



Shop 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 – T989A

General Exclusion 2 is cancelled and replaced as follows

2 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 T989B

Under section B – Additional Cover 18 - 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 as insured by event No.2 of section B is not insured unless:

- (a) the Intruder Alarm is installed in accordance with the specification or system record approved by *us* and is put into full and effective operation whenever the saleshop *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 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 saleshop *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*.

Including Post Office Stock 0020

We will pay for all sums *you* become legally liable to pay to Post Office Retail Counters Ltd following *damage* to Official Cash, Postage and Insurance

Stamps, Postal Orders, Licences, Wrappers and similar property of Post Office Retail Counters Ltd caused by:

- (a) theft or attempted theft whilst the property is contained in the salesshop *premises* but not in any yard or outbuilding
- (b) robbery from the people having custody of the property insured
- (c) fraud or dishonesty by any of your *employees* in the course of their duties, provided that it is discovered not later than three months after:
 - i) the end of their employment by *you*
 - ii) the expiry of the policy

whichever shall happen first, occurring during the period of insurance.

The most we will pay is £xx.

Warranty

It is warranted that the property insured by this endorsement is kept in a securely locked safe whenever The Post Office is closed for business.

Special Conditions applying to this endorsement

1. This endorsement does not cover any liability which is insured by another policy or would be, but for the existence of this endorsement. However, we will cover any excess of liability over the amount paid or payable by the other policy.

2. In addition to the steps required by the conditions of this policy *you* must notify the police of any event which might give rise to a claim under this endorsement. *You* must also supply *us* with all evidence, including vouchers, and do all things that *we* may reasonably require including:

- (a) making Statutory Declarations as to the truth of the claim
- (b) if *we* require and at our expense assist in prosecuting any *employee* for the fraud or dishonesty which the *employee* has committed causing a claim under this policy. Furthermore *you* should deduct from the claim any amounts which are owing to the *employee* or would have been owing but for the fraud or dishonesty.

3. *You* must make suitable enquiries and obtain satisfactory references before *you* take on any *employee*.

4. In the event of a claim under this endorsement for fraud or dishonesty of an *employee* we may at our expense take any steps to recover the amount of the claim from the *employee* or his estate. For this purpose we may use your name and *you* must give *us* any information we request to assist *us*. We shall not pay more than one claim for fraud or dishonesty for any *employee*.

Including Post Office Salary 021A

We will pay any loss of salary due to *you* from Post Office Retail Counters Ltd during a period of 24 months from the date of any interruption or interference with the Post Office business at the *premises* by any of the events insured by section B.

The most we will pay is £xx.

If *you* have to occupy temporary premises in order to maintain Post Office business we will pay any increase in rent necessarily incurred up to 25% of the sum insured stated in the schedule under section B.

Including Breakage of Anti Bandit Screens 0022

We will pay for the breakage of anti bandit screens from any cause if the cost of replacement has to be borne by *you*.

The most we will pay is £xx.

We will not pay for:

- (a) silvering, embossing, lettering, bending or ornamenting glass
- (b) breakage of scratched or cracked glass
- (c) *damage* to frames and framework of any description
- (d) *damage* resulting from repairs or alterations to the *premises*.

Including Tenant's Improvements 0026

The most we will pay for Tenant's improvements and decorations is £xx.

The sum insured on Tenant's improvements and decorations is subject to *average*.

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

Including Public and Products Liability for Radios and Televisions Hired Out 0035

Our liability in respect of defects in goods sold under No. 19 of section B - Public and Products Liability also includes radio and television sets hired out to customers.

Excluding Loss of Post Office Income 042A

Loss of *income* from Post Office business is not insured by No. 17 of section B - Business Interruption and Book Debts.

Loss of Licence 0050

MEANING OF WORDS

Licence

The licence granted for the retail sale of excisable liquor at the *premise* .

If by reason beyond *your* power or control

1. the *licence* is revoked, suspended or forfeited under the provisions of the legislation governing such *licences*
2. renewal of the *licence* is refused after application for renewal to the appropriate authority

We will pay

1. the depreciation in value of your interest in the *premises* or the *business*
2. costs and expenses incurred by *you* with our written consent for any appeal.

We will not pay if

1. revocation, suspension, forfeiture or refused renewal arises directly or indirectly from any
 - (a) compulsory purchase order or improvement or redevelopment of the area by the Local Authority
 - (b) alteration of the legislation affecting the grant, suspension, surrender, forfeiture or refusal to renew licences
2. *you* are entitled to obtain compensation under the provisions of any legislation.

Limit

The most we will pay is £xx.

Special Conditions

You must tell *us* as soon as reasonably possible and give *us* all the assistance we may reasonably require as soon as *you* learn of any

1. complaint against the *premises* or its control
2. proceedings against or conviction of the licenceholder, manager, tenant or occupier of the *premises* for any breach of the licensing legislation or any matter whereby the character or reputation of the person concerned is affected or called in question with regard to his/her honesty, moral standing or sobriety
3. change in tenancy or management of the *premises*

4. transfer or proposed transfer of the licence
5. alteration in the purpose for which the *premises* are used
6. objection to renewal or other circumstances which may endanger the *licence* or its renewal.

Including *Damage to Garden Furniture 051A*

Section B - Trade Contents - extends to include Garden Furniture, Equipment and Tools at the *premises* against *damage* caused by the events in paragraphs 1, 3 - 9 and by theft or attempted theft.

The most we will pay is £xx.

We will not pay for *damage* by theft or attempted theft:

1. caused or contributed to by any of your *employees*
2. to ornaments, statues and the like.

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) *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.

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

Trade Activities at this Premises 1151

About your trade activities

You have told us that:

- cooking is not undertaken on the premises.

Trade Activities at this Premises 1152

About your trade activities

You have told us that:

- you use thermostatically-controlled deep fat frying cooking equipment (cooking in a wok is not considered to be deep fat frying)
- your deep fat frying cooking equipment is serviced at least once every twelve months
- your extraction system and ducting are cleaned at least once every twelve months.

Trade Activities at this Premises 1153

About your trade activities

You have told us that:

- you do not use deep fat frying cooking equipment (cooking in a wok is not considered to be deep fat frying)
- your extraction system and ducting are cleaned at least once every twelve months.

Contents in Unoccupied Premises 1160

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 B – Contents 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 glass.
- No.13 - Accidental breakage of fixed sanitaryware.

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 16 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 19 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 16 of section A and No 19 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.

Automated Teller Machine (Cash in Transit) - ATMC

We will pay for *damage* to *your buildings* and *trade contents* which occurs as a result of theft or attempted theft involving an Automated Teller Machine (ATM)

Provided that:

- a) The ATM is securely bolted to the floor through its security container by a minimum of 4 resin anchor bolts (minimum 12mm diameter to a depth of 150mm) or Hilti concrete fixing expanding bolts into a substantial concrete base
- b) The premises are protected by an intruder alarm with monitored remote signalling to a central station and a level 1 police response is provided. Where the alarm is a "confirmable" system then dual signalling is provided (ie. Redcare, GSM or Dualcom). The system incorporates a panic button
- c) External approaches to the area of the premises where the ATM is sited are protected by anti-ram bollards or similar
- d) Where perimeter glazing extends down to the floor of the premises this glazing is protected by metal roller shutters outside of *business hours*.

Damage to money contained in an ATM is not insured.

Automated Teller Machine (Self Fill) - ATMS

We will pay for:

- *damage to money* contained in an Automated Teller Machine (ATM) during *business hours* and
- *damage to your buildings and/or trade contents* which occurs as a result of theft or attempted theft involving an ATM.

Provided that:

- a) The ATM is securely bolted to the floor through its security container by a minimum of 4 resin anchor bolts (minimum 12mm diameter to a depth of 150mm) or Hilti concrete fixing expanding bolts into a substantial concrete base
- b) The ATM is sited away from perimeter glazing and against an internal or perimeter wall which does not have vehicular access
- c) Cash in the ATM is kept to a minimum and does not exceed funds required for 1 day / session
- c) All cash is removed from the ATM at the end of the day or when the premises are closed for business and is placed in an appropriate safe
- d) Notices are prominently displayed within the premises stating that the ATM holds no cash outside of *business hours*
- e) The door to the ATM and to its internal security container is left open when the premises are closed for business.

Note: An ATM is not considered to be a safe. Refer to the Policy wording for specific *money* limits.

Cooking Condition - COOK

It is a condition precedent to *our* liability for *Damage* caused by fire that:

- a) all cooking equipment used for deep fat frying shall be fitted with a thermostat to prevent fat or oil exceeding 205 degrees centigrade and a high temperature non self-resetting limit control to shut off the heat source if fat or oil exceeds 230 degrees centigrade
- b) all cooking equipment used for deep fat frying
 - i. shall be installed and operated in accordance with the manufacturer's instructions
 - ii. shall be serviced at least once every twelve months by a suitably qualified engineer and otherwise maintained as necessary
 - iii. shall not be left unattended whilst the heat source is operating
- c) all sump boxes, filters, traps and grease removal devices shall be cleaned at least once every week

- d) all extraction systems including flues, hoods, canopies, extraction motors, fans and the entire length of any ducting shall be cleaned at least once every twelve months by a professional contractor
- e) all oily or greasy waste and cloths shall be kept in metal bins with metal lids and removed from the *buildings* at the end of each day.

Applies to all policies where contents 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 saleshop *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 undernoted Requirements is installed at the salesshop *premises*

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

(c) any keys or fobs to the Intruder Alarm System are removed from the salesshop *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 undernoted Requirements is installed at the salesshop *premises*

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

(c) any keys or fobs to the Intruder Alarm System are removed from the salesshop *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 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 undernoted Requirements is installed at the saleshop *premises*
- (b) the Intruder Alarm System is put into full and effective operation whenever the saleshop *premises* are closed for business or left unattended
- (c) any keys or fobs to the Intruder Alarm System are removed from the saleshop *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.15 of section A is increased by £(**Sum Insured 1 on Z471**)

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 – T989A

General Exclusion 2 is cancelled and replaced as follows

2 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 T989B

Under section B – Additional Cover 18 - 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.