

# Schedule for Your Commercial Combined Insurance Policy

Produced on 13 October 2023

Page 1 of 13

---

## Your New Business Schedule

The Schedule forms part of Your policy.

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

For Property Damage and Business Interruption covers, Your Schedule refers to Risk Locations and Premises. Each Risk Location consists of one or more Premises.

A unique reference number has been applied to each Risk Location, for example **001**. Premises within that Risk Location are identified by the number after the hyphen, for example Premises 2 at this Risk Location appears as 001-**002**.

---

## Policyholder Details

<b>The Policyholder</b>	Eurocamp Ltd
<b>Contact address</b>	Chelford House, Rudheath Way Rudheath Northwich, CW9 7LN
<b>The Business</b>	Offices

---

## Policy Details

<b>Policy number</b>	100786175CCI
<b>Effective date</b>	15 October 2023
<b>Expiry date</b>	30 September 2024
<b>Premium (excluding Insurance Premium Tax)</b>	£1,730.95
<b>Insurance Premium Tax</b>	£207.71
<b>Total amount due</b>	<b>£1,938.66</b>
<b>Indicative future gross annual premium excluding Insurance Premium Tax</b>	£1,799.98

---

## Insurance Adviser Details

<b>Your Insurance Adviser</b>	ARTHUR J. GALLAGHER (GB) (IPSWICH) 12 MUSEUM STREET IPSWICH SUFFOLK IP1 1HT
-------------------------------	---

---

## Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.



---

## Summary of Cover

**The Policyholder** Eurocamp Ltd

**The Business** Offices

There may be differences in the cover selected between premises, so please check the details carefully.

### Sections You have chosen to cover:

Property Damage, Money and Assault, Business Interruption

### Other sections available that You have chosen not to cover:

Goods In Transit, Business All Risks, Frozen Foods, Contract Works, Machinery, Computer, Plant and Equipment, Renewable Energy, Cyber, Terrorism, Employers' Liability, Public and Products Liability, Commercial Legal Protection, Professional Indemnity, Commercial Crime, Management Liability, Inspection Service, Group Personal Accident, Business Travel

---

## Conditions

***The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated***

### Claims Procedure

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

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
  - (a) 30 days, or
  - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

---

### Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

## Contact Details for Claims and Help

### Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



### Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

#### Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

#### Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

#### Commercial Legal Protection 0345 300 1899

If you have Commercial Legal Protection cover, please call the helpline for legal advice as soon as you are aware of an incident. Please have your policy number to hand.

If You think that You might need to claim please contact the helpline on **0345 300 1899** and obtain a reference number. A claim form is also available to download at [www.aviva.co.uk/legalprotection](http://www.aviva.co.uk/legalprotection).

#### Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

#### Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

#### Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAV1100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

## Property Damage

### All Risks and Excesses

For details of Your Property Damage cover, please refer to the Property Damage section of Your policy wording. In addition to the All Risks cover, the following also apply unless stated otherwise at Risk Location, The Premises or Property Insured:

Theft and Subsidence

#### Excess:

You will pay the first £500 of each and every occurrence , except for:

Subsidence £1,000

### Risk Location 001

#### Location Address:

First Floor Left, Chelford House, Rudheath Way, Northwich, CW9 7LN

### The Premises 001-001

#### Description/Occupation:

Offices

### All Risks and Excesses

For details of Your Property Damage cover, please refer to the Property Damage section of Your policy wording. In addition to the All Risks cover, the following also apply unless stated otherwise at Property Insured:

Theft and Subsidence

#### Excess:

You will pay the first £500 of each and every occurrence , except for:

Subsidence £1,000

### Property Insured:

Item	Property Insured	Sum Insured	Basis of Cover	Basis of Claim Settlement
1	Machinery, Plant, Furniture, Fixtures, Fittings & All Other Contents	£565,000	Full Value	Reinstatement

#### Index Linking:

Applies to all the Property Insured detailed above

## Money and Assault

### Money

#### Cover

Item No.		Limit Any One Loss
(1)	Postal and money orders, bankers' drafts, cheques and giro cheques, crossed warrants, bills of exchange and securities for money, postage stamps, revenue stamps, national insurance stamps, holiday with pay stamps, national insurance and holiday with pay cards, national savings certificates, war bonds, premium savings bonds, franking machine impressions, credit company sales vouchers, luncheon vouchers, trading stamps and VAT invoices	£250,000
The following Items exclude Money as described in Item 1		
(2)	Money not contained in a locked safe in	
	(a) The Premises outside Business Hours	£250
	(b) the private dwelling houses of Your principals or authorised Employees	£500
(3)	Money contained in locked safes outside Business Hours	
	(a) Unspecified Safe	£2,500
(4)	Money on The Premises during Business Hours or in a bank night safe	£5,000
(5)	Any Other Loss of Money	£5,000

**Estimated Annual Carryings**

You have advised Us that Your estimated annual amount of Money in transit (other than Money described in Item 1 above) will not exceed

Own annual carryings	£125,000
Security company annual carryings	Nil

You will pay the first £0 of each and every occurrence.

**Assault****Cover**

Compensation by Contingency Number

(1) death	£50,000
(2) Loss of Hearing and/or Loss of Sight and/or Loss of Speech	£50,000
(3) Loss of Limb	£50,000
(4) Temporary Total Disablement (weekly compensation)	£500
(5) Temporary Partial Disablement (weekly compensation) within 24 months of bodily injury	£250
(6) Permanent Total Disablement after 24 months of bodily injury	£50,000

**Business Interruption****The Business:**

Offices

**All Risks and Excesses**

For details of Your Business Interruption cover, please refer to the Business Interruption section of Your policy wording.

In addition to the All Risks cover, the following also apply unless stated otherwise at Risk Location, The Premises or individual Cover(s):

Theft and Subsidence

**Excess:**

You will pay the first £0 of each and every occurrence

**Cover:**

The following apply only to the Risks notified to and accepted by Us

Item	Description	Estimated Amount/Sum Insured	Maximum Indemnity Period
1	Increased Cost of Working	£500,000	12 months
2	Outstanding Debit Balances	£5,000	12 months

**Index Linking:**

Applies to the Cover detailed above

**Risk Location 001****Risk Location Address:**

First Floor Left, Chelford House, Rudheath Way, Northwich, CW9 7LN

**The Premises 001-001****Description/Occupation:**

Offices

**Additional Covers applying**

The following Additional Covers are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Action by Police, Government or Other Competent Authority</b>	Maximum payable any one claim	£50,000
	Maximum payable in the aggregate any one Period of Insurance	£50,000

<b>Full Failure of Electricity, Gas and/or Water Supply</b>	Distance (Miles)	1
	Consecutive hours	72 hours
	Maximum Indemnity Period	3 month(s)
	Maximum payable any one claim	£100,000
	Maximum payable in total in respect of all claims in the Period of Insurance	£300,000
	Maximum payable any one claim for failure resulting from accidental means other than Damage. However, if the maximum payable any one claim stated above is lower, that limit will apply	£50,000
	Maximum payable in total in any one Period of Insurance for failure resulting from accidental means other than Damage	£100,000
	Maximum Indemnity Period	12 month(s)
	Consecutive hours	4 hours

## Clauses and Conditions Schedule

### Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

## Clauses

### Property Damage

**Clauses applying to all Property Damage Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Automatic Reinstatement, Change in Temperature, Contract Sale Price, Customers Goods, Description of Property, Drains, Glass, Hire Agreement, Machinery Re-erection Costs, Munitions of War, Non Invalidation, Professional Fees, Services, Subrogation, Transfer of Interest, Workmen

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>All Other Contents</b>	Documents, manuscripts, business books, plans and designs	£250,000
	Models, moulds, patterns, dies, tools, templates, drawings and jigs	£100,000
	Data Storage Materials	£25,000
	Any one person's property in total for any one claim - Pedal cycles, tools and other personal items	£1,000
	Any one item - Rare books, antiques, paintings or other works of art	£2,500
	Any one claim - Rare books, antiques, paintings or other works of art	£10,000
	Any one claim - Wines, spirits, cigarettes and tobacco	£1,000
<b>Capital Additions</b>	Maximum payable	10%
	Maximum payable	£500,000
<b>Changing Locks</b>	Maximum payable any one Period of Insurance	£25,000
<b>Damage to Grounds</b>	Any one claim	£25,000
<b>Debris Removal</b>	Maximum any one claim	£25,000
<b>Energy Efficiency</b>	Maximum payable any one claim	10%
	Maximum payable any one claim	£10,000
	Maximum payable in total in respect of all claims in the Period of Insurance	£10,000
<b>Exhibition Sites</b>	Maximum payable any one claim	£25,000
	Number of days	7 day(s)
<b>Falling Trees</b>	Maximum payable	£2,500

<b>Fire and Security Equipment</b>	Maximum any one claim	£25,000
<b>Homeworkers</b>	Any one claim and in any one Period of Insurance per Director, Partner or Employee	£5,000
<b>Incompatibility of Software Programs</b>	Any one cause	£25,000
<b>Insect Nest Removal</b>	Any one claim	£2,500
<b>Lamps, Signs and Nameplates</b>	Any one item	£1,000
<b>Metered Services</b>	Any one claim	£25,000
<b>Seasonal Increase</b>	Increase	25%
	Increase	£500,000
	Months applicable	November, December, January
<b>Temporary Removal</b>	Any one claim	10%
	Any one claim	£250,000
	Consecutive days	90 day(s)
<b>Temporary Repair Costs</b>	Maximum payable any one claim	£20,000
<b>Theft Damage to Buildings</b>	Any one Period of Insurance	£25,000
	Excess	£1,000
<b>Theft of Computers and Audio Visual Equipment</b>	Any one claim	£100,000
<b>Trace and Access</b>	Any one claim	£25,000
<b>Trade Samples</b>	Any one item	£500
	Any one claim	£10,000

## Money & Assault

### Money

**Clauses applying to all Money Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Clothing &amp; Personal Belongings</b>	Any one person	£500
<b>Vending Machines at Premises</b>	Any one claim	£500

### Assault

**Clauses applying to all Assault Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Amounts Payable

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Medical and Dental Expenses</b>	Any one Insured Person	15%
	Any one Insured Person	£500

## Business Interruption

**Clauses applying to all Business Interruption Risks on cover** (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Outstanding Debit Balances (Book Debts)

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

<b>Essential Personnel</b>	Maximum payable any one loss	£50,000
----------------------------	------------------------------	---------



<b>Exhibition Sites</b>	Maximum payable any one loss	£25,000
	Maximum payable any one Period of Insurance	£25,000
	Maximum Indemnity Period	3 month(s)
<b>Full Failure of Telecommunications</b>	Any one loss per day in respect of any one failure	£100
	Any one loss in respect all failures in any Period of Insurance	£2,500
	Any one loss per day in respect of any one failure resulting from accidental means other than Damage. However, if the any one loss per day limit stated above is lower, that limit will apply	£7,250
	Any one loss in respect all failures in any one Period of Insurance for failure resulting from accidental means other than Damage. However, if the any one loss in respect of all failures in any one Period of Insurance above is lower, that limit will apply	£50,000
	Any one loss in respect all failures Maximum payable any one Period of Insurance for failure resulting from accidental means other than Damage	£100,000
	Consecutive hours	24 hours
<b>Lottery Winners</b>	Number of days	14 day(s)
	Amount won exceeds	£100,000
	Maximum Indemnity Period	1 month(s)
<b>Outsourced Administrative Service Providers</b>	Maximum payable any one loss	£50,000
	Maximum any one Period of Insurance	£25,000
	Interruption lasting less than (hours)	12 hours
<b>Prevention of Access</b>	Maximum Indemnity Period	6 month(s)
	Distance (miles)	1
	Maximum payable any one Period of Insurance	£50,000
<b>Public Relations Expenses</b>	Consecutive hours	72 hours
	Maximum Indemnity Period	3 month(s)
	Maximum payable any one loss	£10,000
	Maximum payable any one Period of Insurance	£10,000

<b>Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide</b>	Maximum payable any one Period of Insurance	£25,000
	Maximum Indemnity Period	3 month(s)
	Consecutive Hours	72 hours
<b>Telecommunication Suppliers' Premises</b>	Maximum payable any one loss	100%
<b>Unspecified Customers</b>	Maximum payable any one Period of Insurance	£100,000
	Maximum Indemnity Period	12 month(s)
<b>Unspecified Suppliers</b>	Maximum payable any one Period of Insurance	£100,000
	Maximum Indemnity Period	12 month(s)
<b>Workplace Recovery Office Facilities</b>	Maximum payable any one Period of Insurance	£50,000

## Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

### The following Condition applies to all Sections

#### Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

### Property Damage

The following Conditions apply to the Property Damage Section

#### Change of Occupancy

You must tell Us immediately if

- (a) any building at The Premises becomes Unoccupied
- (b) if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes
- (c) any Unoccupied building at The Premises becomes occupied or used.

#### Protections

If in relation to any claim for Damage caused by theft or attempted theft, You have failed to fulfil the following condition, We will not pay that claim.

Whenever The Premises are closed for business or left unattended, You must ensure that all security devices provided to protect The Premises are properly fitted and put into full operation.

The following Condition applies to The Premises 001-001

#### Minimum Security

##### Theft and Money Sections where insured by this policy

If in relation to any claim for Damage to the Property Insured caused by theft or attempted theft at The Premises, which occurs more than 30 days after the inception of this policy and You have failed to fulfil any of the following conditions, We will not pay that claim.

In respect of all those parts of The Premises occupied by You in connection with The Business You must ensure that all Perimeter doors and opening Accessible Perimeter windows are provided with an appropriate security measure, as described below and when The Premises are unattended, all such doors and windows to that part, or parts are closed and secured by such appropriate security measure being put into full and effective operation and any keys removed from the locks and stored away from such window or door.

- (1) Hinged doors must be secured as follows
  - (a) single leaf doors and the final closing leaf of double doors
    - (i) timber framed doors –by a lock certified as meeting British Standard BS3621
    - (ii) aluminium or steel framed doors –by a five (or more) pin cylinder mortice swing lock

- 
- (iii) plastic framed doors –by a lock assembly certified as meeting Publically Available Specification PAS3621 or a multi-point lock having at least three moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock
  - (iv) steel or composite construction (security) doors - by a security measure described in either (1) (a) (i) or (1) (a) (iii) above or by a five (or more) pin cylinder mortice lock
  - (b) the first closing leaf of double doors
    - (i) by having, adjacent to the top and bottom corners of the door, a rebate bolt or an internal key operated mortice rack bolt or a lockable bolt
    - (ii) by a multi-point lock having at least two moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock
  - (2) Rolling shutter and rolling panel doors must be secured as follows
    - (a) manually operated doors – by having the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle
    - (b) electrically operated doors – by having an internal operating switch permitting power to be isolated and secured in the 'off' position by means of an integral lock or a padlock
    - (c) wicket gates/personnel doors within such doors – by a lock certified as meeting British Standard BS3621
  - (3) Cellar trap doors must be secured as follows
    - (a) by having an internal steel padlock bar fastened by a padlock having a hardened steel shackle
    - (b) by having, adjacent to the top and bottom corners of the door(s), an internal key operated mortice rack bolt or a lockable bolt noting that, where one leaf of double doors when closed prevents the opening of the other, only that leaf needs securing as stated
  - (4) Doors described in 1 (a) and 2 (c) above which are not final exit doors must be secured by a security measure described in 1 (a) or 2 (c) above or any type of door lock or lockable fastening which is supplemented by having, adjacent to the top and bottom corners of the door, an internal key operated mortice rack bolt or a lockable bolt
  - (5) Windows must be secured as follows
    - (a) roof lights – by an internal fastening device designed and supplied as suitable for the task
    - (b) louvre windows – by internal or external fixed steel bars or grilles
    - (c) other windows – internally by means of a fastening device having an integral lock, by a window lock or by a key operated mortice rack bolt
  - (6) Emergency fire exits must be secured so that any door or window described in (1) – (5) above which is formally designated as being solely for use as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety is excluded from the stated requirements and instead must be secured by a fastening device designed and supplied as suitable for the task.

The following definitions apply to this condition.

#### **Perimeter**

Doors and windows that provide access from those parts of The Premises occupied by You in connection with The Business to the open air, into any area of The Premises not occupied by You in connection with The Business or into any adjoining premises.

#### **Accessible**

Perimeter windows located on

- (1) basement and ground floors
- (2) other floors where they can be reached by a person standing within any communal areas, areas of The Premises not occupied by You in connection with The Business or any areas of adjoining or adjacent premises
- (3) other floors where they can be reached by a person standing on adjoining or adjacent land or any external structural feature of The Premises, or any adjoining or adjacent premises, which can readily be climbed onto including but not limited to stairways, fire escapes, lower storey roofs, porches, balconies.

---

#### **The following Condition applies to The Premises 001-001**

##### **Portable Space Heaters Exclusion**

We will not provide cover for Damage to the Property Insured caused by or resulting from the use of portable space heaters at any of The Premises.

---

#### **The following Condition applies to The Premises 001-001**

##### **Stock Storage - Basements and Ground Floors**

If in relation to any claim for Damage to the Property Insured caused by storm, flood or escape of water, You have failed to ensure that all stock stored in the basement(s) and/or on the ground floors of The Premises is stored at least 75 mm above the floor, We will not pay that claim.

---

---

**The following Condition applies to all Risks declared to and accepted by Aviva****Unoccupied Premises**

If in relation to any claim for Damage while The Premises are Unoccupied, You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- (1) carry out internal and external inspections of the buildings at least every 7 day(s) days, maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti
- (2) remove all waste, unfixed combustible materials and gas bottles, either within or outside the buildings, from The Premises
- (3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings
- (4) wherever possible, turn off all sources of power, fuel and water at the mains, chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes  
However, where the buildings are protected by an
  - (a) Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.
  - (b) security patrols, You must provide sufficient power for safe and effective internal inspection
- (5) tell Us immediately if any building at The Premises becomes Unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

Where The Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.

---

**The following Condition applies to The Premises 001-001****Waste Storage and Removal (Weekly)**

If in relation to any claim for Damage to the Property Insured caused by or resulting from fire or explosion You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that

- (1) all Rags and Waste, remaining within the buildings at the end of each working day, must be kept in non-combustible receptacles with closed lids and removed from the buildings at the end of each working week
- (2) all wheeled waste receptacles, combustible goods or materials stored outside of the buildings must be positioned at least 10 metres away from the buildings unless waste receptacles are constructed of non-combustible materials and with closed lids
- (3) all Rags and Waste stored outside the buildings must be kept in separate non-combustible, lidded containers or other suitable proprietary refuse containers and removed from The Premises at least once a month, or as soon as practicable if removal is beyond Your control

unless agreed by Us.

The following definitions apply to this condition.

**Rags**

Oil, grease or flammable solvent contaminated rags, wipes and cleaning cloths.

**Waste**

Combustible trade and process waste, refuse, shavings, cuttings including recyclable processed materials.

---

**Money and Assault****The following Conditions apply to the Money and Assault Section****Medical Evidence**

In respect of Assault, We will, at Our option, arrange for the Insured Person to undergo a medical examination or, in the event of death, a post mortem examination.

You, or Your personal representatives, will supply to Us, at Your expense, any certificates, information or evidence in the format We require to support a claim.

**Money In Transit**

If in relation to any claim for loss of Money in transit (other than Money described in Item 1 of The Schedule), You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure

- (1) that Money in transit is accompanied by the number of persons stated below, who must be either You and/or any director, partner or Employee
  - (a) over £2,500 up to £5,000 by at least 2 persons
  - (b) over £5,000 up to £8,000 by at least 3 persons

- 
- (c) over £8,000 up to £12,000 by at least 4 persons
  - (d) over £12,000 by an approved Security Company
  - (2) private transport is used for amounts of Money in transit greater than £2,500 where the distance exceeds half a mile.

The maximum We will pay for any one claim will not exceed the Limit Any One Loss stated in The Schedule.

---

#### **Records and Key Security**

If in relation to any claim for loss of Money You have failed to fulfil any of the following condition, You will lose Your right to payment for that claim.

You must

- (1) keep a complete record of Money in a secure place other than in a safe or strongroom containing Money
- (2) ensure that outside of Business Hours, all safes and/or strongrooms are kept locked and the keys removed from The Premises unless The Premises are occupied by You or any director, partner or authorised Employee of Yours, in which case the keys must be kept in a secure place away from any safe or strongroom
- (3) ensure that whenever The Premises are closed for business or left unattended, all security devices to protect The Premises are properly fitted and put into full operation.

