

SECTION IX. DEFINITIONS

The word, term or phrase as used herein means the following:

<u>Business Hours</u>	means the period during which the Insured's premises are actually occupied for business purposes and during which the Insured or his employees entrusted with money are in the premises.
<u>Employee</u>	means a person in the regular service of the Insured in the ordinary course of the Insured's business during the Policy period and whom the Insured compensates by salary, wages or commission and has the right to govern and direct in the performance of such service.
<u>Loss of eye(s)</u>	means total and irrecoverable loss of all sight.
<u>Money</u>	means cash, bank and currency notes, cheques including travellers cheques, bankers' drafts, postal orders, money orders, securities for money, current postage stamps, embossed stamps and franking machine unexpired units.
<u>Theft</u>	means unlawful carrying and taking away with intent to permanently deprive the rightful owner of the same.
<u>Bodily Injury</u>	means bodily injury which solely and independently of any other cause (except illness directly resulting from or medical or surgical treatment rendered necessary by such injury) occasions the death or disablement of such principal or employee of the Insured within twelve (12) calendar months from the date of the occurrence.
<u>Temporary Total Disablement</u>	means disablement which entirely prevents the injured person from attending to his usual business or occupation.
<u>Permanent Total Disablement</u>	means disablement lasting twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.
<u>Loss of a Limb</u>	means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
<u>Insured</u>	The word Insured shall include You and Assured and vice versa.