

Policy Wording

Residential Property Owners

Please read this document carefully.
Should you have any questions, please
contact your insurance agent.

Policy Information

We are keen to work in partnership with You and avoid any misunderstandings.

This Policy has been prepared in accordance with Your instructions. Please read it carefully to ensure that it meets Your requirements.

This Policy consists of

1. the introduction which explains the basis on which cover is provided;
2. the Schedule which shows details of the Policyholder Period of Insurance the Business being covered the Property or Events insured Limits of Liability and certain amounts You will be responsible for and details of which Sections are operative;
3. Sections and/or Subsections prepared from a proposal form or declaration or Statement of Fact that You provided to Your insurance agent about You and Your Business upon which Your insurance Policy is based;
4. Policy Definitions and Conditions;
5. General Exceptions to cover applying to the whole Policy;
6. Any Endorsements or Conditions Precedent which might apply to the Policy or individual Sections and which incorporate cover amendments extensions limitations and the like.

Immediate notice should be given to Us of any changes which may affect the insurance provided by this Policy.

Alterations in the cover required after the issue of the Policy will be confirmed by a separate Endorsement and/or Schedule and/or Statement of Fact which You should file with Your Policy. You should refer to the Statement of Fact and/or Schedule and Endorsement(s) and the Policy to ascertain precise details of cover currently in force.

Should you require a hard copy of the policy schedule or policy wording please contact your broker.

Our Promise to You

Our goal is to provide excellent customer service to all Our customers but we recognise that sometimes things may go wrong. We take complaints seriously and aim to resolve all of Our customers problems promptly.

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to your insurance agent who has arranged the cover within 14 days of receipt and We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or outstanding during the current Period of Insurance.

If You wish to terminate the cover at any other time please contact Your insurance agent who arranged it and any return premium will be at the discretion of Arch Insurance (UK) Limited.

Making a Claim

To report or make a claim follow the instructions provided in the General Conditions – Claims Procedure

To make a legal expenses claim

Please contact ARAG in the event that you need to make a claim including if you are considering carrying out a redundancy.

Claims telephone number: 0117 917 1698 or report on line at www.arag.co.uk/newclaims

Under no circumstances should you instruct your own lawyer or accountant as ARAG will not pay the costs incurred and it could invalidate your cover.

All other claims

To register a claim under any other Section You should email full details of the claim including your Arch policy number to commercial.claims@archinsurance.co.uk or call **0345 258 3880**.

If You have a need to seek additional assistance please contact Your insurance agent

Help and Assistance

As an Arch customer you have access to a website and helplines as described below. Most of these helplines are available 24 hours a day 365 days a year and are available to you at no additional charge under your Business Legal Expenses cover.

Legal and Tax Helpline

0344 472 2924

Through this number Arch Policyholders have 24 hour access to legal advice on numerous topics including tax, employment issues and health and safety issues. The advice covers business-related legal matters within EU law and tax matters within the UK. Your query will be dealt with by a qualified specialist experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

Staff Counselling Helpline

0333 000 2082

This helpline is accessible by Your staff providing professional confidential support. The counselling can be used for any aspect of their life and is not restricted to work-related matters.

Crisis Communication Helpline

0344 571 7964

Where you need help to respond to negative publicity or media attention you can access professional public relations support and crisis communication support. You are insured against the cost of crisis communication services under Insured event 11 of your Business Legal Expenses cover when you use this helpline.

Redundancy Approval Helpline (under Essential Business Legal Expenses cover)

0117 917 1698

In relation to the Essential Business Legal Expenses cover We can arrange for specialist advice if you are planning redundancies. This will assist you to implement a fair selection process and ensure that the redundancy notices are correctly served. This service is available between 9am and 5pm on weekdays (except bank holidays) subject to a charge.

Business Legal Services

www.araglegal.co.uk

By choosing Arch Insurance (UK) Limited, you also have free access to business support via www.araglegal.co.uk. The Business Legal Services website provides the essential tools and services to prepare vital paperwork; for example, your Health & Safety Policy, up to date employment legal procedures, advice on management and recovery of debts. Register today at www.araglegal.co.uk and enter the voucher code shown on your policy schedule to access the law guide and download legal documents to help with commercial legal matters. For a fee you can have your documents reviewed by a solicitor to ensure they meet your specific requirements.

How to Complain

If You have an enquiry arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arch office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please contact

Complaints Manager
Arch Insurance Company (UK) Limited
5th Floor
Plantation Place South
60 Great Tower Street
London EC3R 5AZ

complaints@archinsurance.co.uk

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service
Exchange Tower
London E14 9SR

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Arch Insurance Company (UK) Limited and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS).

If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

Important Information

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular You should be aware of the following

Display of Certificates

We will provide You with a Certificate of Employers Liability Insurance and this will state clearly the companies covered by it You must display either an original copy or make available a copy of the Certificate of Employers Liability Insurance in an electronic format at each Business Premises where Your Employees can see it easily

Retention of Certificates

The Employers' Liability (Compulsory Insurance Amendment) Regulations 2008 remove the requirement for You to retain copies of Certificates of Employers Liability Insurance that have expired for at least 40 years However it is still good business practice to retain the Certificates because certain claims eg disease could be made many years after the disease is caused and if Your insurer can not be identified You could be liable for any payments

Fair Processing Notice

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs you of certain rights you have regarding your personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

Who are we?

Arch Insurance Company (UK) Limited which is part of the Arch Insurance group ("Arch"). Arch is the Data Controller of the information you provide us and is registered with the Information Commissioner's Office for the products and services we provide to you.

You can contact us for general data protection queries by email to DPO@archinsurance.co.uk or in writing to Compliance Team, 5th Floor Plantation Place South, 60 Great Tower Street, London EC3R 5AZ. Please advise us of as much detail as possible to comply with your request.

What information do we collect?

We will collect personal information which may include your name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to your enquiry or product and payment details (including bank account number and sort code) which we need to offer and provide the service or product or deal with a claim.

We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing you with the product, service or for processing a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If you object to use of this information then we will be unable to offer you the product or service requested.

How do we use your personal information?

We will use your personal information to

- assess and provide the products or services that you have requested
- communicate with you
- develop new products and services
- undertake statistical analysis

We may also take the opportunity to

- contact you about products that are closely related to those you already hold with us
- provide additional assistance or tips about these products or services
- notify you of important functionality changes to our websites

We make outbound phone calls for a variety of reasons relating to many of our products or services (for example, to update you on the progress of a claim or to discuss renewal of your insurance contract). We are fully committed to the regulations set out by Ofcom and follow strict processes to ensure we comply with them.

To ensure confidentiality and security of the information we hold, we may need to request personal information and ask security questions to satisfy ourselves that you are who you say you are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and we may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information you provide to us, including information provided via forms you may complete on our websites, and information which we may collect from your browsing (such as clicks and page views on our websites).

Any new information you provide us may be used to update an existing record we hold for you.

When do we share your information?

To help us prevent financial crime, your details may be submitted to fraud prevention agencies and other organisations where your records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Arch Insurance group, third parties (for example insurers or loss adjustors) deliver some of our products or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to you or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

The data we collect about you may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for us or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information you have requested.

If we provide information to a third party we will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this fair processing notice.

We may of course be obliged by law to pass on your information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share your information with anyone you have authorised to deal with us on your behalf.

How long do we keep your information for?

We will not keep your personal information longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service we provide. In certain cases, we will keep your information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by you or a third party at a future date, even after your contract with us has ended.

Your rights

Under data protection law you have the right to change or withdraw your consent and to request details of any personal data that we hold about you.

Where we have no legitimate reason to continue to hold your information, you have the right to be forgotten.

We may use automated decision making in processing your personal information for some services and products. You can request a manual review of the accuracy of an automated decision that you are unhappy with.

Further details of your rights can be obtained by visiting our long form notice at www.archcapgroup.com/Privacy-and-Data-Protection-Policy

Index

	Page Number
The Contract of Insurance and the Underwriters	9
General Definitions	11
General Conditions	14
General Exceptions	20

Sections

Property Damage Section	23
Equipment Breakdown Section	35
Legal Liabilities Section	41
Landlords' Legal Expenses and Rent Indemnity Section	47
Extended Loss of Rental Income Section	52
Terrorism Section	57
Engineering Inspection Section	59

The Contract of Insurance and the Underwriters

This policy is underwritten by Arch Insurance Company (UK) Limited

In consideration of payment of the premium the liability of an Underwriter under this contract is several and not joint with other insurers party to this contract to indemnify You within the limits terms conditions and exceptions of this Policy against the events set out in the sections operative and occurring in connection with the Business during the Period of Insurance and any subsequent period for which You pay and the Underwriter agrees to accept a premium

An Underwriter is not jointly liable for the proportion of liability underwritten by any other Underwriter Nor is an Underwriter otherwise responsible for any liability of any other Underwriter that may underwrite this contract

Where the Underwriter is a Lloyd's syndicate each member of the syndicate (rather than the syndicate itself) is an Underwriter Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together) The liability of each member of the syndicate is several and not joint with other members A member is liable only for that members proportion A member is not jointly liable for any other members proportion Nor is any member responsible for any liability of any other Underwriter that may underwrite this contract The business address of each member is Lloyd's, One Lime street, London EC3M 7HA The identity of each member of a Lloyds syndicate and their respective proportion may be obtained by writing to Market Services at the above address

Although reference is made at various points in this clause to "this contract" in the singular where circumstances so require this should be read as a reference to contracts in the plural

Each Underwriter is only liable in respect of the cover or engineering inspection service provided under the Section(s) of this Policy shown against them below and not any other section

Landlords' Legal Expenses and Rent Indemnity Section	AmTrust Europe Limited Registered in England and Wales. Company No. 1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202189. Registered office: Market Square House, St James's Street, Nottingham, NG1 6FG, and administered by ARAG plc (FCA Register No 452369) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Equipment Breakdown Section	HSB Engineering Insurance Limited (FCA Register No 202738) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: New London House, 6 London Street, London, EC3R 7LP. For details on how your information is used and your rights in relation to your information, please see our Privacy statement at https://www.munichre.com/HSBEIL
Engineering Inspection Section	HSB Engineering Insurance Services Limited is accredited by UKAS as a type A Inspection Authority in accordance with the recognised international standard ISO/IEC 17020. Registered office: New London House, 6 London Street, London, EC3R 7LP. For details on how your information is used and your rights in relation to your information, please see our Privacy statement at https://www.munichre.com/HSBEIL
All Other Sections	Arch Insurance (UK) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Arch Insurance Group consist of FCA registered companies, including Thomas Underwriting Agency Limited (FCA number 304302) and Axiom Underwriting Agency Limited (FCA number 441460), registered at the address provided, who may act as intermediaries for certain insurers.



Steve Bashford
Chief Executive of Arch UK Regional Division
A division of Arch Insurance Company (UK) Limited

You can check this information on the Financial Conduct Authority register by visiting the FCA's website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pru

IMPORTANT

This Policy is a legal contract between You and Us and designed to be as easy to understand as possible You must make a fair presentation of the risk to Us at inception renewal and variation of the Policy

Your proposal the Schedule Your Policy and any Endorsements shall be considered one legal document

It is important that You read all Your documents carefully and let Your insurance agent know immediately if the insurance does not meet Your requirements or if any information is inaccurate or incomplete If any changes are required this may result in changes to the terms and conditions of the Policy or a refusal to provide cover

Your obligations under the Policy

The Policy imposes certain obligations upon You which if not complied with may invalidate this insurance or a claim

Some of these obligations are expressed to be Conditions General Conditions or Conditions Precedent These are extremely important If you are in breach of any of these obligations at the time of a loss We will have no obligation to indemnify You in relation to any claim for that loss However if a Condition General Condition or Condition Precedent is intended to reduce the risk of a loss of a particular kind at a particular location or at a particular time We will not rely on the breach of that Condition General Condition or Condition Precedent to exclude limit or discharge our liability if the breach could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

Steps to be taken if you cannot comply

If You are unable to comply with any Condition General Condition or Condition Precedent You should contact Us as soon as reasonably possible through Your insurance agent We will decide whether We might be prepared to agree a variation in the Policy

All Conditions General Conditions or Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

You should keep a written record (including copies of letters) of any information You give Us or Your insurance agent at inception renewal or making variation to this Policy

General Definitions

Each time We use one of the words or phrases listed below it will have the same meaning wherever it appears in Your Policy unless We state otherwise.

A defined word or phrase will start with a capital letter each time it appears in the Policy except for headings and titles.

Each Section of the Policy contains definitions which apply to that particular Section and they must be read in conjunction with the following General Definitions.

We/Us/Our

The Underwriters as set out in the Section of the Policy headed The Contract of Insurance and the Underwriters

You/Your/Policyholder

The person(s) or Company shown in the Schedule as the Policyholder

Bedroom

A room used as or originally designed and built to be a Bedroom even if now used for another purpose

Business

Activities as detailed in the Statement of Fact and/or Schedule

Damage/Damaged

Accidental loss destruction or damage

Employee

Any person working under Your control in connection with the Business who is

1. under a contract of service or apprenticeship with You
2. a person under a contract of service or apprenticeship with some other employer and who is hired to or borrowed by You
3. a labour master or person supplied by him
4. a person engaged by a labour only sub-contractor
5. a self-employed person working on a labour only basis
6. a driver or operator of hired-in plant
7. a trainee or person undergoing work experience
8. a voluntary helper
9. a person working under the Community Offenders Act 1978 the Community Offenders (Scotland) Act 1978 or similar legislation
10. an outworker or home worker employed under contracts to execute personally any work in connection with the Business

Excess

The first amount of each and every claim for which You shall be responsible as shown in the Schedule

Injury

Bodily injury including death illness or disease

Limit of Liability

The Limit of Liability stated in the Schedule

Money

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

Period of Insurance

The period shown in the Schedule for which We accept Your premium

Premises

The part of the premises at the address or addresses specified in the Statement of Fact and/or Schedule occupied by You for the purpose of the Business

Policy

This Policy is made up of a number of documents. These documents are the

- (a) Policy
- (b) Statement of Fact and/or Schedule
- (c) endorsements
- (d) notice to policyholders

Condition Precedent

Any term expressed Condition Precedent is extremely important

If You are in breach of any of these obligations at the time of a loss We will have no obligation to indemnify You in relation to any claim for that loss

However if a Condition Precedent is intended to reduce the risk of a loss of a particular kind at a particular location or at a particular time We will not rely on the breach of that Condition Precedent to exclude limit or discharge Our liability if the breach could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred

Property

Material property

Schedule

The Schedule for the time being in force detailing the cover provided

Statement of Fact

This is a record of the information that You provided to Your insurance agent about You and Your Business upon which upon which Your insurance quotation is based

Subjectivity Condition

If this policy has been issued or renewed subject to the following requirements

- (1) (a) You providing Us with any additional information requested
- (b) You completing any actions agreed between You and Us
- (c) You allowing Us to complete any actions agreed between You and Us

by the required date(s)

- (2) You allowing Us access to the Premises Your contract sites and or the Business to carry out survey(s) within 60 days of the inception or renewal date unless We agree otherwise in writing

- (3) You complying with all survey risk improvements to make alterations to the Premises or contract sites by the required date(s)

and You do not complete these requirements by the required date(s), then We may at Our absolute discretion

- (a) modify the premium
- (b) issue a mid-term amendment to the policy or Section terms conditions and exceptions
- (c) exercise our right to cancel the Policy
- (d) leave the Policy or Section terms conditions and exceptions and the 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 If the premium terms or conditions are amended by Us then You will have fourteen (14) days to accept or reject the revised basis of indemnity

If You elect to reject the revised basis of premium terms and conditions then You shall be entitled to a proportionate refund of premium for the unexpired period of cover provided that no claim has been made during the current Period of Insurance

If We exercise Our right to cancel the Policy then You shall be entitled to a proportionate refund of premium for the unexpired period of cover provided that no claim has been made during the current Period of Insurance

To the extent that this Condition conflicts with any other cancellation condition then this condition shall prevail

Except in so far as they are expressly varied by this condition all of the terms conditions exclusions and limits of this Policy and of the Sections of the policy shall continue to apply until We advise You otherwise

Sum Insured

The Sum Insured as stated in the Schedule

Tenant

The person or persons legally occupying the Premises and any member of their family permanently living with them at the Premises

Unoccupied

The Premises or any part thereof that have become empty untenanted or which have not been actively used for a period of more than 45 days or is no longer in active use and is awaiting refurbishment redevelopment renovation or demolition

General Conditions

Each Section of the Policy contains conditions and must be read in conjunction with the following General Conditions which apply to all Sections unless otherwise stated

Average

Where a Sum Insured is subject to average if at the time of the Damage the Sum Insured is less than the total value of the Property You will be considered as Your own insurer for the difference and bear a proportionate share of the loss

Basis of Claims Settlement for Property

Unless stated otherwise in the Schedule the basis of settlement under this Policy shall be

1. Reinstatement

the amount payable in respect of Buildings shall be the cost of the reinstatement of the Damage

For this purpose "reinstatement" means

- a. the rebuilding or replacement of Property Insured lost or destroyed which provided Our liability is not increased may be carried out
 - i. in any manner suitable to Your requirements
 - ii. upon another site
- b. the repair or restoration of Property Insured Damaged

in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

Provided that

1. Our liability for the repair or restoration of Property Insured Damaged in part only shall not exceed the amount which would have been payable had such Property been wholly lost or destroyed
2. If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the Property covered by any item subject to this Condition exceeds its Sum Insured at the commencement of any Damage Our liability shall not exceed that proportion of the amount of the Damage which the Sum Insured shall bear to the sum representing the total cost of reinstating the whole of such Property at that time
3. No payment beyond the amount which would have been payable in the absence of this Condition shall be made
 - a. unless reinstatement commences and proceeds without unreasonable delay
 - b. until the cost of reinstatement shall have been actually incurred
 - c. if the Property Insured at the time of the Damage shall be insured by any other insurance effected by You or on Your behalf which is not upon the same basis of reinstatement
4. All the terms and Conditions of this Policy shall apply
 - a. in respect of any claim payable under the provisions of this Condition except insofar as they are varied hereby
 - b. where claims are payable as if this Condition had not been incorporated

The maximum amount We will pay in respect of any one item is the Sum Insured

2. Indemnity

the amount payable in respect of Property Insured shall be the value at the time of Damage or at Our option the cost of reinstatement or replacement of such Property Insured or any part of it

Provided that

If at the time of Damage the Sum Insured for the item is less than 85% of the value of the item insured then Our liability shall be limited to that proportion of the Damage which the Sum Insured bears to the value of the Property Insured

Cancellation

1. You may cancel Your Policy

- a. within 14 days of receiving Your policy documents for the first Period of Insurance if for any reason You are dissatisfied or the Policy does not meet Your requirements
- b. if at any time You sell the Business or sell all of the property insured shown in the Schedule or You cease trading

If You cancel the Policy We will return part of the premium proportionate to the unexpired Period of Insurance provided that no claims have been paid or outstanding during the current Period of Insurance

1. Other than when the Fraud Policy Condition applies

We may cancel Your Policy

- a. By sending You 30 days written notice to Your last known address

We will return part of the premium paid proportionate to the unexpired Period of Insurance provided that

- No claims have been paid or are outstanding or incidents reported that could give rise to a claim during the current Period of Insurance
- We have not identified a breach of any Policy Condition

- b. Immediately if the premium has not been paid or there has been a default under an instalment or linked credit agreement

If this Policy or the Employers Liability Section is cancelled any certificates of Employers Liability Insurance are cancelled from the same date any copies should not be displayed at Your Premises

Choice of Law and Jurisdiction

In the absence of agreement to the contrary this Policy shall be governed by and construed in accordance with the laws of England and Wales Any dispute relating to limits terms conditions and exceptions or validity of this Policy shall be subject to the jurisdiction of the courts of England and Wales

Change of Risk

You must notify Us prior to or immediately if during the Period of Insurance there is any change in Your ownership of the Business or if there is any change

1. in or to the Business
2. due to the Business being wound up or carried on by a liquidator or receiver or permanently discontinued
3. due to its disposal or removal
4. in respect of which Your interest ceases except by operation of law
5. in respect of the risk of subsidence ground heave or landslip where any demolition construction ground works or excavation work is being carried out on any site adjoining the Premises
6. to the facts or matters set out in the Schedule or otherwise comprising the risk presentation made by You to Us at inception renewal or change of the Policy

which materially increases risk of loss or Damage as Insured by this Policy

Should You be in any doubt as to whether information should be presented to Us You must

- discuss it with Your insurance agent or
- disclose it to Us

Upon being notified of any such change We may at Our absolute discretion

- (i) continue to provide cover under the appropriate Section on the same terms
- (ii) restrict the cover provided by the Section
- (iii) impose additional terms
- (iv) alter the premium
- (v) cancel the Section and or the policy

If You fail to notify Us of any such change We may at Our absolute discretion

- (i) treat the appropriate Section and the Policy as if it had come to an end as at the date of the alteration of the risk returning a proportionate amount of the premium for the unexpired Period of Insurance if We would have cancelled the Section and the Policy had We known of the increase in risk
- (ii) treat the Section and the Policy as if it had contained such terms other than relating to premium or other restrictions from the date of change in risk as We would have applied had We known of the increase in risk

- (iii) reduce proportionately the amount paid or payable on any claim the proportion for which We are liable being calculated by comparing the premium actually charged as a percentage of the premium which We would have charged had We known of the increase in risk

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions You will lose Your right to indemnity or payment for that claim

1. You notify Us as soon as is reasonably practicable where you have knowledge of any event occurrence prosecution inquest or inquiry which may result in a claim regardless of Excess
2. You pass to Us as soon as is reasonably practicable every letter claim writ summons and process received in connection with any claim
3. You must notify the police as soon as is reasonably practicable of Damage caused by malicious persons or thieves
4. You at Your expense provide Us with a written claim containing as much information as possible of the accident Damage or Injury including the amount of the claim within
 - a. 30 days of Your becoming aware of the event or occurrence
 - b. 7 days in the case of Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances or malicious persons or such further time that We may allow
5. You must provide Us with all information and help We require in respect of the claim
6. You must pass to Us unanswered immediately all communications from third parties in relation to any event which may result in a claim under this Policy
7. You do not admit or repudiate liability nor offer to settle compromise make payment which may result in a claim or pay any claim under this Policy without Our written agreement
8. You will carry out or permit to be taken any action which may be reasonably practicable to prevent or minimise loss and/or interruption of the Business and to prevent further accident Damage or Injury
9. We will be entitled at any time and at Our discretion if Damage occurs which may lead to a claim to
 - a. enter or take possession of the building or Premises
 - b. take possession of or require to be delivered to Us Property Insured which We will deal with in a reasonable manner
 - c. take over and conduct in Your name the defence or settlement of any claim or to prosecute any claim in Your name for Your benefit and have full discretion in the conduct of any proceedings and in the settlement of any claim without incurring liability or reducing Our rights
10. We will not pay for loss destruction or Damage or provide cover under Legal Liabilities Section if You or anyone acting on Your behalf
 - a. do not comply with Our requirements
 - b. hinder or obstruct Us

You are not entitled to abandon Property to Us

Contribution

Applicable to the Legal Liabilities Section

1. If the insurance provided by these sections is also covered by another policy (or would but for the existence of these sections) We will only indemnify You in respect of any excess beyond the amount which would be payable under such other insurance had these sections not been effected

Applicable to all other Sections insured by this Policy

2. Where any loss destruction Damage or liability covered by the Policy is also covered by another policy (or would be but for the existence of this Policy) We will only pay a rateable share of the loss
3. If the other insurance is subject to a condition of average and this Policy is not this Policy will be become subject to the same condition of average
4. If the Property Insured covered by the other insurance is subject to a provision excluding proportional payment in whole or part the payment We make will be limited to the proportion of loss destruction or Damage as the Sum

Insured bears to the value of the Property

Contracts (Rights of Third Parties) Act 1999

A person or company who was 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

Discharge of Liability

We may at any time pay

1. the Limit of Liability or the Limit of Indemnity or
2. the Sum Insured or
3. a smaller amount for which a claim can be settled after deduction of any sum already paid We will not make any further payments except for costs and expenses incurred prior to the payment of the claim

Fraud

If You or anyone acting on Your behalf to obtain a benefit under this Policy

1. makes any false or fraudulent claim
2. makes any exaggerated claim
3. supports a claim by false or fraudulent documents devices or statements whether or not the claim is itself genuine
4. makes a claim for loss or damage which You or anyone acting on Your behalf deliberately caused

We will

- (a) refuse to pay the whole of the claim and
- (b) recover from You any sums that We have already paid in respect of the claim

We will also notify You if We will be treating the Policy as having terminated with effect from the date of any acts set out in 1-4 above

In that event You will

- have no cover under the Policy from the date of the termination and
- not be entitled to any refund of premium

Identification

This Policy is a legal contract between You and Us and designed to be as easy to understand as possible You must make a fair presentation of the risk to Us at inception renewal and variation of the Policy

Your Proposal the Schedule Your Policy and any Endorsements shall be considered as one legal document

It is important that You read all Your documents carefully and let Your insurance agent know immediately if the insurance does not meet Your requirements or if any information is inaccurate or incomplete If any changes are required this may result in changes to the terms and conditions of the Policy or a refusal to provide cover

Index Linking

Whenever a Sum Insured is declared to be subject to Index Linking it is adjusted at monthly intervals in accordance with appropriate indices as decided by Us

At each renewal the premium will be adjusted to apply to the Sum Insured which then pertains and We waive all rights to additional premium arising solely out of such index adjustments prior to renewal

Interest Clause

The interests of third parties which You are required to include on this Policy under the terms of any mortgage property lease or hiring leasing or hire purchase agreement are automatically noted subject to You advising Us as soon as is reasonably practicable

Fair Presentation of the Risk

We are keen to work in partnership with You and avoid any misunderstandings

1. You must make a fair presentation of the risk to Us at inception renewal and variation of the Policy
Should You be in any doubt as to whether information should be presented to Us You must
 - discuss it with Your insurance agent or
 - disclose it to Us

2. We may at Our absolute discretion avoid the Policy and refuse to pay any claims where any failure to make a fair presentation is
 - (a) deliberate or reckless or
 - (b) of such other nature that if You had made a fair presentation We would not have issued the Policy
 We will return the premium paid by You unless the failure to make a fair presentation is deliberate or reckless

3. If We would have issued the Policy on different terms had You made a fair presentation We will not avoid the Policy except where the failure is deliberate or reckless but We may instead at Our absolute discretion
 - (a) reduce proportionately the amount paid or payable on any claim the proportion for which We are liable being calculated by comparing the premium actually charged as a percentage of the premium which We would have charged had You made a fair presentation and or
 - (b) treat the Policy as if it had included such additional terms other than those requiring payment of the premium as We would have imposed had You made a fair presentation

For the purposes of this condition references to

- (i) avoiding a Policy means treating the Policy as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before the inception of the Policy) the renewal date (where the failure occurs at renewal of the Policy) or the date of change (where the failure occurs when the Policy is changed)
- (ii) refunds of premium should be treated as refunds of premium back to the inception date renewal date or date of change as the context requires
- (iii) issuing a Policy should be treated as the references to issuing the Policy at inception renewing or change of the Policy as the context requires
- (iv) premium should be treated as the premium payable for the particular contract of insurance which is subject to this condition where there is more than one contract of insurance

Reasonable Care

If in relation to any claim You have failed to fulfil any of the following conditions You will lose Your right to indemnity or payment for that claim

You must

1. take all reasonable precautions to prevent or minimise any circumstance or to cease any activity which may cause accident Damage or Injury
2. maintain the Premises machinery plant and equipment and furnishings in a good state of repair
3. exercise care in the selection and supervision of Employees
4. comply with all relevant statutory requirements manufacturers recommendations and other regulations relating to the use inspection and safety of Property and the safety of persons
5. make good or remedy any defect or danger which becomes apparent and take such additional precautions as the circumstances may require

Reinstatement

When We decide or are required to reinstate or replace any Property You will at Your expense provide

1. plans
2. documents
3. books
4. information

which We require

We will not be obliged to reinstate Property exactly but only in a satisfactory manner as circumstances allow The maximum amount We will pay in respect of one item is the Sum Insured

Sanction Limitation and Exclusion

We shall not be liable to pay any claim or provide any benefit under any insurance cover or extension to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Language

The contractual terms conditions exclusions and other information relating to this Policy will be in the English language

Subrogation

Anyone making a claim under this Policy must at Our request and expense do everything We reasonably require to

1. enforce a right or remedy
- or
2. obtain relief or indemnity

from other parties to which We will become entitled or subrogated because of payment for or making good accident Damage or Injury We may require You to carry out such actions before or after We make any admission of or payment of a claim

Unoccupancy

Whenever a building or portion of a building becomes Unoccupied

You must

1. tell Us immediately if any building or part of any building becomes Unoccupied
We shall have the right to change the terms and conditions of the Policy and You must action any risk improvement measures that We require within the agreed timescales and pay any additional premium if required
2. ensure all services are turned off at the mains except electricity where needed to maintain any fire or intruder alarm system in operation and the water and heating system drained (and wherever possible chain and padlock the isolation valves)
You must at Our request provide any bills for any utilities being supplied to the Premises at the time of any Damage resulting from escape of water for verification by Us
3. carry out at least weekly internal and external inspections of the Premises and
 - a. maintain a weekly log of such inspections
 - b. as soon as possible repair or arrange to be repaired any defects found
4. ensure that the Premises are adequately secured against unauthorised entry including the sealing of any letterboxes and openings
5. remove any accumulations of combustible materials such as junk mail and newspapers during each inspection of the Premises
6. advise Us immediately if the buildings are to be occupied by contractors for renovation alteration or conversion purposes or if the buildings are to become occupied or used

General Exceptions

Each Section of the Policy contains exceptions and must be read in conjunction with the following General Exceptions which apply to all Sections unless otherwise stated

This Policy does not cover

Nuclear Risks

Damage to any Property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature 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

Subject to indemnity under the Employers Liability Sub-Section as far as concerns Injury caused to any of Your Employees if such Injury arises out of and in the course of employment or engagement of such person by You this General Exception shall only apply

- a. in respect of liability of any Principal
- b. liability assumed by You under agreement and which would not have attached in the absence of such agreement

War Government Action and Terrorism

1. 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
 - a. War Government Action or Terrorism
 - b. civil commotion in Northern Ireland
2. legal liability of whatsoever nature or any costs or expenses whatsoever directly or indirectly caused by or contributed to by or arising from War Government Action or Terrorism except to the extent stated in the Liability Provisions

For the purpose of this General Exception and its Liability Provisions –

War shall mean war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war mutiny civil commotion assuming the proportions of or amounting to popular rising military rising insurrection rebellion revolution or military or usurped power

Government Action shall mean martial law confiscation nationalisation requisition or destruction of Property by or under the order of any government or public or local authority or any action taken in controlling preventing suppressing or in any way relating to War

Terrorism shall mean any act(s) of any person(s) or organisation(s) involving

1. the causing occasioning or threatening of harm of whatever nature and by whatever means
2. putting the public or any section of the public in fear

in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) are wholly or partly of a political religious ideological or similar nature

In any action suit or other proceedings where We allege that by reason of this Exception as far as it relates to Terrorism any Damage or resulting loss or expense or consequential loss is not covered by this insurance the burden of proving that such Damage loss expense or consequential loss is covered shall be upon You

Liability Provisions

Subject otherwise to the terms definitions exclusions exceptions provisions and conditions of this Policy and its Legal Liabilities Section

1. We will indemnify You under the Employers Liability Sub-Section provided that in respect of any one

claim or series of claims arising out of any one original event Our liability in respect of all legal liability costs and expenses directly or indirectly caused by or contributed to by or arising from Terrorism shall not exceed £5,000,000

2. We will indemnify You under the Property Owners Liability Sub-Section against legal liability costs and expenses directly or indirectly caused by or contributed to by or arising from Terrorism provided that Our liability for all damages (including interest thereon) shall not exceed
 - a. in respect of or arising out of any one event or all events of a series consequent upon one original cause
£2,000,000 or the amount of the Property Owners Liability Sub-Section Indemnity limit stated in the Schedule whichever is the lower but in respect of Products Supplied this limitation shall apply to all insured events occurring in any one Period of Insurance
 - b. in respect of all Pollution or Contamination consequent upon Terrorism and which is deemed to have occurred during any one Period of Insurance £2,000,000 in the aggregate or the amount of the Property Owners Liability Sub-Section indemnity limit stated in the Schedule whichever is the lower

Pollution and Contamination

(Applicable to Property Damage Equipment Breakdown Loss of Rental Income Sections) Damage or Loss of Rental Income caused by or arising from pollution or contamination except (unless otherwise excluded) Damage to the Property Insured caused by

1. pollution or contamination which itself results from fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers malicious persons other than thieves earthquake storm flood bursting overflowing discharging or leaking of water tanks apparatus or pipes sprinkler leakage or impact by any vehicle or animal
2. any of the Contingencies in (1) above which itself results from pollution or contamination

Date Recognition

(Not applicable to Employers Liability Sub-Section)

Damage accident or liability directly or indirectly caused by or consisting of or arising from the failure of any computer data processing equipment or media microchip integrated circuit or similar device or other equipment or system for processing storing or receiving data or any computer software whether Your *Property or not and whether occurring before during or after the year 2000

1. correctly to recognise any date as its true calendar date
2. 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
3. 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 to correctly process such data on or after any date

In respect of Property Damage Equipment Breakdown Loss of Rental Income Sections this General Exclusion shall not exclude subsequent Damage not otherwise excluded which itself results from fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers persons taking part in labour disturbances malicious persons other than thieves earthquake storm flood escape of water from any tank apparatus or pipe theft or impact by any vehicle or animal

Sonic Bangs

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

Computer Virus and Hacking

1. Damage to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether Your Property or not where such Damage is caused by Virus or Similar Mechanism or Hacking
2. financial loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking

but this shall not exclude Damage or financial loss which is not otherwise excluded from this Policy and which results from fire lightning explosion earthquake aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikes labour disturbances malicious persons (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence) storm flood escape of water or oil from any tank apparatus or pipe impact by any vehicle or animal

For the purpose of this Exception

Virus or Similar Mechanism shall mean program code programming instruction or any set of instructions intentionally constructed with the ability to Damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs

Hacking shall mean unauthorised access to any computer or other equipment or component or system or item which processes stores transmits or retrieves data whether Your Property or not

Property Damage Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Excess/Excesses

The amount or amounts shown in Your Policy or the Schedule which We will deduct from each and every claim at each separate location and will be deducted after the application of General Conditions Average.

You will repay any such amount paid by Us.

Property Insured

Property Insured as detailed in the Schedule

Property Insured

Buildings

1. private dwellings including foundations
2. landlord's permanent fixtures and fittings including but not limited to lifts and other plant and machinery attached to and forming part of the building
3. domestic outbuildings and garages
4. walls gates fences
5. telephone gas electricity water drainage and sewers electrical instruments meters piping cabling and the accessories thereto providing services to or from the buildings and extending to the public mains but only to the extent of Your responsibility
6. car parks roads pavements forecourts and similar surfaces all constructed of solid materials
7. fixed glass or polycarbonate substitutes including mirrors fixed glass in furniture plate glass tops ceramic hobs solar glass heating panels double glazed units intruder alarm foils and fixed sanitary ware

all being Your Property or for which You are responsible as owner of the building and situate at the Premises as detailed in the Schedule

Landlords Contents and Contents of Communal Parts

Furniture and furnishings contained in the communal areas and/or let portions of Buildings belonging to You and for which You are responsible as landlord up to a limit of £10,000 per Premises unless stated otherwise in the Schedule but excluding

1. curios works of art antiques sculptures or rare books
2. valuables personal effects and clothing
3. Money
4. Property more specifically insured

Residential Contents

Furniture furnishings carpets television video and audio equipment and other household goods in the Premises owned by You or for which You are legally responsible but excluding

1. curios works of art antiques sculptures or rare books
2. valuables personal effects and clothing
3. Money
4. pets or livestock
5. Property more specifically insured

Cover

We will indemnify You in respect of Damage to Property Insured occurring during the Period of Insurance at the Premises and caused by each of the following Standard and or Additional Contingencies as they appear in the Schedule subject to the Excess

The Sum Insured under each item other than for items solely applying to fees removal of debris rent private dwelling houses churches or buildings in course of erection is separately subject to General Conditions Average

Limit of Liability

The maximum We will pay under this Section in any one Period of Insurance will not exceed

1. the Sum Insured on each item or
2. the total Sum Insured or
3. any other maximum amount payable or Limit of Liability specified in the Schedule

Standard Contingencies

Fire

But We will not indemnify You for Damage

1. caused by explosion resulting from fire
2. caused by earthquake and or subterranean fire
3. to that portion of any item caused by its own self ignition leakage of electricity short circuiting or over running
4. caused by
 - a. its own spontaneous fermentation or heating
 - b. its undergoing any heating process or involving the application of heat

Lightning

Explosion

But We will not indemnify You for Damage

1. caused by the bursting of any boiler economiser or other vessel machine or apparatus belonging to You or under Your control 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 or gas appliance used for domestic purposes only

Aircraft

and or other aerial devices and or articles dropped therefrom

Riot Civil Commotion

strikers locked-out workers or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation

We will not indemnify You in respect of Damage

1. arising from the cessation of work
2. arising from confiscation or destruction or requisition by order of the Government or any public authority
3. by fire caused by strikers locked-out workers or persons taking part in labour disturbances or malicious persons
4. whilst the Buildings are Unoccupied

Malicious Persons

not acting on behalf of or in connection with any political organisation but only where riot civil commotion is also insured by this Section

We will not indemnify You in respect of Damage

1. whilst the Buildings are Unoccupied
2. by any Tenant

Earthquake and or Subterranean Fire

Theft or attempted theft

But We will not indemnify You for

1. dishonest or fraudulent action by You Your partners directors or Employees or any person lawfully on the Premises
2. jewellery precious metals stones or articles composed from them Money works of art curiosities rare books bullion or furs except where specifically mentioned in the Schedule as being insured
3. Damage unless caused by violent or forcible entry
4. Damage whilst the Buildings are Unoccupied

Storm

and falling trees

But We will not indemnify You for Damage

1. attributable solely to change in the water table level
2. caused by
 - a. subsidence ground heave or landslip
 - b. inundation from the sea whether resulting from storm or otherwise
 - c. frost
 - d. escape of water from the normal confines or any natural or artificial water course lake reservoir canal or dam
 - e. felling lopping pruning of trees
3. to fences gates and moveable Property in the open or in open sided Buildings

Flood

We will not indemnify You in respect of Damage

1. caused by
 - a. storm
 - b. subsidence ground heave or landslip
 - c. frost
 - d. by escape of water from any tank apparatus or pipe
 - e. felling lopping or pruning of trees
2. attributable solely to change in the water table level
3. to fences gates and moveable Property in the open or in open sided Buildings

Escape of Water from or Frost damage

to any tank apparatus pipe or escape of fuel from any fixed oil heating installation

We will not indemnify You for Damage caused

1. by water discharged or leaking from an automatic sprinkler installation
2. whilst the Buildings are Unoccupied

Impact

by any animal or road vehicle or by goods falling therefrom or collapse or breakage of television or radio receiving aerials or satellite dishes

We will not indemnify You

1. in respect of the Excess stated in the Schedule if the vehicle or animal is owned by or under the control of
 - a. You or any member of Your family
 - b. any of Your Employees
2. in respect of Damage to goods being carried
3. for Damage arising from the erection dismantling repair or maintenance of any television or radio receiving aerials or satellite dishes
4. for Damage arising from the lopping or felling of trees

Additional Contingencies

Accidental Damage

(if shown as covered on Your Policy Schedule)

But We will not indemnify You for

1. Damage caused by or specifically excluded from any standard contingency in this Section
2. Damage caused by or consisting of
 - a. inherent vice latent defect gradual deterioration change in water table level frost wear and tear faulty or defective design or materials
 - b. faulty or defective workmanship operational error or omission by You Your partners directors or Employees or contracted consultantsbut this shall not exclude subsequent Damage which results from a cause not otherwise excluded
3. Damage caused by or consisting of
 - 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 the action of light or atmosphere
 - 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 derangement or overloading in respect of the particular machine apparatus or equipment in which such breakdown or derangement originatesbut this shall not exclude
 - i such Damage not otherwise excluded which itself results from a standard contingency or any other accidental cause
 - ii any subsequent Damage which itself results from a cause not otherwise excluded
4. Damage caused by or consisting of
 - a. settling shrinkage or expansion of foundations walls floors ceilings or roof settlement or bedding down of new structures or extensions subsidence ground heave or landslip
 - b. unexplained disappearance unexplained shortage inventory shortage misfiling or misplacing of information
 - c. electrical or magnetic disturbance or erasure of electronic recordings
 - d. You voluntarily parting with the title or possession of any Property or rights to Property
 - e. cessation of work
 - f. the solidification of molten material unless such Damage is directly caused by any other standard contingency that is insured by this Section
5. Damage to a Building or structure caused by its own collapse or cracking however We will indemnify You in respect of such Damage if it results from a standard contingency and is not otherwise excluded
6. Damage to
 - a. moveable Property in the open by wind rain hail sleet snow flood or dust
 - b. Property Insured in transit by air or sea or inland waterway or road
7. Damage in respect of
 - a. Buildings or structures in course of construction or erection and materials or supplies in connection with all such construction or erection
 - b. vehicles licensed or intended to be licensed for road use including accessories thereon attached or unattached caravans trailers watercraft or aircraft
 - c. livestock growing crops or trees
 - d. jewellery precious stones or precious metals or articles composed of them bullion furs curiosities rare books or works of art
 - e. Money credit cards or securities of any description
 - f. fixed glass and sanitary ware other than as defined in Buildingsunless specifically stated in the Schedule and the Damage is not otherwise excluded
8. Damage to Property resulting from its undergoing

- a. any process of production
- b. any process of packaging treatment testing commissioning cleaning servicing repair or any other similar process

However We will indemnify You in respect of such Damage if it is caused by fire or explosion and is not otherwise excluded

- 9. Damage whilst the Buildings are Unoccupied
- 10. Damage caused by domestic pets

Accidental Escape of Water from any Automatic Sprinkler Installation

fitted in the Premises

But We will not indemnify You in respect of Damage caused by

- 1. Explosion Earthquake and or Subterranean Fire or heat caused by Fire
- 2. repairs alterations or extensions to the buildings and/or sprinkler installations

Subject to the following special conditions

If in relation to any claim for Damage by this contingency but only in respect of Your responsibility as landlord You have failed to fulfil any of the following Conditions You will lose Your right to indemnity or payment for that claim.

- 1. You must take all reasonable steps to prevent frost and other Damage to the automatic sprinkler installation(s) and so far as your responsibility extends to maintain the installation(s) including the automatic external alarm in an efficient condition
In the event of any discharge or leakage from such installation(s) You must do and permit to be done all things practicable whether by removal or otherwise to save and protect the Property Insured
- 2. When any changes repairs or alterations to the automatic sprinkler installation(s) are proposed You must advise Us and obtain Our agreement to such repairs changes or alterations
- 3. We must have access to the Premises at all reasonable times for the purpose of inspection and We will notify You of any defects in the construction or condition of the automatic sprinkler installation(s) requiring alteration or repairs. We may also suspend the insurance provided by this contingency until such alterations or repairs be carried out or approved by Us
- 4. This contingency does not cover Damage to the automatic sprinkler installation(s) other than that caused by water accidentally discharged or leaking from the installation(s)

Malicious Damage by Tenants

(if shown as covered on Your Policy Schedule)

Damage caused by a Tenant

But We will not indemnify You for

- 1. Damage whilst the Premises are Unoccupied
- 2. Damage by theft or attempted theft by a Tenant
- 3. The first £500 of each and every claim

Subsidence Ground Heave or Landslip

(if shown as covered on Your Policy Schedule)

But We will not indemnify You for Damage

- 1. to forecourts car parks roads pavements swimming pools patios walls gates fences unless such Property is specifically insured by this Section and if Damage occurs to the building to which such Property applies and that building is insured by this Section
- 2. arising from the settlement or movement of made-up ground or by coastal or river erosion
- 3. occurring as a result of the construction demolition alteration or structural repair of any Buildings/structures at the Premises
- 4. arising from the normal settlement or bedding down of new structures
- 5. that has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law
- 6. commencing prior to the issue of cover under this Policy

Exceptions

We will not indemnify You under this Section for

1. delay loss of market loss of use or consequential loss of any kind unless cover is specified in the Schedule and the Damage is not otherwise excluded
2. any Property more specifically insured by or on behalf of You
3. Damage to working dynamos motors wires main or electrical apparatus through short circuiting overrunning or excessive pressure

Conditions

Automatic Reinstatement of Loss

We shall in the event of Damage under this Section automatically reinstate the Sum Insured unless there is written notice by Us to the contrary provided that

1. You undertake to pay the appropriate additional premium
2. You shall take immediate steps to carry out any alterations to the protections of the Premises which We may require

Designation

In determining the item under which Property is insured We will accept the designation given in Your Business records

Excess

We shall not be liable for the amount (or amounts) of the Excess stated in the Schedule for each and every claim at each separate Premises after the application of Average

Flat Felt Roof

It is a Condition Precedent to Our liability to indemnify You in relation to any claim caused by or resulting from Storm and falling trees If You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim You must ensure that if you have a flat roof the felt on timber portion of the roof is to be inspected on an annual basis by a competent roofing contractor and any recommendations are to be implemented immediately

Index Linking

The Sums Insured by this Section are subject to Index Linking

Limit of Liability

The maximum amount payable in respect of any item insured under this Section is the Sum Insured stated in the Schedule for each item plus Index Linking

Requirements

If in relation to any claim in respect of Damage by any insured Contingency You have failed to implement any requirement set against that Contingency as detailed to You within the timescales specified You will lose Your right to indemnity or payment for that claim

Cover Extensions

Annexes

The Property Insured of

1. annexes conveniences and external hoists gangways and staircases
2. extensions communicating with any of the buildings within described
3. sub-stations

are insured under the respective items applying to the Property Insured to which such Property is attached or belongs

Architects Surveyors Legal and Other Professional Fees

The Sum Insured under each item of Building in the Schedule includes an amount in respect of architects' surveyors' legal and other professional fees necessarily incurred in the reinstatement of the Property Insured consequent upon Damage thereto but not for preparing any claim.

It being understood that the amount payable for such fees shall not exceed those authorised under the scale of charges of the respective professional bodies at the time of such Damage and that the liability for such Damage and fees shall not exceed in the aggregate the Sum Insured by each such item

Capital Additions

We will indemnify You for

1. any newly acquired Property Insured insofar as the same are not otherwise insured
2. alterations additions and improvements to the Premises but not in respect of any appreciation in value anywhere in Great Britain Northern Ireland the Channel Islands and the Isle of Man

The maximum We will pay in respect of any one location under this Extension is

- a. £500,000 in respect of any newly built and/or newly acquired Buildings
- b. £100,000 in respect of alterations additions and improvements to Buildings

You undertake to give particulars of such Cover Extension as soon as practicable but at least within three months and specifically insure such Extensions with Us from the date Our liability commenced and pay the additional premium required

Construction Heating and Occupation of the Buildings

Unless otherwise stated in the Schedule the Buildings are mainly

1. constructed of brick stone or concrete
2. roofed with slates tiles concrete metal or incombustible material
3. heated by
 - a. low pressure hot water or steam
 - b. oil fired space heaters fed from a fuel tank in the open
 - c. overhead gas or electrical appliance
 - d. gas or electric fires in offices only

or as expressly varied in accordance with details provided to Us

Contractors' Interest

Where You are required to effect insurance on the Property Insured in the joint names of You and the contractor under the terms of a contract condition then the interest of the contractor in the Property Insured as joint Policyholder is hereby noted and You must provide Us with details of any single contract valued in the excess of £100,000 prior to work commencing and pay an additional premium if required

Drain Clearance

The Sum Insured for each item under Buildings and/or Plant Machinery extends to include costs and expenses necessarily incurred by You and for which We agree to for clearing and /or cleaning drains sewers and gutters for which You are responsible and liable following Damage as insured by this Section

Damage by Emergency Services

We will indemnify You for the cost of restoring any Damage caused to gardens and grounds for which you are responsible by the emergency services in attending the Premises as a result of the operation of any contingency insured under this Section up to a maximum of £10,000 in any Period of Insurance

Day One Basis

Applicable only to those items showing a Declared Value (DV) as stated in the Schedule

1. You having stated in writing the Declared Value incorporated in any item to which this Extension applies the premium has been calculated accordingly

For the purposes of this Extension Declared Value shall mean

Your assessment of the cost of reinstatement of Buildings arrived at in accordance with paragraph 1. reinstatement of general conditions basis of claims settlement for Property at the level of costs applying at the start of the Period of Insurance (ignoring inflationary factors which may operate subsequently) together with an allowance for

- a. the additional cost of reinstatement to comply with
 - i. European Union legislation
 - ii. Act of Parliament
 - iii. Bye-Laws of any public authority
 - b. professional fees
 - c. debris removal costs
2. You must notify Us of the Declared Value at the start of each Period of Insurance
If You fail to notify Us of the Declared Value at the start of any Period of Insurance We will use the last Declared Value notified to Us for the following Period of Insurance after the application of Index Linking
3. Proviso's 2. and 3. of the general conditions basis of claims settlement for Property are restated as follows
- a. If at the time of the Damage the Declared Value is less than the cost of reinstatement of the Property Insured arrived at in accordance with paragraph 1. Reinstatement at the start of the Period of Insurance Our liability for any Damage will be limited to that proportion which the Declared Value bears to the cost of reinstatement of the Property Insured arrived at in accordance with paragraph 1. Reinstatement
 - b. We will not make a payment under this Condition
 - i. until You have incurred the cost of replacing or repairing the Property Insured
 - ii. if You or someone acting on Your behalf have insured the Property Insured under another policy which does not have the same basis of reinstatement
 - iii. if You do not comply with any of the provisions of this ConditionHowever the Sums Insured will be limited to 115% of the Declared Values stated in the Schedule
4. the maximum We will pay in respect of each separate location subject to this Condition is as stated in the Schedule

European Union and Public Authorities Clause

Following Damage as insured by this Section to each item under Buildings We will pay the additional cost of reinstatement as may be incurred solely by reason of the necessity to comply with any

1. European Union legislation or
2. building or other regulations under or framed in pursuance of any Act of Parliament or by-laws of any public authority (both of which are hereinafter referred to as "Regulations" in respect of the destroyed or Damaged Property Insured) in respect of
 - a. the Property Insured being Damaged
 - b. undamaged portions of the Property Insured
 - c. any water supply equipment at the Premises supplying the sprinkler installation in undamaged portions of the Premises

This Extension does not apply to

- a. the cost incurred in complying with the Regulations
 - i. in respect of Damage occurring prior to the granting of this Section Extension
 - ii. in respect of Damage not insured by this Section
 - iii. under which notice has been served upon You prior to the happening of the Damage
 - iv. for which there is an existing requirement which has to be implemented within a given period in respect of undamaged Property Insured or undamaged portions of Property Insured other than foundations (unless specifically excluded) of that portion of the Property Insured destroyed or Damaged
- b. the additional cost that would have been required to make good the Property Insured destroyed or Damaged to a condition equal to its condition when new had the necessity to comply with the Regulations not arisen
- c. the amount of any charge or assessment arising out of capital appreciation which may be payable in respect of the Property Insured or by the owner thereof by reason of compliance with Regulations

Provided that

1. the work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within 12 months after the Damage or within such further time as We may allow (during the said 12 months) and may be carried out upon another site (if the regulations so necessitate) subject to the Our liability under this Section Extension not being thereby increased.
2. if Our liability under any item of this Section apart from this Section Extension shall be reduced by the application of any of the terms Conditions and Exceptions of this Section then Our liability under this Section Extension in respect of any such item shall be reduced in like proportion
3. the total amount recoverable under any item of this Section under this Section Extension shall not exceed
 - a. for Damaged Property the Sum Insured
 - b. for undamaged portions of Property (other than foundations) 20% of the Sum Insured for that item at the Premises where the Damage occurred
 - c. The most We will pay for any item is the Sum Insured

Fire Extinguishing Expenses

We will indemnify You in respect of costs and expenses incurred in refilling recharging or replacing any

1. portable fire extinguishing appliances
2. local fire suppression system
3. fixed fire suppression system
4. sprinkler installation
5. sprinkler heads

as a result of Damage as insured by this Section

We will not indemnify You in respect of any costs and expenses recoverable from the maintenance company or fire service

If in relation to any claim for fire extinguishing expenses You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim

You must maintain all such equipment in accordance with the manufacturer's instruction which is acceptable to Us

The maximum We will pay in respect of any one claim under this Extension is £10,000

Fly Tipping

We will indemnify You for the costs incurred in cleaning and removing any Property illegally deposited in or around the Premises during the Period of Insurance

The maximum We will pay in respect of any one claim under this Extension is £500 or £5,000 in the aggregate in any one Period of Insurance

Gardening Equipment

We will indemnify You in respect of Damage to gardening equipment owned by You and used in connection with the Business at the Premises

The maximum We will pay in respect of any one claim under this Extension is £1,000

Inadvertent Failure to Insure

We will indemnify You in respect of Damage to

1. any newly built and/or newly acquired building
2. alterations additions and improvements to an insured Building but not in respect of any appreciation in value which You have an obligation to insure whether owned or leased by You but which inadvertently been left uninsured

The maximum We will pay in respect of any one location under this Cover Extension is

- a. £500,000 in respect of any newly built and/or newly acquired building
- b. £100,000 in respect of alterations additions and improvements to the Building

situate anywhere in Great Britain Northern Ireland the Channel Islands or the Isle of Man

You must advise Us in writing immediately You become aware of a building inadvertently left uninsured and pay the appropriate premium due from the date Our liability commenced

You must carry out at not less than twelve months intervals a check of all properties owned or leased by You and for which You are responsible to ensure that effective insurance is in force on each of them

We will not indemnify You in respect of

1. any building more specifically insured
2. any appreciation in value

Loss of Metered Utilities

We will pay charges for which You are responsible if water oil gas or electricity is accidentally discharged from a metered system providing service to the Premises as a result of Damage insured under this Section

The maximum We will pay for any one claim under this Extension is £5,000 or £25,000 in the aggregate in any one Period of Insurance

We will not indemnify You when the Buildings are Unoccupied

Loss of Rent and Alternative Accommodation

We will indemnify You if a Premises cannot be lived in or if access to it is denied as a result of Damage to the extent that they are not otherwise insured in respect of

1. loss of rent including ground rent and management charges You should have received but have lost
 - a. the cost of reasonable alternative accommodation incurred by any owner or lessee if this is necessary
 - b. the cost of reasonable accommodation in kennels and/or catteries for dogs and /or cats belonging to any Tenant where such pets are not permitted in any alternative accommodation
2. temporary storage of Your furniture

Provided that

The maximum We will pay in respect of any one claim is 20% of the Sum Insured on the Building of the Premises unless specified differently on the Policy Schedule

We will not be liable in respect of Damage at any Premises where We have paid a claim under the Loss of Rental Income cover section of this Policy

Non-Invalidation

The insurance by this Section shall not be invalidated by any act or omission or by any alteration whereby the risk of Damage is increased unknown to or beyond Your control provided that immediately You become aware thereof You shall give notice to Us and pay an additional premium if required

Other Interests

The interest of parties supplying a Property to You under a hiring leasing or similar agreement is noted in this insurance the nature and extent of any such interest to be disclosed in the event of Damage

Property Temporarily Removed

We will indemnify You in respect of Damage to the Property Insured other than Stock in trade while temporarily removed for

1. cleaning
2. renovation
3. repair

We will not indemnify You for Property removed for more than 90 days unless We agree a longer period in writing

The maximum We will pay under this Extension is 10% of the Sum Insured

Replacement Locks

We will indemnify You for the cost of replacing locks at the Premises if keys are lost from

1. the Premises
2. Your home
3. Your director's homes
4. the home of any authorised Employee

following Theft or attempted theft

or

whilst in Your custody or that of an Employee following Theft or attempted theft

The maximum We will pay for any one claim under this Extension is £5,000

Removal of Debris

The Sum Insured for each item except on Stock in trade includes costs and expenses You incur with Our consent for

1. removal of debris
2. dismantling or demolishing
3. shoring up or propping

of the portion or portions of the Property Insured sustaining Damage by any of the Contingencies

We will not indemnify You in respect of costs and expenses

- a. incurred in removing debris from anywhere other than the site of the Damage and the area adjacent to it
- b. arising from pollution or contamination of Property not insured under this Section
- c. more specifically insured

Removal of wasp and bee nests

We will indemnify You for the costs incurred in removing wasp and bee nests from the Buildings at the Premises

The maximum We will pay any one claim under this Extension is £1,000 or £5,000 in the aggregate in any one Period of Insurance

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

1. any Company standing in the relationship of Parent to Subsidiary (Subsidiary to Parent) to You as defined in the Companies Acts or Companies (NI) Order as appropriate current at the time of Damage
2. any Company which is a Subsidiary of a Parent Company of which You are a subsidiary in each case within the meaning of the Companies Acts or Companies (NI) Order as appropriate current at the time of Damage
3. any tenant or lessee in respect of Damage where the premium has been paid by the tenant or lessee unless the Damage is caused by a criminal or malicious act of the tenant or lessee

Transfer of Interest

If at the time of Damage You shall have contracted to sell Your interest in any Buildings and the purchase shall not have been but shall be thereafter completed the purchaser on completion of the purchase if and so far as the Building is not otherwise insured by or on behalf of the purchaser against such Damage shall be entitled to the benefit of this Section so far as it relates to such Damage without prejudice to Our or Your rights and liabilities under this Section up to the date of completion

Trace and Access

We will pay reasonable costs and expenses with Our consent in locating the source of any escape of water from any fixed domestic water services or heating installation or escape of fuel oil including subsequent repair to walls floors or ceilings provided such Damage is insured by this Section

But We will not indemnify You

1. for the cost of repairs to any fixed domestic water services or heating installation
2. where Damage results solely from a change in the water table level

The maximum We will pay any one claim under this Extension is £5,000 or £25,000 in the aggregate during any one Period of Insurance

Underground Services

We will indemnify You for Damage for which You are legally liable to pay for underground service pipes and cables at the Premises for which You are responsible as tenant but not as owner

The maximum We will pay under this Cover Extension in respect of any claim is the Sum Insured in respect of Buildings at the Premises where Damage occurs

Value Added Tax

The insurance by this Section extends to include Value Added Tax paid by You (including 'self-supply' Value Added Tax where appropriate) which is not subsequently recoverable provided

1. that
 - a. Your liability for such tax arises solely as a result of the reinstatement or repair of the buildings following Damage and
 - b. We have paid or have agreed to pay for such Damage
 - c. If any payment by Us in respect of the reinstatement or repair of such Damage is less than the actual cost of reinstatement or repair any payment under this Cover Extension resulting from that Damage will be reduced in like proportion
2. Your liability for such tax does not arise from the replacement building having greater floor area than or being better or more extensive than the destroyed or Damaged building
3. where an option to reinstate on another site is exercised Our liability under this Cover Extension will not exceed the amount of tax that would have been payable had the building been built on its original site
4. Our liability under this Cover Extension will not include amounts payable by You as penalties or interest for non-payment or late payment of tax

The following amendments are made to the Policy in respect of this Section Extension only

- a. or the purposes of any Condition of Average rebuilding costs will be exclusive of Value Added Tax
- b. Our liability may exceed the Sum Insured where such excess is solely in respect of Value Added Tax.

Workmen

Workmen are allowed in and about the Premises for the purpose of carrying out minor new works or alterations repairs decorations plant installation or general maintenance and the like without prejudice to the terms and conditions of this Policy

Equipment Breakdown Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Accident

Shall mean

1. electrical or mechanical Breakdown including rupture or bursting caused by centrifugal force
2. artificially generated electrical current including electric arcing that disturbs electrical devices appliances or wires
3. Explosion or Collapse of Covered Equipment operating under steam or other fluid pressure
4. Damage to hot water boilers other water equipment oil or water storage tanks or other Covered Equipment operating under steam or other fluid pressure caused by or resulting from any condition or event (not otherwise excluded) occurring inside such equipment
5. Damage caused by operator error that results in the overloading of Covered Equipment

All Accidents that are the result of the same event will be considered one Accident

Breakdown

1. the actual breaking failure distortion or burning out of any part of the Covered Equipment whilst in ordinary use arising from defects in the Covered Equipment causing its sudden stoppage and necessitating repair or replacement before it can resume work
2. fracturing of any part of the Covered Equipment by frost when such fracture renders the Covered Equipment inoperative
3. the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary

Collapse

The sudden and dangerous distortion (whether or not attended by rupture) of any part of the Covered Equipment caused by crushing stress by force of steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents)

Computer Equipment

Building management control systems

Covered Equipment

Equipment at the Premises owned by You or for which You are responsible

1. which is built to operate under vacuum or pressure other than weight of contents or
2. that generates transmits stores or converts energy; or
3. comprising Computer Equipment

Excluding

- a. any supporting structure foundation masonry brickwork or cabinet
- b. any insulating or refractory material
- c. any vehicle aircraft floating vessels or any equipment mounted thereon (other than vehicle recovery cranes or equipment which are included but not the actual vehicle)
- d. self propelled plant and equipment (other than fork lift trucks used by You at Your Premises) dragline excavation or construction equipment
- e. equipment manufactured by You for sale
- f. safety or protective devices due to their functioning

- g. tools dies cutting edges crushing surfaces trailing cables non metallic linings driving belts or bands or any part requiring periodic renewal
- h. any electronic equipment (other than Computer Equipment) used for research diagnostic treatment experimental or other medical or scientific purposes with a new replacement value in excess of £30,000
- i. any Manufacturing Production or Process Equipment including linked Computer Equipment
- j. any electricity generating equipment other than emergency back-up power equipment or wind turbines less than 10kw or photovoltaic equipment less than 50kw
- k. any kitchen and food preparation equipment laundry and cleaning equipment audio-visual equipment and Computer Equipment whilst in a private dwelling or private dwelling quarters (unless such is equipment is Yours or for which You are responsible)

Derangement

Electrical or mechanical malfunction of the machinery arising from a cause internal to Computer Equipment unaccompanied by visible Damage to or breaking of any parts of the equipment

Explosion

The sudden and violent rending of the Covered Equipment by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents) causing bodily displacement of any part of the Covered Equipment together with forcible ejection of the contents

Hazardous Substance

Any substance other than ammonia that has been declared to be hazardous to health by a government agency

Hired In Plant

Mechanical electrical or manually powered implements materials containment preparation and handling equipment scaffolding staging ladders and similar equipment site huts cabins or similar contractors plant and equipment hired in by You

Manufacturing production or process equipment

Any machine or apparatus (other than boilers lifts fork lift trucks dock levelers and lifting tables) which has a primary purpose of processing or producing a product or service intended for eventual sale by You and any equipment which exclusively serves such machinery or apparatus

Media

All forms of electronic magnetic and optical tapes and discs for use in any Computer Equipment

Verified

Checked for accuracy and integrity to ensure a precise match with the source data and capable of restoration

Cover

We will indemnify You in respect of direct physical Damage and any specified consequential loss from an Accident to Covered Equipment owned by You or for which You are responsible subject to a maximum liability of £5,000,000 for any one Accident

Provided that:

This cover will only apply where the Property Damage Section of the Policy is shown as effective under the Policy Schedule for the current Period of Insurance

Extensions

The following Extensions also apply to Damage caused by or resulting from an Accident to Covered Equipment

Hazardous Substances

We will indemnify You in respect of the additional cost to repair or replace Covered Equipment because of contamination by a Hazardous Substance including any additional expenses incurred to clean up or dispose of such property
The maximum amount We will pay in respect of this extension shall be £10,000 any one Accident

Reinstatement of Data and Increased Costs of Working

1. We will indemnify You for costs incurred in reinstating data lost or damaged in consequence of an Accident to or Derangement of Computer Equipment
Our liability shall not exceed £50,000 for any one Accident
Provided that
 - a. liability is limited solely to the cost of reinstating data onto Media
 - b. We will not indemnify You for Damage to software
2. In addition We will pay reasonable costs necessarily incurred in minimising or preventing the resulting interruption or interference to Your computer operations Our total liability shall not exceed £50,000 any one Accident in respect of such additional costs

Business Interruption

Provided that the Loss of Rental Income Section of this Policy is operative We shall be liable for financial loss caused by or resulting from an Accident to Covered Equipment

Our liability in any one Period of Insurance shall not exceed £100,000 under this extension

Provided that:

We shall not be liable under this extension for any loss resulting from Damage to Own Surrounding Property

Public Authorities/Law or Ordinance

If an Accident to Covered Equipment damages a building that is covered under this Policy and the loss is increased by enforcement of any public authority ordinance or law in force at the time of the Accident that regulates the construction or repair of buildings or establishes zoning or land use requirements We shall indemnify You for the following additional costs to comply with such ordinance or law

1. Your actual expenditures for the cost to demolish and clear the site of undamaged parts
2. Your actual expenditures for increased costs to repair rebuild or construct the building If the building is repaired or rebuilt it must be intended for similar use or occupancy as the current building unless otherwise required by zoning or land use ordinance or law

We will not indemnify You for

- a. any fine
- b. any liability to a third party
- c. any increase in loss due to a Hazardous Substance (other than as specifically insured under Hazardous Substances Extension) or
- d. increased construction costs until the building is actually repaired or replaced

This additional coverage is within and does not increase the Limit of Indemnity shown in the Schedule

Expediting Expenses

With respect to damaged Covered Equipment We shall indemnify You for the reasonable extra cost to make temporary repairs and expedite permanent repairs or permanent replacement

The maximum We shall pay in respect of this Extension shall be £20,000 any one Accident

Hire of Substitute Item

If Covered Equipment is damaged as a result of an Accident We will also indemnify You against the cost of hire charges actually incurred by You during the Period of Insurance for the necessary hire of a substitute item of similar type and capacity during the period of repair or until permanent replacement of the item lost or Damaged

The maximum We will pay in respect of this Extension shall be £10,000 any one Accident

Storage Tanks and Loss of Contents

The insurance under this Section extends to include damage caused by an Accident to oil storage tanks or water tanks including connected pipework belonging to You or for which You are responsible at the Premises

In addition this Extension covers loss of the contents of oil storage tanks caused by

1. escape of contents - leakage discharge or overflow from the oil storage tanks caused by or resulting from an Accident
2. contamination - contamination of the contents of the oil storage tanks caused by or resulting from an Accident including cleaning costs incurred as a result of such loss

The maximum We will pay in respect of any one Accident or series of Accidents arising out of one occurrence shall be £10,000

Damage to Own Surrounding Property

We will pay for damage to Property at the Premises belonging to You or in Your custody and control and for which You are responsible directly resulting from the Explosion or Collapse of any Covered Equipment operating under steam pressure

Our liability shall not exceed £1,000,000 any one Accident

Additional Access Costs

Provided that that Loss of Rental Income Section of this Policy is operative We will be liable under this extension for any necessary additional costs incurred in order to gain access to repair or replace the Covered Equipment following an Accident

Our liability shall not exceed £20,000 any one Accident

Debris Removal

We shall be liable under this extension for costs incurred in the removal of debris and protection of Covered Equipment following an Accident

Our liability shall not exceed £25,000 any one Accident

Repair Costs Investigation

With Our prior written agreement We will pay costs relating to repair investigations and tests by consulting engineers for damage to Covered Equipment following an Accident for an amount not exceeding £25,000 for any one Accident

We shall not be liable under this extension for fees incurred in preparing a claim under this Policy

Hired In Plant Extension

We will indemnify You in respect of plant hired by You against Your legal liability under the terms of the hiring agreement to pay

1. for physical loss of or damage to the plant
2. continuing hiring charges for the plant following Damage insured under 1.

Whilst the plant is at any Premises stated in the Policy Schedule and whilst in transit (other than by sea or air) from one Premises to another

The maximum We will pay in any one Period of Insurance is £20,000

Provided that:

Where legal proceedings have been initiated against You with respect to an indemnifiable incident under this extension We will with Our written consent pay all legal expenses actually incurred by You

Extension Conditions

Hiring Conditions

The insurance provided by this extension will indemnify You to the extent required by

1. the Model Conditions for the hiring of Plant recommended by the Construction Plant-hire Association or the Scottish Plant Owners Association or conditions not more onerous or;
2. specific conditions agreed by Us in writing and enclosed hereon

In the event of a loss involving hire conditions more onerous than those covered by this extension the indemnity provided will be limited to the liability under 1. or 2. above as applicable

Multiple Lifting Operations

For the insurance provided under this extension to be operative during any operation in which a load is shared between any items of lifting plant or lifting equipment (whether insured by this extension or not) the lifting operation must be conducted in accordance with BS7121

Special Exclusions

Hire Purchase or Free Loan

Physical loss of or damage to any Property on free loan or hire purchase to You

Road Vehicles

Loss of or damage to

1. licensed cars lorries vans trucks or other road vehicles which are not used in circumstances requiring insurance under any road traffic legislation (other than contractors plant as a tool of trade)
2. quad bikes or motorcycles

Unexplained Losses

Unaccountable losses or losses discovered on the occasion of checks or inventories unless You can produce reasonable proof that such losses are as a result of an identifiable incident

Loss of use of the Property insured by this extension or consequential loss of any kind

Conditions

Basis of Claims Settlement

As described in the Property Damage and Loss of Rental Income Sections of this Policy

Precautions

You shall exercise due diligence in

1. complying with any statute or order
2. ensuring that insured items are properly maintained and used in accordance with manufacturers recommendations and in taking reasonable precautions to prevent Damage

Back Up Records

You shall maintain a minimum of 2 generations of Verified back-up computer records taken at intervals no less frequently than 48 hours and take all reasonable precautions to store and maintain records in accordance with the makers recommendations

Exceptions

We will not be liable for Damage caused by or resulting from

1. a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment
2. any programming error programming limitation computer virus malicious code loss of data (other than as specifically provided for under Computer Equipment Reinstatement of Data and Increased Costs of Working Extension) loss of access loss of use or loss of functionality

We will not be liable for Damage caused by

3. depletion deterioration corrosion erosion wear and tear or other gradually developing conditions
4. any condition that can be corrected by resetting calibrating realigning tightening adjusting or cleaning or by the performance of maintenance

but if Damage from an Accident results We will be liable for that resulting Damage

We will not be liable for Damage recoverable

5. under the maintenance agreement or any warranty or guarantee

Legal Liabilities Section

Section Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Asbestos

Crocidolite amosite chrysotile fibrous actinolite fibrous anthophyllite or fibrous tremolite or any mixture containing any of those materials fibres or particles of Asbestos or any material containing Asbestos or Asbestos dust

Costs and Expenses

Costs and Expenses shall be deemed to mean

1. costs and expenses of claimants for which You are legally liable and which may be the subject of indemnity under this Section
2. other costs and expenses incurred with Our written consent in respect of any claim which may be the subject of indemnity under this Section
3. legal costs and expenses incurred with Our written consent for representation by You at
 - a. any proceedings brought in any court arising out of any alleged breach of a statutory duty resulting in Injury
 - b. any coroners inquest or inquiry in respect of any deathwhich may be the subject of indemnity under this Section

Compensation

Damages including interest

Damage

Physical loss destruction or damage

Event

Any accident or occurrence including continuous or repeated exposure to substantially the same general conditions which results during the Period of Insurance in Injury or Damage to Property All Events or series of Events consequent on one cause shall be regarded as one Event for the purposes of this Policy

Limit of Indemnity

The limit as specified in the Schedule

In respect of Products supplied the limit of Indemnity will apply to the total of all events happening in any one Period of Insurance

Offshore

From the time of embarkation onto a conveyance at the point of final departure from land to any offshore rig or any offshore platform whilst on any offshore rig or offshore platform and until such time of disembarkation from a conveyance onto land upon return from any offshore rig or offshore platform

Product Supplied

Any product or thing including packaging containers instructions and labels sold supplied erected repaired altered treated installed processed manufactured tested serviced hired out stored transported or delivered by or through You in the course of the Business within the Territorial Limits

Territorial Limits

1. anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore

2. elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits by non- manual Employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above
3. elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge) to the United States of America or Canada)

Employers Liability Sub-Section

Cover

We will indemnify You against all sums that You become legally liable to pay as Compensation including Costs and Expenses in respect of Injury sustained by any Employee caused during the Period of Insurance within the Territorial Limits and arising out of employment by You in the course of the Business

Limit of Indemnity

Our liability for Compensation and Costs and Expenses payable under this Sub-Section in respect of any claim or series of claims against You as a result of or arising out of one Event shall not exceed the Limit of Indemnity

Right of Recovery

The indemnity provided under this Sub-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 Island the Channel Islands or the Isle of Man You must repay to Us all sums paid by Us that We would not have been liable to pay but for the provisions of such law

Extensions to this Sub-Section

The following Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Unsatisfied Court Judgments

This Sub-Section extends to include the following

In the event of Injury sustained by any Employee caused during the Period of Insurance within the Territorial Limits and arising out of employment by You in the course of the Business which results in a judgment for Compensation being obtained by the Employee or the personal representatives of the Employee and which remains unsatisfied in whole or part six months after the date of such judgment We will at Your request pay to the Employee or the personal representatives of the Employee the amount of any such Compensation and any costs awarded to the Employee or the personal representatives of the Employee to the extent that they remain unsatisfied provided that

1. the judgment for Compensation is obtained
 - a. in a court of law within Great Britain Northern Island the Channel Islands or the Isle of Man
 - b. against a company partnership or individual other than You conducting a business at or from premises within the territories described in (a) above
2. there is no appeal outstanding
3. if any payment is made under the terms of this Extension the Employee or the personal representatives of the Employee must assign the judgment to Us

Exceptions to this Sub-Section

The following exceptions apply to this Sub-Section and should be read in conjunction with the General Exceptions

Vehicles

We will not provide indemnity in respect of any legal liability for which compulsory motor insurance or security is required in accordance with any road traffic legislation within the European Union

Property Owners Liability Sub-Section

Cover

We will indemnify You against all sums that You become legally liable to pay as Compensation including Costs and Expenses in respect of

1. accidental Injury to any person
2. accidental Damage of or to Property
3. accidental nuisance or trespass obstruction loss of amenities or interference with any right of way light air or water

and occurring during the Period of Insurance within the Territorial Limits in connection with the Business

Limit of Indemnity

Our liability for Compensation and Costs and Expenses payable under this Sub-Section in respect of any claim or series of claims against You as a result of or arising out of one Event shall not exceed the Limit of Indemnity

Extensions to this Sub-Section

The following Sub-Section Extensions shall apply subject to all other terms conditions limits and exceptions of this Policy

Contingent Motor Liability

Notwithstanding Exception (4) of this Sub-Section We will indemnify You in respect of legal liability arising out of the use in the course of the Business of any motor vehicle not belonging to or provided by You anywhere in Great Britain Northern Ireland the Channel Islands or the Isle of Man provided that this indemnity shall not apply

1. in respect of Damage to the vehicle or to any Property conveyed therein
2. whilst the vehicle is being driven by You or any person with Your general consent who to Your knowledge or any one on Your behalf does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence
3. in respect of which You are entitled to indemnity under any other insurance
4. in respect of liability arising from circumstances in which it is compulsory for You to insure or provide security in respect of such vehicles as a requirement of relevant road traffic legislation

Damage to Leased or Rented Premises

Notwithstanding Exception (2) of this Sub-Section We will indemnify You in respect of legal liability for Damage to premises (or fixtures or fittings thereof) hired or rented to You provided that this extension shall not apply to liability in respect of

1. legal liability arising under agreement unless legal liability would have attached to You in the absence of such agreement
2. the first £500 in respect of any claim caused otherwise than by fire or explosion

Data Protection Legislation

We will indemnify You and at Your request any of Your directors or partners or Employees against all sums which You or any of Your directors or partners or Employees become(s) legally liable to pay as Compensation together with Costs and Expenses under Section 13 of the Data Protection Act 1998 or any subsequent overriding legislation incurred in connection with the Business during the Period of Insurance provided that You are

1. a registered user in accordance with the terms of the Act or any subsequent overriding legislation
2. not in Business as a computer bureau

The total amount payable including all Costs and Expenses under this Extension in the aggregate any one Period of Insurance is limited to £250,000

The indemnity provided by this Extension shall not apply to

- a. legal liability caused by any deliberate act or omission by You the result of which could reasonably have been expected by You having regard to the nature and circumstances of such act or omission
- b. legal liability caused by any act of fraud or dishonesty
- c. the Costs and Expenses of rectifying rewriting or erasing data
- d. legal liability arising from the recording processing or provision of data for reward or to determine the financial status of any person
- e. the payment of fines or penalties
- f. claims which arise out of circumstances notified to previous insurers or known to You at inception of this Policy
- g. legal liability where indemnity is provided by any other insurance

Defective Premises Act

We will indemnify You in respect of legal liability in respect of accidental Injury or accidental Damage to Property incurred by virtue of Section 3 of the Defective Premises Act 1972 or of Section 5 of the Defective Premises (Northern Ireland) Order 1975 provided that

- 1. such liability is not otherwise insured
- 2. We will not be liable in respect of
 - a. Damage to that part of such premises on which You or anyone on Your behalf has worked if such Damage directly results from such work
 - b. the cost of remedying any defect or alleged defect in the Premises disposed of by You

Employees and Visitors Personal Belongings

Notwithstanding Exception (2) of this Sub-Section We will indemnify You in respect of legal liability for accidental Damage to the vehicles and personal belongings of Your directors partners Employees and visitors which are in Your custody or control

We will not provide indemnity where this Property is

- 1. loaned leased hired or rented to You
- 2. stored for a fee or other consideration
- 3. in Your custody or control for the purposes of being worked upon

Indemnity to Managing Agents

Cover under this Sub-Section is extended to include Your managing agent in respect of any Premises owned but not occupied by You

We will not pursue subrogation rights against Your managing agents

Overseas Personal Liability

We will indemnify You and if You so request any of Your directors partners or Employees or spouse or civil partner of such person against legal liability incurred in a personal capacity whilst temporarily outside Great Britain Northern Ireland the Channel Islands or the Isle of Man but excluding the United States of America or Canada in connection with the Business

The indemnity will not apply to legal liability

- 1. arising out of the ownership or occupation of land or buildings
- 2. in respect of which any person referred to above is entitled to indemnity under any other insurance

Exceptions to this Sub-Section

The following exceptions apply to this Sub-Section and should be read in conjunction with the General Exceptions

We will not indemnify You against legal liability in respect of

- 1. Injury to any Employee
- 2. Damage to Property belonging to You held in trust by You or in Your custody or control or which is leased let rented hired or lent to You

3. Damage to any Property
 - a. comprising or to be incorporated in the contract works in respect of any contract undertaken by You
 - b. which requires to be insured under the terms of Clause 21.2.1 of Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions
 4. the costs of remedying any defect or alleged defect in land or Premises sold or disposed of by You or for any reduction in value thereof
 5. Damage to any Product Supplied or for the costs of recall removal repair alteration replacement or reinstatement of such Product Supplied caused by any defect therein or the unsuitability thereof for its intended purpose
 6. the ownership possession or use by You or on Your behalf of any mechanically propelled motor vehicles or mobile plant
 - a. which is licenced for road use
 - b. for which compulsory motor insurance or security is required
 - c. which is more specifically insured
- Provided always that this exception will not apply in respect of
- i. liability arising during the act of loading or unloading any mechanically propelled motor vehicle or mobile plant or the bringing to or the taking away of a load from such vehicle
 - ii. the authorised movement on Your Premises of any mechanically propelled motor vehicle or mobile plant unless more specifically insured or unless compulsory motor insurance or security is required
7. the ownership possession or use by You or on Your behalf of any craft designed to travel through air or space hovercraft or waterborne vessels other than hand propelled watercraft
 8. any advice instruction consultancy inspection certification testing treatment design formula or specification performed or provided by You or on Your behalf for a fee under a separate contract or in circumstances where a fee would normally be charged
 9. professional services rendered
 10. the Excess shown in the Schedule in respect of each and every claim for Damage to Property
 11. any liquidated damages fine or penalty
 12. punitive exemplary aggravated or restitutionary damages or any additional damages resulting from the multiplication of compensatory damages
 13. any Product Supplied which is in Your custody or control
 14. any Product Supplied which to Your knowledge is for use in or on any aircraft missile or for aviation or aerospace purposes or for the safety or navigation of marine craft of any sort

Exceptions applicable to Legal Liabilities Section

The following exceptions apply to this Section and should be read in conjunction with the General Exceptions

Asbestos

We will not provide indemnity in respect of

1. exposure to
2. inhalation of
3. fears of the consequences of exposure to or inhalation of
4. the costs incurred by anyone in repairing removing replacing recalling rectifying reinstating or managing (including those of any persons under any statutory duty to manage) any Property arising out of the presence of

Asbestos Asbestos Dust or Asbestos Containing Materials

Except in respect of the Employers Liability Sub-Section to the extent that it is necessary to comply with the minimum requirements of the law within Great Britain Northern Ireland the Isle of Man or the Channel Islands relating to compulsory insurance of liability to Employees

Pollution or Contamination (applicable to Property Owners Liability Sub-Section)

We will not indemnify You in respect of Pollution or Contamination

1. occurring in the United States of America or Canada or dependency or trust territory
2. occurring elsewhere unless caused by a sudden identifiable unintentional and unexpected incident which takes place in its entirety at specific moment in time and place during the Period of Insurance

All Pollution or Contamination which arises out of one event shall be deemed to have occurred at the time such event takes place

Our liability for all Compensation together with Costs and Expenses payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance will not exceed in the aggregate the Limit of Indemnity shown in the Schedule in respect of any Sub-Section of this Section

For the purpose of this exclusion and limitation 'Pollution or Contamination' shall be deemed to mean

- a. all pollution or contamination of buildings or other structures or of water or land or the atmosphere
- and
- b. all loss or Damage to Property or Injury directly or indirectly caused by such pollution or contamination

Liability under Contract or Agreement

We shall not indemnify You against liability which is assumed by You by agreement unless such liability would have attached in the absence of such agreement

Vehicles

We will not provide indemnity in respect of any legal liability for which compulsory motor insurance or security is required in accordance with any road traffic legislation within the European Union

Landlords' Legal Expenses and Rent Indemnity Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. They should also be read in conjunction with the General Definitions at the start of the Policy

Appointed Advisor

The solicitor or other advisor appointed by Us to act on Your behalf

Legal Costs and Expenses

1. Reasonable legal costs fees and disbursements reasonably and proportionately incurred by the Appointed Advisor on the standard basis and agreed in advance by Us The term "standard basis" can be found within the Courts' Civil Procedure Rules Part 44
2. Other side's costs incurred in civil claims where You have been ordered to pay them or pays them with Our agreement except if You are prosecuted
3. Rent indemnity payments as described under Insured Event B – Rent Indemnity

Limit of Indemnity

As specified in the Policy Schedule

Reasonable Prospects of Success

1. Other than as set out in 2. and 3. below a greater than 50% chance of successfully pursuing or defending Your claim against another person If You are seeking damages or compensation there must also be a greater than 50% chance of enforcing any Judgment that might be obtained
2. In criminal prosecution claims where You
 - a. plead guilty where there is a greater than 50% chance of successfully mitigating Your sentence or fine or
 - b. plead not guilty where there is a greater than 50% chance of that plea being accepted by the court
3. In all claims involving an appeal where You have a greater than 50% chance of being successful

Residential Property

The Residential Property shown in Your Schedule and which is located in England, Wales or Scotland

Small Claims Court

A court in England & Wales that hears a claim falling under the Small Claims Track in the County Court as defined by Section 26.6 (1) of the Civil Procedure Rules 1999 a court in Scotland where that uses the small claims procedure as set out by the Act of Sederunt (Small Claims) Rules 2002

Tenancy Agreement

An agreement to let Your Residential Property

1. under an assured shorthold tenancy or
2. under a shorthold tenancy or
3. under an assured tenancy

as defined by the Housing Act 1988 as amended by the Housing Act 1996 and the Assured Tenancies (Amendment) (England) Order 2010 or the Housing (Scotland) Act or

4. to a limited company or business partnership for residential purposes by its Employees
5. where You live at Your Residential Property and have one or two written licence agreements(s) which contain(s) a termination clause

We/Us/Our

shall extend to include ARAG plc in so far as ARAG acts on Our behalf under a binding authority agreement between the parties

Cover

Following an Insured Event We will pay Your Legal Costs & Expenses up to the Limit of Indemnity for all claims related by time or originating cause including the cost of appeals provided that

1. You keep to the terms of this Section of the Policy and cooperate fully with Us
2. Your claim
 - a. always has Reasonable Prospects of Success
 - b. is reported to Us during the Period of Insurance as soon as possible after first becoming aware of circumstances which could give rise to a claim under this Section of the Policy and in relation to rent arrears within 60 days of the rent first becoming due
3. unless there is a conflict of interest, You agree to use the Appointed Advisor chosen by Us in any claim
 - a. falling under the jurisdiction of the Small claims court, and/or
 - b. prior to the issue of proceedings
4. the dispute can be heard by a court

A claim is considered to be reported to Us when We have received Your fully completed claims form and all supporting documentation

Insured Events Covered

A – LEGAL EXPENSES

1. Repossession

Cover to pursue Your legal rights to repossess Your Residential Property that You have let under a Tenancy Agreement provided You have

- a. demanded rent in writing from Your tenant as soon as it is overdue and can provide evidence of this
- b. given the tenant the correct notices for the repossession of Your Residential Property
- c. a right of repossession under
 - i. Schedule 2 Part 1 (grounds 1 to 8) or
 - ii. Schedule 5 Part 1 (grounds 1 to 8) or
 - iii. Part 1 Section 21 or
 - iv. Part 2 Section 33

Where the Housing Act 1988 as amended by the Housing Act 1996 the Assured Tenancies (Amendment) (England) Order 2010 or the Housing (Scotland) Act applies to Your Tenancy Agreement (Visit Our Landlords' Legal Services website to download notices demanding payment of late rent and Sections 8 and 21 notices with covering letters)

2. Property damage, nuisance and trespass

- a. An event which causes visible Damage to Your Residential Property and/or anything owned by You at Your Residential Property provided that in respect of a claim against Your tenant for Damage You have prepared prior to the granting of the tenancy a detailed inventory of the contents and condition of the Residential Property which the tenant has signed
- b. A public or private nuisance or a trespass relating to Your Residential Property

What is not insured under Insured Event 2

- a. Damage to Your Residential Property that arises from or relates to a contractual agreement other than a Tenancy Agreement
- b. Trespass by Your tenant or ex-tenant

3. Recovery of rent arrears

Pursuit of Your legal right to recover rent due under a Tenancy Agreement for Your Residential Property
(Visit Our Landlords' Legal Services website to download initial letters to tenants regarding rent arrears)

4. Prosecution defence

A prosecution against You that arises from You letting out Your Residential Property

B – RENT INDEMNITY (only operative if shown on the schedule)

Following a claim We have accepted for repossession of Your Residential Property under Insured Event A 1. above, We will pay You any rent owed to You until You gain possession provided that rent first falls into arrears and is reported during the Period of insurance and while the tenant is living at Your Residential Property.

Once you have gained possession of Your Residential Property the most We will pay shall be 75% of the monthly rent that was previously payable for a maximum further period of two months provided that You agree to re-let Your Residential Property where an offer equal to or greater than 85% of the preceding rent is offered

You are responsible for the first unpaid month's rent (which You have collected as a deposit) and after that the maximum rent We will pay is

- a. 5 months for a 6 month policy or
- b. 11 months for a 12 month policy

Conditions relating to B – RENT INDEMNITY

You must:

1. have signed a Tenancy Agreement with each tenant before You allow occupation of the Residential Property
2. obtain, prior to granting the tenancy a satisfactory reference for the tenant from
 - a. a previous managing agent or
 - b. previous landlord and
 - c. an employer or (other financial source) and
 - d. a credit history check (including County Court Judgements the Enforcement of Judgements Office and bankruptcy) where a guarantor is required only items c and d will apply to the guarantor
3. not grant the tenancy if You are in any doubt of the integrity or the financial standing of the tenant or their guarantor
4. ensure that all conditions on the reference report are met and be able to demonstrate this
5. not enter into a Tenancy Agreement where a person has been requested to stand surety for the tenant unless that person has entered into a legally enforceable agreement in Your favour
6. not allow a tenant to occupy the Residential Property until the first month's rent in advance and one month's rent as a deposit has been paid in cash or payment has cleared in Your bank account
7. comply with laws regarding tenant deposits before allowing a tenant to occupy the Residential Property
8. keep up-to-date rental records
9. ensure that where a tenant makes a payment of arrears, such payment is received on the express understanding that it is being taken on account of the longest outstanding sum of arrears that are due and is received without any prejudice to any termination notice and/or proceedings
10. agree to Us setting off any retained deposit against the tenant's outstanding rent

Exceptions under this Section

You are not insured for any claim arising from or relating to

1. Legal Costs & Expenses incurred without Our consent
2. any actual or alleged act omission or dispute occurring prior to or existing at the inception of this Section of the Policy and which You believed or ought reasonably to have believed could give rise to a claim
3. any claim occurring during the first 90 days of the first Period of insurance where the Tenancy Agreement started before the start of this Section of the Policy (except where You have had equivalent cover in force immediately before the start of this Section of the Policy)

4. an allegation or prosecution against You involving
 - a. assault violence indecent or obscene materials dishonesty malicious falsehood
 - b. the manufacture dealing in or use of alcohol illegal drugs illegal immigration
 - c. offences under Part 7 of the Proceeds of Crime Act 2002 (money laundering offences)
5. registering assessing or reviewing rent rent control leasehold valuation or the jurisdiction of the First-tier Tribunal (Property Chamber)
6. a Residential Property which is or should have been registered as a House of Multiple Occupation
7. a judicial review
8. a dispute with Us or the party who arranged this cover not dealt with under Arbitration a managing agent or the party who sold You this Section of the Policy

Conditions Which Apply to This Section

Failure to keep to any of these conditions without good reason will lead Us to cancel Your Policy refuse a claim or withdraw from an ongoing claim We also reserve the right to recover Legal Costs & Expenses from You should this occur

Your responsibilities

You must

- a. tell Us immediately of anything that may make it more costly or difficult for the Appointed Advisor to resolve the claim in Your favour
- b. cooperate fully with Us give the Appointed Advisor any instructions We require and keep them updated with progress of the claim and not hinder them
- c. take reasonable steps to recover Legal Costs & Expenses and where recovered pay them to Us
- d. keep Legal Costs & Expenses as low as possible
- e. allow Us at any time to take over and conduct in Your name any claim

Freedom to choose an Appointed Advisor

- a. In certain circumstances as set out in b. below You may choose an Appointed Advisor In all other cases no such right exists and We shall choose the Appointed Advisor
- b. If
 - i. We agree to start proceedings or proceedings are issued against You or
 - ii. there is a conflict of interest

You may choose a qualified Appointed Advisor except where Your claim is to be dealt with by the Small Claims Court where unless there is a conflict of interest We will always choose the Appointed Advisor

- c. where You wish to exercise the right to choose You must write to Us with Your preferred representative's contact details

Our Consent

You must agree to Us having sight of the Appointed Advisor's file relating to Your claim You are considered to have provided consent to Us or Our appointed agent to have sight of the file for auditing and quality and cost control purposes

Settlement

1. We can settle the claim by paying the reasonable value of Your claim
2. You must not negotiate settle the claim or agree to pay any Legal Costs & Expenses incurred without Our written agreement
3. If You refuse to settle the claim following advice to do so from the Appointed Advisor We reserve the right to refuse to pay any further Legal Costs & Expenses

Barrister's Opinion

We may require You to obtain and pay for an opinion from a barrister if a dispute arises regarding the merits or value of the claim If the opinion supports You then We will reimburse the reasonable costs of that opinion If that opinion conflicts with advice obtained by Us then We will pay for a final opinion which shall be binding on You and Us this does not affect Your right

under Arbitration below

Arbitration

If any dispute between You and Us arises from this Section of the Policy You can make a complaint to Us as described in the complaints section of this Policy and We will try and resolve the matter if We are unable to satisfy Your concerns and the matter can be dealt with by the Financial Ombudsman Service You can ask them to arbitrate over the complaint

If the dispute cannot be dealt with by the Financial Ombudsman Service it can be referred for independent arbitration to a qualified person agreed upon by both parties

The loser of the dispute shall be liable to pay the costs incurred

If We fail to agree on a suitable person to arbitrate the matter We will ask the President of the relevant law society to nominate

The arbitration shall be subject to the Arbitration Acts and the arbitrator's decision shall be binding on the parties

Acts of Parliament Statutory Instruments Civil Procedure Rules & Jurisdiction

All legal instruments and rules referred to within this Section of the Policy shall include equivalent legislation in Scotland and any subsequent amendment or replacement legislation

This Policy will be governed by the law of England and Wales

Extended Loss of Rental Income Section

Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear in the Section they should also be read in conjunction with the General Definitions at the start of the Policy

Damage

Loss of or Damage to the Property used by You at the Premises for the purpose of the Business

Indemnity Period

The period beginning with the occurrence of the Damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the Business shall be affected in consequence thereof

Maximum Indemnity Period

The period stated in the Schedule unless amended in any Additional Contingency

Rent Receivable

The Money paid or payable to You by tenants for rental of the Premises and for the services provided in connection with the Business at the Premises

Estimated Rent Receivable

The amount declared by You to Us as representing not less than the Rent Receivable which it is anticipated will be earned by the Business during the financial year most nearly concurrent with the Period of Insurance (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months)

Annual Rent Receivable

The Rent Receivable during the twelve months immediately before the date of the Damage

Standard Rent Receivable

The Rent Receivable during that period in the twelve months immediately before the date of the Damage which corresponds with the Indemnity Period

to which such adjustments shall be made as may be necessary to provide for the trend of the Business and for 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 so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the Damage would have been obtained during the relative period after the Damage

Cover

In respect of each item in the Schedule We will indemnify You in respect of loss resulting from interruption of or interference with the Business carried on by You at the Premises in consequence of Damage occurring during the Period of Insurance caused by the operation of a Contingency under the Property Damage Section of the Policy unless otherwise stated in the Schedule

Provided that

1. payment shall have been made or liability admitted for the Damage under an insurance covering Your interest in the Property
or
2. payment would have been made or liability admitted for the Damage but for the operation of a provision in such insurance excluding liability for losses below a specified amount

Limit of Liability

Our liability under this Section shall not exceed

1. 200% of the Estimated Rent Receivable shown in the Schedule
and
2. 100% of the Sum Insured shown in the Schedule for each other item or Extension stated in the Schedule
Unless otherwise agreed by Us

Basis of Settlement

The following items of settlement apply only if the paragraph title appears in the Schedule

Rent Receivable or Estimated Rent Receivable

The insurance under this item is limited to (1) loss of Rent Receivable and (2) increase in cost of working and the amount payable as indemnity thereunder shall be

1. in respect of the loss of Rent Receivable
the amount by which the Rent Receivable during the Indemnity Period shall fall short of the Standard Rent Receivable in consequence of the Damage
2. in respect of increase of cost of working
the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the loss of Rent Receivable which but for the expenditure would have taken place during the Indemnity Period in consequence of the Damage but not exceeding the amount of the reduction in Rent Receivable thereby avoided

less any sum saved during the Indemnity Period in respect of such of the expenses and charges payable out of Rent Receivable as may cease or be reduced in consequence of the Damage

If the Sum Insured by the item on Rent Receivable be less than the Annual Rent Receivable (or at a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced

Prevention of Access

We will indemnify You in respect of Damage to Property in the vicinity of the Premises as a result of Damage caused by any of the Contingencies insured under the Property Damage Section which prevents or hinders use of or access to the Premises whether the Premises have been Damaged or not

The maximum We will pay is the Sum Insured as stated in the Schedule

Section Extensions

Auditors and Professional Accountants and Legal Fees

Included within the Rent Receivable or Estimated Rent Receivable item is an allowance for auditors professional accountants and solicitors reasonable charges for

1. producing information We required for investigating any claim and
2. confirming the information is in accordance with Your Business books
3. determining Your contractual rights under any rent cessor clause or insurance break clause contained in the lease

The maximum We will pay for any claim including auditors and professional accountants and solicitors charges is the Sum Insured

Buildings Awaiting Sale

If at the time of Damage You have contracted to sell Your interest in the Buildings and the sale is cancelled or delayed solely due to the Damage We will pay at Your option either

1. The loss of Rent Receivable from the date of Damage until the Buildings would have been sold or the expiry of the Indemnity Period if earlier or
2. The loss in respect of interest from the date the Buildings would have been sold if the Damage had not occurred to the actual date of sale or the expiry of the Indemnity Period if earlier The loss in respect of interest being
 - a. The actual interest incurred on capital borrowed (solely to offset in whole or in part the loss of use of the sale proceeds) for the purpose of financing the Business
 - b. The investment interest lost to You on any balance of the sale proceeds (after deduction of any capital borrowed as provided for under paragraph a) above)

Less any amount of Rent Receivable

We will also pay with Our written consent Additional expenditure being the expenditure necessarily and reasonably incurred during the Indemnity Period following Damage solely to avoid or minimise the loss payable under a) and b) above

Capital Additions Rent Receivable

We will pay for loss of Rent Receivable for any newly acquired or newly erected Buildings or alterations additions or extensions to Buildings covered under the Property Damage Section that is not otherwise insured

Provided that

- a. the most We will pay at one situation is 10% of the Sum Insured under this Section up to a maximum of £100,000 during any one Period of Insurance
- b. You must tell Us as soon as possible of any extension of cover as detailed above and take out insurance cover from the date Our liability commenced

Contracting Purchaser's Interest

Between You contracting to sell Your interest in any of the Premises and the completion of the purchase by a third party if Damage occurs which is not otherwise insured by the third party on completion the third party will be entitled to benefit under this Section without prejudice to the rights and liabilities of You or Us

Cost of reletting

We will pay costs that You necessarily and reasonably incur in reletting the Premises (including legal fees) solely in consequence of Damage The maximum We will pay is the Sum Insured in respect of the Buildings affected by the Damage

Inadvertent Failure to Insure

Buildings owned by You in Great Britain Northern Ireland the Channel Islands or the Isle of Man for which You have an obligation to insure (whether owned or leased to You) but which have inadvertently been left uninsured

The maximum We will pay at any one Premises is £100,000 in respect of loss of Rent Receivable

You must advise Us in writing immediately You become aware of a Premises inadvertently left uninsured and pay the appropriate premium due from the date the insurance becomes Your responsibility

You must carry out at not less than twelve months intervals a check of all properties owned or leased by You and for which You are responsible to ensure that effective insurance is in force on each of them

We will not indemnify You in respect of

1. any building more specifically insured
2. any appreciation in value

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

1. any Company standing in the relationship of Parent to Subsidiary (Subsidiary to Parent) to You as defined in the Companies Acts or Companies (NI) Order as appropriate current at the time of Damage
2. any Company which is a Subsidiary of a Parent Company of which You are a subsidiary in each case within the meaning of the Companies Acts or Companies (NI) Order as appropriate current at the time of Damage
3. any tenant or lessee in respect of loss of Rent Receivable unless the loss of Rent Receivable is caused by a criminal or malicious act of the tenant or lessee

Conditions

Automatic Reinstatement of Loss

Unless there is written notice by Us to the contrary in the event of Damage under this Section We shall automatically reinstate the Sum Insured provided that You undertake to pay the appropriate additional premium

Cessation of Trading

This Section shall be avoided if the Business is wound up or carried on by a liquidator or receiver or permanently discontinued at any time after the commencement of the Period of Insurance unless We give Our written consent

Payments on Account

Claims payments on account may be made to You during the Indemnity Period if required

Renewal

You will supply prior to each renewal the Estimated Rent Receivable for the financial year most closely corresponding to the following Period of Insurance

Statutory Inspection of Plant

Any item of plant or machinery belonging to You or under Your control which requires to be examined to comply with any Statutory Regulations must be inspected in accordance with such Regulations Failure to comply with this will invalidate cover in respect of an explosion originating within and causing Damage to the item of Plant

Value Added Tax

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

Additional Contingencies

Public Utilities – Water Gas or Electricity

We will indemnify You in respect of interruption or interference with the Business as a result of accidental failure of Your public supply of electricity gas or water at the terminal ends of Your suppliers service feeders to the Premises

We will not indemnify You in respect of

1. accidental failure which lasts less than 4 hours
2. a deliberate act of the supply undertaking unless for the sole purpose of safeguarding life or protecting any part of the supply undertaking system
3. accidental failure caused by the exercise of any supply authority's power to withdraw or restrict supply or services
4. any industrial action
5. drought or other weather conditions unless equipment has been Damaged
6. other than in Great Britain Northern Ireland the Channel Islands or the Isle of Man

The maximum We will pay under this Additional Contingency is £50,000 in respect of any one loss unless otherwise stated in the Schedule

Telecommunications

We will indemnify You in respect of interruption or interference with the Business as a result of accidental failure of the public supply of telecommunication services at the incoming line terminals or receivers at the Premises

We will not indemnify You in respect of accidental failure

1. lasting less than 24 consecutive hours
2. caused by any industrial action or other deliberate act of the supply undertaking unless for the sole purpose of safeguarding life or protecting any part of the supply undertaking system
3. caused by the exercise of any supply authority's power to withdraw or restrict supply or services

4. caused by atmospheric or other weather conditions unless equipment has been Damaged caused by those conditions
5. other than in Great Britain Northern Ireland the Channel Islands or the Isle of Man
6. caused by failure of any satellite

The maximum We will pay under this Additional Contingency is £50,000 in respect of any one loss unless otherwise stated in the Schedule

Public Emergency

We will indemnify You in respect of loss resulting from interruption or interference with the Business as a result of the actions or advice of a government or local authority due to an emergency likely to endanger life or property in the vicinity of the Premises which prevents or hinders the use of or access to the Premises excluding

1. any incident lasting less than 12 hours
2. any period other than the actual period when access to the Premises was prevented
3. a Notifiable Human Infectious or Contagious Disease as defined in the current legislation occurring at the Premises

The maximum We will pay under this extension is £100,000 in respect of the total of all losses occurring during the Period of Insurance unless otherwise stated in the Schedule

The provisions of any Automatic Reinstatement Condition do not apply in respect of this Additional Contingency

Legionella

We will indemnify You in respect of loss resulting from interruption or interference with the Business as a result of any outbreak of legionellosis at the Premises causing restrictions on the use of the Premises on the order or advice of the competent authority

Maximum Indemnity Period – three months

The maximum We will pay under this extension is £25,000 (or the limit as detailed in the Schedule) in respect of the total of all losses occurring during the Period of Insurance

Condition applicable to Additional Contingency Legionella

If in relation to any claim arising directly or indirectly from an occurrence of Legionellosis or Legionnaires Disease You have failed to fulfil the following condition You will lose Your right to indemnity or payment for that claim

At the Premises You must ensure compliance at all times with the Health and Safety Commissions Approved Code of Practice “The Prevention and Control of Legionellosis (including Legionnaires Disease)” Ref ISBN-0-7176-1772-6 or any supplementary replacement or amending Code of Practice

Terrorism Section

Section Definitions

The following Definitions apply to this Section and shall keep the same meaning wherever they appear within the Section and they should also be read in conjunction with the General Definitions at the start of the Policy

Act of Sabotage

means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes

Act of Terrorism

means an act or series of acts including the use of force or violence of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) committed for political religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes

Occurrence

shall mean any one loss or series of losses arising out of and directly occasioned by any one act or series of Acts of Terrorism or Acts of Sabotage for the same purpose or cause sustained by You at the Premises during any period of 72 consecutive hours arising out of the same purpose or cause

However no such period of 72 consecutive hours may extend beyond the expiration of this Policy unless You shall first sustain direct physical damage by an Act of Terrorism or an Act of Sabotage prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Policy

Private Individual

Any person other than

1. a business partnership
2. a trustee or body of trustees or trust beneficiary where insurance is arranged under the terms of a trust
3. an executor of a will or the beneficiary of such will
4. a person who insures Residential Property for the purpose of their business as a sole trader
5. a person who insures Residential Property of which in excess of 20 per cent of the property is commercially occupied

Note

- a. where the Residential Property is occupied in part by a sole trader business partner trustee or executor of a will or beneficiary of such will or trust as as their own private residence each will be deemed to be a Private Individual in respect of that same property unless in excess of 20 per cent of the Residential Property is commercially occupied
- b. where two or more persons have arranged insurance on Residential Property in their several names and/or the name of the policyholder includes the name of a bank or a building society or other financial institution for the purpose of noting their interest in the property insured they will be deemed to be a Private Individual in respect of that property

Property Insured

All property as detailed in the Schedule

Residential Property

1. Private dwelling houses flats
2. Household contents and personal effects

Territorial Limits

England Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987

This shall include the Channel Tunnel up to the frontier with the Republic of France as set out by the treaty of Canterbury

This excludes Northern Ireland the Isle of Man and the Channel Islands

Cover

We will indemnify You in respect of any one Occurrence of loss or Damage to Property Insured caused by an Act of Terrorism or Act of Sabotage during the Period of Insurance within the Territorial Limits

The maximum We will pay under this Section in any one Period of Insurance will not exceed the Limit of Liability or Sum Insured or a limited specified in any extension under the Property Damage or Extended Loss of Rental Income sections

Provided always that insurance by this Section

- a. Is not subject to the General Exceptions
- b. Is subject otherwise to all General Terms and Conditions except where expressly varied within this Section.

Exceptions

The following exceptions apply to this Section

1. We will not indemnify You in respect of loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon
2. We will not indemnify You in respect of loss or damage caused by or happening through riot civil commotion war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power
3. We will not indemnify You in respect of damage or any other loss or expense resulting or arising from damage to any property or any consequential loss directly or indirectly caused by or contributed to by or in connection with or arising from biological or chemical pollution or contamination
4. We will not indemnify You in respect of loss or damage arising directly or indirectly from nuclear detonation nuclear reaction nuclear radiation or radioactive contamination however such nuclear detonation nuclear reaction nuclear radiation or radioactive contamination may have been caused
5. We will not indemnify You in respect of loss or destruction of or damage to Residential Property insured in the name of a Private Individual

Engineering Inspection Section

Inspection Service Contract

1. Definitions

The following words have been given the specific meaning set forth below and have the same meaning wherever they appear in the Contract whether singular or plural

1.1 Normal Working Hours

8:00 am to 6:00 pm Monday to Friday excluding public bank and local holidays

1.2 Competent Person

An Engineer Surveyor employed and authorised by Us to perform Inspection Service

1.3 Plant

The machinery appliances and equipment as detailed to Us

1.4 Inspection Service

Thorough Examination of Plant in accordance with the requirements of such statutory regulations as apply to the Plant or Inspection of Plant in compliance with good established engineering practice Unless otherwise agreed in writing this term shall not include approval or verification of the fitness for purpose of any design or design features of Plant performing or witnessing tests of a non-routine nature including but not limited to ultrasonic radiographic hydrostatic or other non-destructive examination or in the case of lifting and handling Plant any proof load stability anchorage or similar test

We shall

- a. Periodically perform Thorough Examination/Inspection of Plant within Normal Working Hours
- b. Provide a written report of the Thorough Examination/Inspection within a reasonable time

2 Provision of Inspection Service

2.1 We shall comply with Your safe systems of work provided such systems are notified to Us in advance of any visit

2.2 We may

2.2.1 refuse to carry out any Inspection Service if at Our sole discretion to do so would pose a health safety or welfare risk

2.2.2 appoint sub-contractors to carry out all or any part of the Inspection Service

2.2.3 make a charge in addition to the fee shown in the Schedule if

2.1.3.1 You request and We agree to perform Inspection Service outside Normal Working Hours

2.1.3.2 You require additional copies of reports

2.1.3.3 You fail to prepare or make the Plant available at the date and time agreed

2.1.3.4 You require additional services or

2.1.3.5 You require the Competent Person to undertake training specific to Your own health safety and welfare procedures

3 Client Responsibilities

3.1 You shall

3.1.1 be responsible for the care custody and control of the Plant at all times

3.1.2 allow Us access to Your site or site of operation and Plant at such reasonable times as shall be agreed

3.1.3 provide Us with

3.1.3.1 A safe working environment on the site on which the Plant is located

3.1.3.2 A safe physical means by which to gain access to perform the Inspection Service

3.1.4 have the Plant properly prepared dismantled and reassembled as necessary in order to enable Us to carry out the appropriate Inspection Service

3.1.5 Cooperate with and upon request provide Us with information and data relating to the Plant as required in order to perform the Inspection Service

4 Fees

4.1 We shall charge fees for the provision of the Inspection Service and such fees shall be subject to Value Added Tax at the appropriate rate

- 4.2 You shall pay the fee shown in the Schedule at the beginning of the Contract and at subsequent renewals of the Contract
- 4.3 If You add or delete Premises during the Contract term the fee will be adjusted

5 Term and Termination

- 5.1 The term of this Contract is as shown in the Schedule
- 5.2 Either party may terminate this Contract by giving 30 days written notice to the other party if the other commits any breach of the Contract

6 Confidentiality

- 6.1 Unless otherwise agreed all reports and similar material prepared by Us in connection with Inspection Service shall be released only to You or Your designated representative
- 6.2 We may use data gathered in connection with Inspection Service for statistical purposes

7 Limitation of Liability and Indemnification

- 7.1 Neither We nor any of Our Employees shall be liable directly or indirectly for any Damage or Injury to Property or persons resulting from any accident or defect in any Plant nor shall We be liable directly or indirectly for loss Damage or Injury of any kind arising from or connected in any way with any Inspection Service or documentation of any Inspection Service or from the omission of any Inspection Service or documentation of any Inspection Service whether or not such Inspection Service documentation or omission was at Your request
- 7.2 Neither We nor any of Our Employees makes any warranty express or implied concerning the activities described in this Contract
- 7.3 Notwithstanding anything else in this Contract to the contrary to the fullest extent permitted by law
 - 7.3.1 We shall not be liable to You for any special incidental indirect consequential or exemplary damages including but not limited to loss of profits or revenue loss of use loss of opportunity loss of goodwill cost of substitute facilities goods or services cost of capital governmental and regulatory sanctions and claims of third parties for such damages
 - 7.3.2 The total cumulative liability of Us to You whether in tort or in contract for all claims losses damages and expenses resulting in any way from this Contract shall not be greater than the total amount received by Us from You as compensation during the Contract term specified in the Schedule
 - 7.3.3 Except in the case of death or personal Injury caused by Our negligence or in other circumstances where liability may not be so limited under applicable law Our liability under or in connection with this Contract whether arising in contract tort negligence breach of statutory duty or otherwise shall not exceed the sum of £5,000,000 (five million pounds)
- 7.4 Upon completion of the Inspection Service or termination of this Contract the provisions relating to indemnity waivers limitations of remedies and limitations of liability including but not limited to those contained in this section shall remain in full force and effect

8 Force Majeure

- 8.1 We shall not be liable for any delay or the consequences of any delay if such delay is due to any cause beyond Our reasonable control and shall be entitled to a reasonable extension of time for performance of the Contract

9 General

All matters relating to the validity performance or interpretation of this Contract shall be governed by the laws of England and Wales We and You hereby submit to the exclusive jurisdiction of the Courts of England and Wales

- 9.1 No term of this Contract is intended either expressly or by implication or other inference to purport to confer a benefit or right of action upon any third party No such third party (whether or not in existence at the date of this Contract) is named or described herein The Contracts (Rights of Third Parties) Act 1999 is expressly excluded to the fullest extent permitted by law
- 9.2 The provision of Inspection Service under this Contract does not relieve the Client of any statutory obligation to have the Plant inspected
- 9.3 Inspection Service will only be subcontracted to suitably qualified subcontractors with the agreement of both Parties and We shall retain responsibility for the execution of such work



Arch UK Regional Division

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