documentation relating to the costs;</b> <b>2. the costs are not otherwise covered under Your Policy;</b> <b>3. these costs will not include the fees and costs of lawyers, loss assessors and loss appraisers or any of their subsidiaries, related or associated entities, either partially or wholly owned by them or retained by them for the purpose for assisting them.</b>