



Office policy endorsement wordings

Applies to all policies

General Exclusion T971

This Policy does not cover

(1) damage to any computer or other equipment or system or item which processes stores transmits retrieves or receives data whether tangible or intangible (including but without limitation any information or programs or software) and whether the property is insured or not where such damage is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack.

(2) consequential loss directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack.

But this shall not include damage or consequential loss which results from an insured event (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence)

DEFINITIONS

For the purposes of this General Exclusion the following special meanings shall apply:

“Virus or Similar Mechanism” means 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” means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data whether belonging to you or not.

“Denial of Service Attack” means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include but are not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Applies to all policies

Terrorism Exclusion T990A

General Exclusion 9 is cancelled and replaced as follows

9 A) EXCLUSION IN RESPECT OF TERRORISM

This Policy does not cover *damage*, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with:

(a) any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division of any nation, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (1) involves violence against one or more persons; or
- (2) involves damage to property; or
- (3) endangers life other than that of the person committing the action; or
- (4) creates a risk to health or safety of the public or a section of the public; or
- (5) is designed to interfere with or to disrupt an electronic system

(b) any action in controlling, preventing, suppressing, retaliating against, or responding to any act, or preparation in respect of action, or threat of action described in (a) above.

If we decide that by reason of this EXCLUSION *damage* or loss resulting from such *damage* is not insured and *you* dispute *our* decision *you* must prove that this EXCLUSION should not apply.

B) NORTHERN IRELAND EXCLUSION

This policy does not cover *damage* to any property in Northern Ireland or loss resulting from such *damage* arising from riot civil or

political disturbances and (except in respect of *damage* by Fire or Explosion) labour disturbances.

Applies to all policies

Employers' Liability Revised Limit T990B

Under section B – Additional Cover 7 - Employers' Liability the most we will pay is £10,000,000 for any one claim against *you* or by *you* or series of claims against *you* or by *you* arising out of one cause (other than terrorism).

The most we will pay under this Policy in respect of any one claim against *you* or by *you* or series of claims against *you* or by *you* arising directly or indirectly from terrorism shall be £5,000,000.

For the purposes of this section of the Policy "terrorism" means:

(a) any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division of any nation, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (1) involves violence against one or more persons; or
- (2) involves damage to property; or
- (3) endangers life other than that of the person committing the action; or
- (4) creates a risk to health or safety of the public or a section of the public; or
- (5) is designed to interfere with or to disrupt an electronic system

(b) any action in controlling, preventing, suppressing, retaliating against, or responding to any act, or preparation in respect of action, or threat of action described in (a) above.

The amount shall be inclusive of:

- i) all legal costs and other expenses incurred by any claimant or claimants
- ii) all legal costs and other expenses incurred in defending any claim or claims.

Where *we* agree to indemnify more than one party then nothing in this Policy shall increase *our* liability to pay any amount in respect of one claim or series of claims in excess of the amount stated above.

Applies when indicated in the schedule

Intruder Alarm Condition 0002

Damage caused by theft or attempted theft is not insured unless:

- a) the Intruder Alarm installed in accordance with the specification or system record approved by *us* and is put into full and effective operation whenever the office *premises* are closed for business or left unattended.

Note

We will not regard the Intruder Alarm as effective if the specification or system record provides for a telephone line, direct line or central monitoring station warning system and *you* have had a notice of the withdrawal of the police, telephone or central monitoring station service and such service has actually been withdrawn

- b) the Intruder Alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS) or approved by *us*
- c) all keys of the Intruder Alarm are removed from the office *premises* whenever they are closed for business or left unattended.

Note

Where *you* or one of *your employees* occupy part of the *premises* for residential purposes the keys must be removed from the business part of the *premises*.

Business Interruption Increased *Indemnity Period* 0012

The meaning of *indemnity period* under section C - Business Interruption - item 1 is a period during which the *business* is affected by the *damage*, from the date of the *damage* until up to xx months later.

Business Interruption Increased *Indemnity Period* 0012

The meaning of *indemnity period* under section C - Business Interruption - item 2 is a period during which the *business* is affected by the *damage*, from the date of the *damage* until up to xx months later.

Business Interruption Increased *Indemnity Period* 0012

The meaning of *indemnity period* under items 1 and 2 of section C - Business Interruption, is a period during which the *business* is affected by the *damage*, from the date of the *damage* until up to xx months later respectively.

Restriction of Theft Cover 0044

Theft, unless involving entry to or exit from the *premises* by forcible and violent means, is not insured.

Personal Accident Terrorism Exclusion 0047

The cover provided under section F - Personal Accident excludes death injury disablement or loss directly or indirectly caused by or contributed to by or arising or resulting from any act of Terrorism committed for political religious or ideological purpose in order to seek to influence any government and/or seek to intimidate the public or any section of the public or any proposed or committed activity intended to prevent control respond to or suppress any such act of Terrorism.

For the purpose of this section of the Policy an act of "Terrorism" means any act which:

- a) involves serious violence against a person; and/or
- b) involves serious damage to property; and/or
- c) endangers a person's life other than that of the person committing the act; and/or
- d) creates a serious risk to the health and/or safety of any persons; and/or
- e) is designed to interfere with or seriously to disrupt an electronic system.

If we decide that by reason of this Exclusion cover is not provided under this section and *you* dispute *our* decision *you* must prove that this exclusion should not apply.

Increased Precious Metals Limit 0056

The most we will pay for precious metals and alloys is increased by £xx. This amount is in addition to the cover provided by Endorsement No. 0059.

Increased Drugs Limit 0057

The most we will pay for drugs is increased by £xx. This amount is in addition to the cover provided by Endorsement No. 0059.

Amendment to the Definition of Contents 0059

Under the MEANING OF WORDS *Contents* includes:

- (a) Precious metals and alloys for an amount not exceeding £500
- (b) Drugs for an amount not exceeding £500.

Meaning of "Office" 0060

Whenever the word "Office" appears in the policy it shall mean "Surgery".

Excluding Money at Contract Sites 1004

Under No. 5 of section B - Money *damage* to *money* at contract sites or in transit to or from contract sites is not insured.

Public Liability Extension - Sale Boards 1010

No. 8 of section B - Public Liability is extended to include the supply, erection and dismantling of sale boards by *you*.

Excluding Computer Equipment 1015

Under section B - Contents *damage* to computer hardware and associated equipment including disks and tapes and other media is not insured.

Public Liability Restriction 1018

Under No. 8 of section B - Public Liability, liability arising under The Package Travel, Package Holidays and Package Tours Regulations 1992 is not insured.

Property held in Trust 1100

Under Item 1 of section B contents includes jewellery, precious stones, furs and other property belonging to your clients and for which *you* are responsible whilst contained in the *buildings* or kept at a bank, and including direct transit between the *buildings* and the bank.

Provided that whenever the office *premises* are closed for business or left unattended jewellery and precious stones are kept in a locked safe.

The most we will pay is £xx.

Refrigerated Drugs 1110

Meaning of words

Appliance

Any refrigerator, frozen food cabinet, deep freezer, cold room or cold store the age of which is not more than ten years and is within the *buildings*.

Item 1 of section B - Office Contents is extended to include *damage* to drugs in any *appliance* caused by:

- 1 change in temperature resulting from:
 - (a) mechanical or electrical breakdown of the *appliance*
 - (b) accidental failure of the public electricity supply at the terminal points of the supply authority's feed to the *premises*
- 2 accidental leakage of refrigerant or refrigerant fumes.

Sum Insured: £ xx.

Damage caused by:

1. your wilful neglect
2. the failure of the public electricity supply due to the deliberate act of the supply authority

is not insured.

Average

The Sum Insured under this endorsement is subject to *average*.

Excess

The excess applicable under this endorsement is £xx.

Unoccupied Buildings (Survey Required) 1122

In respect of any unoccupied *buildings* or any *buildings* that is in part unoccupied:

a) *damage* caused by the events in the following paragraphs of section A – Buildings is not insured:

- No.2 - Theft or attempted theft.
- No.3 - Riot, vandals or malicious people.
- No.4 - Storm or flood.
- No.5 - Escape of water from fixed water apparatus.
- No.7 - Falling aerials, aerial fittings or masts.
- No.8 - Leakage of fuel oil.
- No.9 - Leakage of beer.
- No.10 - Subsidence, ground heave or landslip.
- No.11 - Accidental damage.
- No.12 - Accidental damage to cables, pipes or tanks.

No.13 - Accidental breakage of fixed glass.

No.14 - Accidental breakage of fixed sanitaryware.

No.15 - Loss of rent

b) *you* must take the following action:

i) the gas, electricity (other than power required for an intruder or fire alarm system) and water supplies are to be turned off at the mains and all water pipes, apparatus and tanks drained down in the unoccupied areas of the *buildings*

ii) all devices for preventing access to the *buildings* are to be in full and effective operation at all times

iii) all unoccupied areas of the *buildings* are to be cleared and kept clear of all waste materials and redundant contents

iv) all letter boxes must be sealed up or fitted with non combustible receptacles

v) the *premises* must be inspected at least once a week by a responsible person to ensure that there is no deterioration in the fabric of the *buildings*

vi) where the *buildings* remains unoccupied for three months or more, all accessible windows and doors must be securely boarded over

Continuation of cover is subject to a survey of the *premises*.

1) *we* will undertake a survey of the premises within 90 days from notification of change of occupation.

2) if *you* do not agree a date for the survey(s) within the time-scale(s) stated *we* reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs *we* will communicate our intentions to *you* in writing within 20 days of the expiry of the time-scale(s)

3) if the survey identifies additional risk that was not evident in the information you gave us *we* reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs *we* will inform *you* of *our* intentions within 20 days of the survey being completed

- 4) if the survey identifies risk requirements *we* will communicate these to *you* in writing, including a completion schedule, within 20 days of the survey
- 5) *you* will fully comply with each risk requirement within the time-scale(s) specified in the completion schedule(s)
- 6) if *you* fail to comply with any of the time-scales referred to in 5) above, *we* reserve the right to amend the terms and conditions of *your* policy including the premium, or to withdraw cover. If this occurs *our* intentions will be communicated to *you* in writing within 20 days of the expiry of the time-scale(s)
- 7) if *we* amend the terms or premium as a result of actions described in 2), 3) and 6) above, then *you* will have 14 days to accept or reject the revised basis. In the event *you* reject the revised basis, time on risk premiums will be payable by *you*.

Unoccupied Buildings 1123

In respect of any unoccupied *buildings* or any *buildings* that is in part unoccupied:

- a) Section A of this policy does not cover *damage to buildings* except that caused by:
 - i) fire, lightning, explosion or earthquake
 - ii) impact by aircraft or other aerial devices, by any vehicle and articles falling from them or by animals.

Subject otherwise to the conditions, exclusions and limitations of the policy.

- b) *you* must take the following action:
 - i) the gas, electricity (other than power required for an intruder or fire alarm system) and water supplies are to be turned off at the mains and all water pipes, apparatus and tanks drained down in the unoccupied areas of the *buildings*
 - ii) all devices for preventing access to the *buildings* are to be in full and effective operation at all times
 - iii) all unoccupied areas of the *buildings* are to be cleared and kept clear of all waste materials and redundant contents

- iv) all letter boxes must be sealed up or fitted with non combustible receptacles
- v) the *premises* must be inspected at least once a week by a responsible person to ensure that there is no deterioration in the fabric of the *buildings*
- vi) where the *buildings* remains unoccupied for three months or more, all accessible windows and doors must be securely boarded over.

MSS Endorsement 1133

What you have agreed to do

You have told us that:

your premises do not currently comply with *our* Minimum Security Standards and

you are prepared to upgrade *your* Intruder Alarm System(s) to meet *our* requirements.

Until *your* premises fully comply with *our* Minimum Security Standards loss or damage by theft or attempted theft is not insured.

MSS Endorsement 1134

What you have agreed to do

You have told us that:

- *your* premises do not currently comply with *our* Minimum Security Standards and
- *you* are prepared to install or upgrade an Intruder Alarm System(s) to meet our requirements
- *you* have agreed to do this within 90 days of the inception date of cover or any increase in cover at *your* premises.

If after this time *your* premises still do not fully comply with *our* Minimum Security Standards we shall have the right to change the terms and conditions of the policy.

Contents in Unoccupied Premises 1123

In respect of any unoccupied *buildings* or any *buildings* that is in part unoccupied:

- a) Section A of this policy does not cover *damage to contents* except that caused by
 - i) fire, lightning, explosion or earthquake
 - ii) impact by aircraft or other aerial devices, by any vehicle and articles falling from them or by animals

Subject otherwise to the conditions, exclusions and limitations of the policy.

- b) *you* must take the following action:
 - i) the gas, electricity (other than power required for an intruder or fire alarm system) and water supplies are to be turned off at the mains and all water pipes, apparatus and tanks drained down in the unoccupied areas of the *buildings*
 - ii) all devices for preventing access to the *buildings* are to be in full and effective operation at all times
 - iii) all unoccupied areas of the *buildings* and the land within the boundaries for which *you* are responsible are to be cleared and kept clear of all waste materials and redundant contents
 - iv) all letter boxes must be sealed up or fitted with non combustible receptacles
 - v) the *premises* must be inspected at least once a week by a responsible person to ensure that there is no deterioration in the fabric of the *buildings*
 - vi) where the *buildings* remains unoccupied for three months or more, all accessible windows and doors must be securely boarded over.

New Business Endorsement 1180

Based on the information you gave us we shall agree to incept cover under and solely on the condition that

- 1) we will undertake a survey of the premises within 90 days from the inception of the Period of Insurance.
- 2) if *you* do not agree a date for the survey(s) within the time-scale(s) stated we reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs we will communicate our intentions to *you* in writing within 20 days of the expiry of the time-scale(s)
- 3) if the survey identifies additional risk that was not evident in the information you gave us we reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs we will inform *you* of our intentions within 20 days of the survey being completed

- 4) if the survey identifies risk requirements we will communicate these to *you* in writing, including a completion schedule, within 20 days of the survey
- 5) *you* will fully comply with each risk requirement within the time-scale(s) specified in the completion schedule(s)
- 6) if *you* fail to comply with any of the time-scales referred to in 5) above, we reserve the right to amend the terms and conditions of *your* policy including the premium, or to withdraw cover. If this occurs *our* intentions will be communicated to *you* in writing within 20 days of the expiry of the time-scale(s)
- 7) if we amend the terms or premium as a result of actions described in 2), 3) and 6) above, then *you* will have 14 days to accept or reject the revised basis. In the event *you* reject the revised basis, time on risk premiums will be payable by *you*.

New Business Endorsement 1181

Based on the information you gave us we shall agree to incept cover under and solely on the condition that

1. we will undertake a survey of the premises within 90 days from the inception of the Period of Insurance.
2. if *you* do not agree a date for the survey(s) within the time-scale(s) stated we reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs we will communicate our intentions to *you* in writing within 20 days of the expiry of the time-scale(s)
3. if the survey identifies additional risk that was not evident in the information you gave us we reserve the right to amend the terms and conditions of *your* policy including the premium or to withdraw cover. If this occurs we will inform *you* of *our* intentions within 20 days of the survey being completed
4. if the survey identifies risk requirements we will communicate these to *you* in writing, including a completion schedule, within 20 days of the survey
5. *you* will fully comply with each risk requirement within the time-scale(s) specified in the completion schedule(s)
6. if *you* fail to comply with any of the time-scales referred to in 5) above, we reserve the right to amend the terms and conditions of *your* policy including the premium, or to withdraw cover. If this occurs *our* intentions will be communicated to *you* in writing within 20 days of the expiry of the time-scale(s)
7. if we amend the terms or premium as a result of actions described in 2), 3) and 6) above, then *you* will have 14 days to accept or reject the revised basis. In the event *you* reject the revised basis, time on risk premiums will be payable by *you*.

Pending survey and the implementation of any additional measures which we consider essential cover will exclude loss or *damage* caused by theft or attempted theft

Asbestos Exclusion ASBA

Under No 5 of section A we will not cover *your* legal liability for any loss, cost or expense directly or indirectly caused by or contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.

Asbestos Exclusion ASBB

Under No 8 of section B we will not cover *your* legal liability for any loss, cost or expense directly or indirectly caused by or contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.

Asbestos Exclusion ASBC

Under No 8 of section B we will not cover *your* legal liability for any loss, cost or expense directly or indirectly caused by or contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.

Asbestos Exclusion ASBX

Under No 5 of section A and No 8 of section B we will not cover *your* legal liability for any loss, cost or expense directly or indirectly caused by or contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or derivatives.

All Risks Europe – Specified Items – Including Unattended Road Vehicles EUSI

The cover provided under item 1 of section B is extended to insure the following property whilst anywhere in Europe.

Further, *damage or consequential loss* caused by theft or attempted theft of property insured from an unattended road vehicle is insured provided that:

- a) the property is concealed in a glove compartment or locked luggage compartment
- b) the windows and roof are securely closed and fastened and all doors and other means of access locked.

Subject otherwise to the terms conditions and exclusions of the policy.

Excess

You will be responsible for the first £50 of each loss occurrence unless otherwise stated below.

All Risks Europe – Specified Items – Excluding Unattended Road Vehicles EUSX

The cover provided under item 1 of section B is extended to insure the following property whilst anywhere in Europe.

Excess

You will be responsible for the first £50 of each loss occurrence unless otherwise stated below.

Subject otherwise to the terms conditions and exclusions of the policy.

All Risks Europe – Unspecified Items – Including Unattended Road Vehicles EUUI

The cover provided under item 1 of section B is extended to insure unspecified items of office *contents* up to a limit of £xx whilst anywhere in Europe.

Further, *damage* or *consequential loss* caused by theft or attempted theft of property insured from an unattended road vehicle is insured provided that:

- a) the property is concealed in a glove compartment or locked luggage compartment
- b) the windows and roof are securely closed and fastened and all doors and other means of access locked.

The most *we* will pay for *damage* to any one item of *contents* is £2,500.

Excess

You will be responsible for the first £50 of each loss occurrence.

Subject otherwise to the terms conditions and exclusions of the policy.

All Risks Europe – Unspecified Items – Excluding Unattended Road Vehicles EUUX

The cover provided under item 1 of section B is extended to insure unspecified items of office *contents* up to a limit of £xx whilst anywhere in Europe.

The most *we* will pay for *damage* to any one item of office *contents* is £2,500.

Excess

You will be responsible for the first £50 of each loss occurrence.

Subject otherwise to the terms conditions and exclusions of the policy.

Applies to all cover where Contents cover is operative

Minimum Security Standard - MSSA

Minimum Requirements for the Physical Security of *your Premises*

Damage caused by theft or attempted theft is not insured unless devices for the security of the *premises* are installed in accordance with the following Security Requirements and all such devices are put into full and effective operation whenever the office *premises* are closed for business or left unattended:

Security Requirements for the *Premises*

1. All external doors of the *buildings* occupied by *you* together with internal doors which give access to any part of the *buildings* not occupied by *you* must be fitted and secured with one of the following:
 - i) a mortice deadlock with a matching boxed striking plate or a rim lock, which in either case conforms to either BS3621: Thief Resistant Lock Assemblies, or BS3681: Thief Resistant Locks
 - ii) a five (or more) lever close shackle padlock and locking bar
 - iii) in the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
 - iv) an alternative form of lock or locking system of at least similar quality and strength to BS3621 or BS3681 which has been approved by *us* in writing.
2. All outward opening external doors of the *buildings* occupied by *you* must be fitted and secured with hinge bolts.
3. All accessible opening windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes must be fitted and secured with key operated window locks. This requirement does not apply to windows protected by solid steel bars, grilles, steel shutters, expanded metal or weld-mesh.

Notes:

- i) Any door or window designated a fire exit will require consultation with the Fire Authority or other competent body so that the interests of both safety and security can be met.
- ii) The above measures comprise *our* minimum security requirements. Where additional protections are required by *us*, or where *we* agree to accept alternative security measures, *we* will specifically advise *you* in writing.
- iii) This endorsement has a continuing effect and its terms and conditions should be kept in mind. If circumstances arise which render *you* unable to comply with any part of it, *you* should advise *us* immediately to see if *we* can help *you* obtain reinstatement of cover.

Minimum Security Standard - MSB1

Intruder Alarm Warranty and Requirements for Intruder Alarm System

Damage caused by theft or attempted theft is not insured unless:

(a) an Intruder Alarm System complying with the under-noted Requirements is installed at the office *premises*

(b) the Intruder Alarm System is put into full and effective operation whenever the office *premises* are closed for business or left unattended

(c) any keys or fobs to the Intruder Alarm System are removed from the office *premises* whenever they are closed for business or left unattended. Where *you* or any of *your employees* occupy part of the *premises* for residential purposes the keys must be removed from the business part of the *premises*.

Requirements for the Intruder Alarm System

1. The Intruder Alarm System must be designed and installed to the requirements of either:

- a) BS4737 – Intruder Alarm Systems in Buildings, or
- b) EN50131 – European Standard for Alarm Systems - Intruder and Hold-up Systems.

2. The system must be installed and maintained under contract by a company which is acceptable to the local police authority and is approved by and registered with a United Kingdom Accreditation Service (UKAS) accredited intruder alarm inspectorate, whose regulations and codes of practice must be observed.

3. The system must include:

- i) magnetic contacts on all external doors of the *buildings* occupied by *you* and internal doors which give access to common or adjoining parts of the *buildings* not occupied by *you*
- ii) strategically positioned movement detectors
- iii) an externally sited audio/visual warning device (e.g. audible sounder, bell box, etc.) which will operate in conjunction with activation of the Intruder Alarm System
- iv) remote signalling to the police involving an automatic telecommunications link between the protected *premises* and a central monitoring station approved as meeting the requirements of BS5979 – Remote Centres for Intruder Alarm Systems. The use of 999-autodialers and internet or intranet based signalling systems is not acceptable.

4. Systems designed and installed in accordance with EN50131 must meet at least Grade 2 system design criteria.

5. Where the Intruder Alarm System is required to provide confirmation of alarm activation to achieve police response (under the terms of the current Association of Chief Police Officers (ACPO) Security Systems Policy), the system must be installed and configured in accordance with British Standard BS DD243.

The method of unsetting the system described in paragraph 6.4.4 of BS DD243, whereby opening the initial entry door will disable all means of alarm confirmation throughout the protected *premises*, shall not be employed.

Important

The Intruder Alarm System shall not be regarded as effective if:

- a) the telephone line, direct line or central monitoring station warning system is to *your* knowledge not in full and effective working order or *you* have had notice of withdrawal of the police, telephone or central monitoring station service and such service has actually been withdrawn
- b) notice has been received from a Local Authority or Magistrate that imposes any requirement for abatement of a nuisance under the terms of the Environmental Protection Act 1990 or any other legislation.

Notes

- i) Where we require or agree to accept an alternative Intruder Alarm System, we will specifically advise *you* in writing.
- ii) This endorsement has a continuing effect and its terms and conditions should be kept in mind. If circumstances arise which render *you* unable to comply with any part of it, *you* should advise *us* immediately to see if we can help *you* obtain reinstatement of cover.
- iii) It is strongly recommended that *you* provide a copy of this endorsement to the company responsible for the installation and maintenance of the Intruder Alarm System to ensure that the requirements of this condition are met in full.

Minimum Security Standard - MSC1

Intruder Alarm Warranty and Requirements for Intruder Alarm System

Damage caused by theft or attempted theft is not insured unless:

- a) an Intruder Alarm System complying with the under-noted Requirements is installed at the office *premises*
- b) the Intruder Alarm System is put into full and effective operation whenever the office *premises* are closed for business or left unattended
- c) any keys or fobs to the Intruder Alarm System are removed from the office *premises* whenever they are closed for business or left unattended. Where *you*

or any of *your employees* occupy part of the *premises* for residential purposes the keys must be removed from the business part of the *premises*.

Requirements for the Intruder Alarm System

1. The Intruder Alarm System must be designed and installed to the requirements of either:
 - a) BS4737 – Intruder Alarm Systems in Buildings, or
 - b) EN50131 – European Standard for Alarm Systems - Intruder and Hold-up Systems.

2. The system must be installed and maintained under contract by a company which is acceptable to the local police authority and is approved by and registered with a United Kingdom Accreditation Service (UKAS) accredited intruder alarm inspectorate, whose regulations and codes of practice must be observed.

3. The system must include:
 - i) magnetic contacts on all external doors of the *buildings* occupied by *you* and internal doors which give access to common or adjoining parts of the *buildings* not occupied by *you*
 - ii) strategically positioned movement detectors
 - iii) an externally sited audio/visual warning device (e.g. audible sounder, bell box, etc.) which will operate in conjunction with activation of the Intruder Alarm System
 - iii) remote signalling to the police involving an automatic telecommunications link between the protected *premises* and a central monitoring station approved as meeting the requirements of BS5979 – Remote Centres for Intruder Alarm Systems. The signalling system must be monitored so that the loss of the signalling path will be notified to the Alarm Receiving Centre. Acceptable signalling systems are Redcare, Redcare/GSM and Dualcom Plus. The use of internet or intranet based signalling systems is not acceptable.

4. Systems designed and installed in accordance with EN50131 must meet at least Grade 2 system design criteria.

5. Where the Intruder Alarm System is required to provide confirmation of alarm activation to achieve police response (under the terms of the current Association of Chief Police Officers (ACPO) Security Systems Policy), the system must be installed and configured in accordance with BS DD243.

The method of unsetting the system described in paragraph 6.4.4 of BS DD243, whereby opening the initial entry door will disable all means of alarm confirmation throughout the protected *premises*, shall not be employed.

Important

The Intruder Alarm System shall not be regarded as effective if:

- a) the telephone line, direct line or central monitoring station warning system is to *your* knowledge not in full and effective working order or *you* have had notice of withdrawal of the police, telephone or central monitoring station service and such service has actually been withdrawn
- b) notice has been received from a Local Authority or Magistrate that imposes any requirement for abatement of a nuisance under the terms of the Environmental Protection Act 1990 or any other legislation.

Notes

- i) Where *we* require or agree to accept an alternative Intruder Alarm System, *we* will specifically advise *you* in writing.
- ii) This endorsement has a continuing effect and its terms should be kept in mind. If circumstances arise which render *you* unable to comply with any part of it, *you* should advise *us* immediately to see if *we* can help *you* obtain reinstatement of cover.
- iii) It is strongly recommended that *you* provide a copy of this endorsement to the company responsible for the installation and maintenance of the Intruder Alarm System to ensure that the requirements of this condition are met in full.

Minimum Security Standard - MSC2

Intruder Alarm Warranty and Requirements for Intruder Alarm System

Damage caused by theft or attempted theft is not insured unless:

- a) an Intruder Alarm System complying with the under-noted Requirements is installed at the office *premises*
- b) the Intruder Alarm System is put into full and effective operation whenever the office *premises* are closed for business or left unattended
- c) any keys or fobs to the Intruder Alarm System are removed from the office *premises* whenever they are closed for business or left unattended. Where *you* or any of *your employees* occupy part of the *premises* for residential purposes the keys must be removed from the business part of the *premises*.

Requirements for the Intruder Alarm System

1. The Intruder Alarm System must be designed and installed to the requirements of either:
 - a) BS4737 – Intruder Alarm Systems in Buildings, or
 - b) EN50131 – European Standard for Alarm Systems - Intruder and Hold-up Systems.

2. The system must be installed and maintained under contract by a company which is acceptable to the local police authority and is approved by and registered with a United Kingdom Accreditation Service (UKAS) accredited intruder alarm inspectorate, whose regulations and codes of practice must be observed.

3. The system must include:

- i) magnetic contacts on all external doors of the *buildings* occupied by *you* and internal doors which give access to common or adjoining parts of the *buildings* not occupied by *you*
- ii) strategically positioned movement detectors
- iii) an externally sited audio/visual warning device (e.g. audible sounder, bell box, etc.) which will operate in conjunction with activation of the Intruder Alarm System
- iv) remote signalling to the police involving an automatic telecommunications link, plus a secondary signalling path, between the protected *premises* and a central monitoring station approved as meeting the requirements of BS5979 – Remote Centres for Intruder Alarm Systems. The signalling system must be monitored so that the loss of either signalling path will be notified to the Alarm Receiving Centre. Acceptable signalling systems are Redcare/GSM and Dualcom Plus. The use of internet or intranet based signalling systems for either path is not acceptable.

4. Systems designed and installed in accordance with EN50131 must meet at least Grade 3 system design criteria.

5. Where the Intruder Alarm System is required to provide confirmation of alarm activation to achieve police response (under the terms of the current Association of Chief Police Officers (ACPO) Security Systems Policy), the system must be installed and configured in accordance with British Standard BS DD243.

The method of unsetting the system described in paragraph 6.4.4 of BS DD243, whereby opening the initial entry door will disable all means of alarm confirmation throughout the protected *premises*, shall not be employed.

Important

The Intruder Alarm System shall not be regarded as effective if:

- a) the telephone line, direct line or central monitoring station warning system is to *your* knowledge not in full and effective working order or *you* have had notice of withdrawal of the police, telephone or central monitoring station service and such service has actually been withdrawn
- b) notice has been received from a Local Authority or Magistrate that imposes any requirement for abatement of a nuisance under the terms of the Environmental Protection Act 1990 or any other legislation.

Notes

- i) Where we require or agree to accept an alternative Intruder Alarm System, we will specifically advise *you* in writing.
- ii) This endorsement has a continuing effect and its terms and conditions should be kept in mind. If circumstances arise which render *you* unable to comply with any part of it, *you* should advise *us* immediately to see if we can help *you* obtain reinstatement of cover.
- iii) It is strongly recommended that *you* provide a copy of this endorsement to the company responsible for the installation and maintenance of the Intruder Alarm System to ensure that the requirements of this condition are met in full.

Additional Rent RENT

The most we will pay under No.2 of section A is increased by £xx.

All Risks World Wide – Specified Items – Including Unattended Road Vehicles WWSI

The cover provided under item 1 of section B is extended to insure the following property whilst anywhere in the World.

Further, *damage or consequential loss* caused by theft or attempted theft of property insured from an unattended road vehicle is insured provided that:

- a) the property is concealed in a glove compartment or locked luggage compartment
- b) the windows and roof are securely closed and fastened and all doors and other means of access locked.

Excess

You will be responsible for the first £50 of each loss occurrence unless otherwise stated below.

Subject otherwise to the terms conditions and exclusions of the policy.

All Risks World Wide – Specified Items – Excluding Unattended Road Vehicles WWSX

The cover provided under item 1 of section B is extended to insure the following property whilst anywhere in the World.

Excess

You will be responsible for the first £50 of each loss occurrence unless otherwise stated below.

Subject otherwise to the terms conditions and exclusions of the policy.

All Risks World Wide – Unspecified Items – Including Unattended Road Vehicles WWUI

The cover provided under item 1 of section B is extended to insure unspecified items of office *contents* up to a limit of £xx whilst anywhere in the World.

Further, *damage* or *consequential loss* caused by theft or attempted theft of property insured from an unattended road vehicle is insured provided that:

- a) the property is concealed in a glove compartment or locked luggage compartment
- b) the windows and roof are securely closed and fastened and all doors and other means of access locked.

The most we will pay for *damage* to any one item of *contents* is £2,500.

Excess

You will be responsible for the first £50 of each loss occurrence.

Subject otherwise to the terms conditions and exclusions of the policy.

All Risks World Wide – Unspecified Items – Excluding Unattended Road Vehicles WWUX

The cover provided under item 1 of section B is extended to insure unspecified items of office *contents* up to a limit of £xx whilst anywhere in the World.

The most we will pay for *damage* to any one item of office *contents* is £2,500.

Excess

You will be responsible for the first £50 of each loss occurrence.

Subject otherwise to the terms conditions and exclusions of the policy.

Excluding Employers Liability Cover - Contents XB07

The following is/are not insured under section B - Contents

- No.07 - Employers' Liability.

Excluding Public Liability Cover - Contents XB08

The following is/are not insured under section B - Contents

- No.08 - Public Liability.