

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section.

**Special definitions
for this section****Contents**

The contents of **your business premises** used in connection with the **business** which belong to **you** or for which **you** are legally responsible, including:

- a. **computers**;
- b. **stock**;
- c. documents, briefs, manuscripts, plans and business books;
- d. works of art or precious metals;
- e. fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings;
- f. heating oil for the **business premises** contained in fixed tanks in the open at the premises;
- g. tenant's improvements, decorations, fixtures and fittings including, if attached to the building, external signs, aerials and satellite dishes;
- h. pipes, ducting, cables, wires and associated control equipment at the premises and extending to the public mains.

Money and **personal effects** are not included within this definition.

Money

Cash, bank and currency notes, cheques, travelers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travelers tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to **you**.

Stock

Goods held in trust, stock, samples and merchandise goods.

What is covered

We will insure **you** against **damage** occurring during the **period of insurance** to:

- a. **contents** contained in the **business premises**;
- b. **contents** used and kept at the home of any partner, director or employee of **yours** for the purposes of the **business**;
- c. **contents** temporarily elsewhere, including while in transit, within the **geographical limits**.

Additional cover

The following are also provided up to the amount shown in the schedule:

Costs following glass breakage

1. The necessary and reasonable costs **you** incur following breakage or scratching during the **period of insurance** of glass, which belongs to **you** or for which **you** are responsible, for:
 - a. temporary boarding up;
 - b. repair of window frames or removal or replacement of fixtures and fittings in the course of replacing the glass;
 - c. replacement lettering or other ornamental work and alarm foil on glass.

Additions to contents

2. **Damage** occurring during the **period of insurance** to any additional **contents**, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

Money

3. **Damage** occurring during the **period of insurance** to **money** held in connection with the **business**:
 - a. in the **business premises** while open for business;
 - b. in the **business premises** in a locked safe;

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	<ul style="list-style-type: none"> b. in transit within the geographical limits or whilst at the home of any partner, director or employee of yours; d. at all other times.
Reconstitution of data	4. The reasonable cost of reconstituting the business records, documents and electronic data you need to continue your business , if your business records, documents and electronic data have been lost, destroyed or distorted as a direct result of damage covered under this section.
Lock replacement	5. The costs you incur to replace locks and keys necessary to maintain the security of the business premises or your safes following theft of keys involving force and violence occurring during the period of insurance .
Rent payable	6. The amount of any rent for the business premises that you must legally pay whilst the business premises or any part of it is unusable as a result of damage insured by this section.
Building damage by theft	7. The cost of repairing damage occurring during the period of insurance to the business premises buildings caused by theft or attempted theft and for which you are legally liable.
Personal assault following robbery or attempted robbery	8. Compensation as shown in the schedule if any partner, director or employee of yours is physically injured in the course of your business in a robbery or attempted robbery occurring during the period of insurance either at the business premises or within the geographical limits and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the period of insurance .

What is not covered

- A. **We** will not make any payment for:
1. damage caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless this is a result of storm or fire;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft from an unattended vehicle unless the item is out of sight in a locked boot;
 - f. frost, other than damage due to water leaking from burst pipes forming part of the permanent internal plumbing provided the business premises is occupied and in use;
 - g. date recognition;
 - h. a virus or hacker.
 - i. the explosion of any boiler (not being a boiler used for domestic purposes) or other equipment which belongs to **you** or is in **your** care custody or control in which internal pressure is due to steam only.
 2. **damage** to property being cleaned, worked on or maintained.
 3. loss or distortion of information resulting from error or malfunction of **computers**.
 4. the value to **you** of any lost or distorted information.
 5. **damage** to any electrical or mechanical plant or equipment (other than **computers**) directly resulting from its own breakdown, explosion or collapse.
 6. breakdown of **computers** unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a breakdown.
 7. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
 8. unexplained loss or disappearance or inventory shortage.

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9. loss due to clerical or accounting errors.
 10. loss by fraud or dishonesty of any partner, director or employee of **yours**, unless the loss is notified to **us** within 10 working days of its discovery by **you**.
 11. financial loss due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.
 12. any indirect losses which result from the incident which caused **you** to claim.
 13. pollution or contamination except **damage** to insured **property** which is not otherwise excluded and which is caused by:
 - a. pollution or contamination which itself results from insured **damage** covered under this section; or
 - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination.
 14. a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
 - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.
- If there is any dispute between **you** and **us** over the application of this exclusion, it will be for **you** to show that the exclusion does not apply.
14. **war, confiscation and nuclear risks**.
 15. the amount of the **excess**.

How much we will pay

Repair and replacement	We will pay up to the amount insured shown in the schedule unless limited below.
Debris removal	At our option we will repair, replace or pay for any lost or damaged items on the following basis: <ol style="list-style-type: none"> 1. for contents other than stock, the cost of repair or replacement as new; 2. for stock, other than second hand stock or goods held in trust, the cost of repair or replacement at the cost price to you; 3. for second hand stock or goods held in trust, the cost of repair or replacement at the trade market value; 4. for goods held in trust, the lesser of: <ol style="list-style-type: none"> i. your liability in respect of the goods held in trust; ii. the cost of repair or replacement at the trade market value of such goods.
Under insurance	If, at the time of damage , the amount insured is less than 85% of the total value of the contents , the amount we pay will be reduced in the same proportion as the under insurance.
Pair and sets	If any item of contents that has an increased value because it forms part of a set suffers damage , any payment we make will take account of the increased value.
Index linking	The amount insured for contents will be adjusted monthly in line with any increase in nationally published indices. We will not reduce the amount insured without your consent.
Personal assault following robbery or attempted robbery	We will not pay compensation under more than one heading in the schedule for the same injury.
Other interests	Any payment we make will take into account the interest of any party having an insurable interest in the contents insured, provided you have advised us of the nature and extent of the interest together with the name and address of that interested party.

Special limits

Fraud and dishonest	The most we will pay for all losses occurring during the period of insurance arising from the fraud or dishonesty of any partner, director or employee of yours is the amount shown in the schedule.
Computer breakdown	The most we will pay for any loss arising from breakdown of computers during the period of insurance is the amount shown in the schedule. This limit is an aggregate limit applying across the Contents and Business interruption sections of this policy .

Your obligations

If any damage occurs	<p>We will not make any payment under this section unless you notify us promptly of any damage which might be covered.</p> <p>You must report to the authorities, as soon as reasonably possible, any damage arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.</p> <p>You must arrange for urgent repairs to be done immediately. Before any other repair work begins we have the right to inspect the damaged property. We will tell you if we want to do this.</p>
Backing up electronic data	<p>We will not make any payment for reconstitution of electronic data unless you take all reasonable steps to make back-up copies of all such data at least once a week and keep the copies away from the business premises.</p>
Protections	<p>We will not make any payment under this section unless you ensure that all fire alarms, security systems and physical protections notified to us are in full operation whenever the business premises is left unattended. You must also advise us as soon as reasonably possible if for any reason a system is not working properly. We may then vary the terms and conditions of this policy. All systems must be regularly serviced under contract by a reputable company at least annually.</p>
Unoccupancy	<p>You must tell us immediately if the business premises will be left unoccupied or will not be used for more than 30 consecutive days. If you do not, we will not make any payment for damage occurring while the buildings are unoccupied. We may change the terms and conditions of this policy or impose additional requirements that you must carry out. If we impose additional requirements we will tell you the timeframes within which you must carry them out.</p>
Building works	<p>If you intend to undertake any work to extend, renovate, build or demolish any part of the buildings and the estimated cost is more than £75,000 or €100,000, you must tell us about the work at least 30 days before the work starts and before you enter into any contract for the works. We may then amend the terms of this policy. If you do not tell us about such work, we may not pay for any damage directly or indirectly caused by or resulting from the building works. You do not have to tell us if the work is for redecoration only.</p>