



Hotel and Guest House Combined Policy



INSURANCE
CORPORATION

Customer Service

At Insurance Corporation we have a real commitment to customer care. We have built a reputation as an Insurer that puts our customers first

You can help us to maintain this position by letting us know if you consider that our service has been unsatisfactory

We aim to give our customers a high standard of service at all times

If you are unhappy with our service for any reason, you should write initially to the Service Manager of Insurance Corporation at the address shown on your Policy Schedule who will ensure that the matter receives attention

If matters are not resolved to your satisfaction, you are invited to write to:

General Manager

Insurance Corporation of the Channel Islands Ltd

P O Box 160 Dixcart House

Sir William Place

Guernsey

GY1 4EY

Insurance Corporation of the Channel Islands Ltd is regulated by the Guernsey Financial Services Commission

It is possible to choose the law applicable to a contract of insurance covering a risk situated in the United Kingdom. We have chosen payment of your premium as evidence of acceptance of our choice. If any other law is to apply it must be agreed by both parties and evidenced in writing

Your right as a policyholder to take legal action remains unaffected by the existence or use of any complaints procedure referred to above

Hotel & Guest House Combined Policy

Please read this Policy (and the Schedule which forms part of the Policy) to ensure it meets your requirements.

Insurance Corporation of the Channel Islands Limited (referred to in this Policy as the Insurers') and the Insured agree that:

- a) this Policy the Schedule (including any Schedule issued in substitution) and any endorsements shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears
- b) the Proposal or any information supplied by the Insured shall be incorporated in the contract
- c) the Insurer will provide the insurance described in this Policy subject to the terms and conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Insurer shall agree to accept the premium

This Policy shall be governed by English Law and Guernsey Courts shall have exclusive jurisdiction in any dispute arising under this Policy

The Insurers' Liability

For all purposes including but not limited to the application of the Sums Insured Limits of Indemnity and Limits of Liability and consideration of when and how the Policy will respond all parties included in the definition of the insured shall constitute one Insured or one party or legal entity so that there will be only two parties to the contract of insurance between the Insured and the Insurer

The Insurer hereby assigns to the Insured the benefit of the indemnity issued by the Insurers' Parent Company RSA Insurance Group plc

For risks in the Bailiwick of Jersey, Bailiwick of Guernsey or the Isle of Man the policy is governed by Jersey Law, Guernsey Law and Isle of Man Law respectively. For risks situated in the United Kingdom, English Law shall apply to the policy unless otherwise agreed by Us and evidenced in writing

Insurance Corporation of the Channel Islands Limited is regulated by the Guernsey Financial Services Commission

Definitions

The words listed below carry the same meaning wherever they appear in the Policy if they commence with a capital letter and their meaning is not varied by a Definition in a particular Section

Business the occupation stated in the Master Schedule

Premises that part of the buildings situated at the address or addresses shown in Schedule 1 and occupied by the Insured for the purposes of the Business

Specified Goods tobacco cigarettes cigars wines and spirits video equipment cassettes or discs computer or video games

General Stock stock and materials in trade excluding Specified Goods

Business Equipment business equipment fixtures fittings furniture machinery fixed glass and framework external blinds and signs and all other contents (including personal effects or tools belonging to the Insured or any director partner customer or Employee of the Insured) excluding Money Specified Goods General Stock and Landlord's fixtures and fittings

Money Cash Bank Notes Cheques Girocheques Bankers Drafts Money Orders Postal Orders Bills of Exchange unused Postage Stamps National Insurance Stamps National Savings Stamps and Certificates Holidays with Pay Stamps Credit Company Sales Vouchers V.A.T. Purchase Invoices Customer Redemption Vouchers and unused units in franking machines all the Insured's own or for which he is legally responsible and Trading Stamps and Luncheon Vouchers the Insured's own only whilst in his custody

Business Machines the following insofar as they are used in connection with the Business and not intended for sale cash registers scales typewriters calculators mixers food slicers coffee grinding machines rotisseries microwave ovens hairdressing apparatus telephone installations fixed public address and music systems television sets video recorders and franking machines

Damage loss destruction or damage

Employee

a any person under a contract of service or apprenticeship with the Insured or

b any person supplied to or hired or borrowed by the Insured whilst engaged in the course of the Business

Territorial Limits the Channel Islands Great Britain Northern Ireland or the Isle of Man

Section 1A – Contents

A COVER

The Property described in Schedule 1 belonging to the Insured or for which the Insured is legally responsible is covered against Damage sustained at the Premises (including costs and expenses necessarily incurred in removing debris following such Damage) caused by

- 1 fire explosion lightning earthquake
- 2 riot labour or political disturbances
- 3 malicious persons or vandals
- 4 storm or flood but excluding Damage to Property in a garden yard or in the open
- 5 falling trees or parts of trees but excluding Damage caused by the felling or lopping of trees or by tree roots
- 6 bursting overflowing or leakage of water tanks apparatus or pipes or the escape of oil from any fixed domestic heating installation or accidental discharge or leakage from any automatic sprinkler installation provided such discharge or leakage is not caused by freezing and excluding Damage whilst the Premises are empty or disused
- 7 leakage of beer and other beverages from storage containers and connected apparatus
- 8 impact by any animal vehicle or aircraft or other aerial device or articles dropped therefrom
- 9 theft or attempted theft excluding Damage to Property in a garden yard or outbuilding
- 10 breakage of fixed glass

B ADDITIONAL COVER

This Section also covers

Business Machines Damage to Business Machines by any accident or misfortune at the Premises

Property in Motor Vehicles Damage to Property (other than the Excluded Property below) by any accident or misfortune whilst in or on or being loaded onto or unloaded from any motor vehicle (other than a trailer) within the Territorial Limits and owned by or operated under the direct control of the Insured up to £500 any one occurrence

Excluded Property

- a livestock car telephones furs watches jewellery gold and silver articles precious metals and stones non-ferrous metals cash stamps bank notes bills of exchange securities deeds documents manuscripts or plans
- b china glass earthenware pictures or scientific instruments unless Damage is caused by fire theft an accident to the motor vehicle or an object falling onto the motor vehicle

Property removed for cleaning and repair Damage to Business Equipment (other than personal effects belonging to the Insured or any director partner or Employee of the Insured) whilst temporarily removed from the Premises for cleaning renovation or repair within the Territorial Limits if Damage is caused by a peril specified in **COVER** of this Section

Fixed Glass Blinds and Signs Damage (other than Damage by scratching) to fixed glass (including its framework lettering or any intruder alarm foil attached to it) and fixed external blinds and signs at the Premises by any accident or misfortune including the cost of necessary boarding up pending replacement

C ADDITIONAL PROPERTY COVERED

This Section extends to cover Damage to the following property by any accident or misfortune if it is owned by the Insured or the Insured is legally responsible for it

Television Aerials radio and television receiving aerials satellite aerials their fixtures or masts at the Premises

Premises the Premises if Damage is caused by theft or attempted theft involving entry to or exit from the Premises by forcible and violent means

Underground Pipes and Cables underground water gas electricity sewage drainage or telephone pipes wires or cables extending from the Premises to the public main

Sanitary Fittings fixed sanitary ware and fittings in the building situated at the address or addresses shown in Schedule 1

D LIMITS OF LIABILITY

The Insurers' liability during any one Period of Insurance shall not exceed in respect of

- 1 any Property specified in Schedule 1 the Sum Insured set against it
- 2 all Damage the total of the Sums Insured specified in Schedule 1
- 3 personal effects or tools belonging to the Insured or any director partner customer guest or Employee of the Insured £500 any one person

subject to the other limits specified in this Section and to the Insurers' liability in respect of Specified Goods and General Stock at the Premises being increased by 20% during the period 14 days either side of Easter Day and 1st November to 31st December annually

Index-Linking To help to combat inflation the Sums Insured on the Contents will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey and Jersey (or an alternative index selected by the Insurers)

provided that

- 1 any adjustment made to the Sum Insured will be based on the latest figures available to the Insurers
- 2 at each renewal the premium will be calculated on the adjusted Sum Insured then in force

Protection after loss The Sums Insured in Schedule 2 on any Business Equipment Item which sustains Damage by a cause covered by this Section will continue to be index-linked following such Damage while the property is being reinstated provided that the Insured takes all reasonable steps to ensure that the reinstatement is carried out without undue delay

E CLAIMS SETTLEMENT

Following Damage the Insurers will pay the cost of reinstating the Property equal to its condition when new provided that

- 1 this is carried out without delay and in the most economical manner
- 2 when any Property is partially damaged the Insurers' liability shall not exceed the reinstatement cost that would have been incurred had it been wholly destroyed
- 3 no payment will be made until reinstatement has been carried out
- 4 if the damaged Property is not reinstated a loss will be settled after allowance for depreciation
- 5 in respect of deeds documents and business books the Insurers' liability shall not exceed their value as stationery together with the clerical cost of re-writing

Underinsurance If at the time of Damage the total of the Sums Insured specified in Schedule 1 is less than 85% of the reinstatement cost of the Property covered by this Section the Insurers shall bear only that proportion of the Damage which the total of the Sums Insured bear to the total reinstatement cost

F EXCEPTIONS

The Insurers will not be liable under this Section for Damage

- 1 to motor vehicles or accessories whilst thereon
- 2 to blinds or signs not securely fixed to the Premises
- 3 arising from theft or attempted theft
 - a where the Insured or any director partner or Employee of the Insured or member of the Insured's household is concerned as principal or accessory
 - b from an unattended vehicle unless all doors and windows have been secured and locked
 - c from a vehicle left unattended for the night unless the vehicle is locked and
 - i garaged in a securely closed and locked building or
 - ii parked in a yard which is fully enclosed and securely closed and locked
- 4 to Property in soft-topped open-topped or open-sided vehicles if caused by theft attempted theft malicious persons vandals or storm
- 5 caused by or resulting from
 - a vibration settlement subsidence rusting corrosion wear and tear deterioration depreciation insects vermin or any process of cleaning repair removal or erection
 - b mechanical or electrical breakdown or use contrary to the manufacturers' instructions
 - c frost (except for Damage resulting from the escape of water from tanks apparatus or pipes) atmospheric or other weather conditions other than lightning hail or storm
 - d escape overflowing discharging or leaking of water tanks apparatus or pipes when the Premises are empty or disused

G OPTIONAL ACCIDENTAL DAMAGE COVER

This cover does not apply unless the Schedule states that 'Accidental Damage' is included

Cover The property insured under this Section belonging to the Insured or for which the Insured is legally responsible is covered against accidental loss destruction or damage including costs and expenses necessarily incurred in removing debris demolishing shoring-up or propping following such Damage

Exceptions The Insurers will not be liable under this extension

- 1 for Damage caused by
 - a faulty or defective design materials or workmanship inherent vice latent defect gradual deterioration wear and tear or frost
 - b corrosion rust dampness dryness wet or dry rot shrinkage evaporation loss of weight contamination pollution change in temperature colour flavour texture or finish vermin insects marring or scratching
 - c subsidence ground heave or landslip or the normal settlement or bedding down of new structures
 - d collapse or cracking of buildings
 - e escape overflowing discharging or leaking of water tanks apparatus or pipes when the Premises are empty or disused
- 2 for Damage to Property caused by
 - a its mechanical or electrical breakdown or derangement
 - b its undergoing any process
- 3 for consequential loss of any kind
- 4 for Damage due to disappearance unexplained or inventory shortage misfiling or misplacing of information
- 5 any loss destruction or Damage specifically excluded elsewhere in this policy
- 6 The Excess stated in the Schedule

Section 1B – Money

A COVER

Whilst within the Territorial Limits

- 1 Money is covered against Damage
- 2 any safe strongroom case bag or waistcoat used for the storage or carriage of Money is covered against Damage as a result of theft or attempted theft of Money
whilst
 - i in the Insured's Premises
 - ii in transit
 - iii in a bank night safe until removed by an authorised bank official
 - iv in the dwelling of the Insured or of any person to whom such Money is entrustedup to the Limits of Liability below in respect of any one occurrence

B LIMITS OF LIABILITY

- 1 Crossed Cheques Cross Girocheques Crossed Bankers Drafts Crossed Money Orders Crossed Postal Orders used National Insurance Stamps National Savings Certificates Credit Company Sales Vouchers and V.A.T. Purchase Invoices £250,000
- 2 Money (other than 1 above)
 - a in the Premises when closed for business and not contained in a locked safe or strongroom £250
 - b in the dwelling of the Insured or of any person to whom such Money is entrusted £350
- 3 Money (other than 1 above) in the premises when closed for business and contained in a locked safe or strongroom £750
- 4 Money (other than 1 to 3 above) £1,000 or 10% of the total of the Sums Insured specified in Schedule 1 if greater subject to a maximum of £5,000
- 5 Any safe strongroom case cashbox or waistcoat £2,500

C EXCEPTIONS

The Insurers will not be liable under this Section for

- 1 shortages due to error or omission
- 2 Damage due to the dishonesty of any director partner or Employee of the Insured unless discovered within seven working days of its occurrence
- 3 Damage resulting from a safe or strongroom being opened by the use of a key or a combination code through the key or combination code having been left on the Premises whilst closed for business

Section 1C – Interruption of the Business

DEFINITIONS

Gross Profit receipts less cost of goods sold (adjusted for opening and closing stocks) food and laundry

Rate of Gross Profit Gross Profit expressed as a percentage of receipts

Outstanding Debit Balances the sums outstanding in the Insured's records of the individual amounts owed to the Insured by customers

Turnover the Money paid or payable to the Insured for accommodation provided services rendered and for goods sold in course of the Business at the Premises

Indemnity Period the period beginning with the occurrence of the Damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the Business shall be affected in consequence of the Damage

Rate of Trading Profit the Rate of Trading Profit earned on the Turnover during the financial year immediately before the date of the Damage - adjusted as may be necessary to provide for variations in or other circumstances affecting the Business so that the adjusted figures shall represent as far as possible the results which but for the Damage would have been obtained during the relative period after the Damage

Annual Turnover the Turnover during the twelve months immediately before the end of the Damage - adjusted as may be necessary to provide for variations in or other circumstances affecting the Business so that the adjusted figures shall represent as far as possible the results which but for the Damage would have been obtained during the relative period after the Damage

Standard Turnover the Turnover during that period in the twelve months immediately before the date of the Damage which corresponds with the indemnity period - adjusted as may be necessary to provide for variations in or other circumstances affecting the Business so that the adjusted figures shall represent as far as possible the results which but for the Damage would have been obtained during the relative period after the Damage

N.B. If during the Indemnity Period accommodation shall be provided services rendered or goods sold elsewhere than at the Premises for the benefit of the Business either by the Insured or by others on his behalf the Money paid or payable in respect of such accommodation services or sales shall be brought into account in arriving at the Turnover during the Indemnity Period

A COVER

If the Business is interrupted because of Damage

- 1 for which the Insurers have admitted liability under Section 1A Contents or Section 2 Buildings or
- 2 to the Insured's records of amounts owed by customers sustained within the Territorial Limits by a cause covered under Section 1A Contents

the Insurers will pay for the trading loss during the period beginning with the occurrence of Damage and ending not more than 36 months later during which the results of the Business shall be affected in consequence of the Damage in accordance with **CLAIMS SETTLEMENT** of this Section

Provided that when the Damage occurs there is insurance in force covering the Insured's interest in the building or other property at the Premises against such Damage under which

- a payment has been made or liability admitted
- or
- b liability would have been admitted but for the exclusion in such insurance losses below a specified amount

B ADDITIONAL COVER

The cover provided by this Section extends to include interruption of the Business as a result of

Disease Infestation and Defective Sanitation

- a the occurrence at the Premises of murder suicide food or drink poisoning vermin pests defective sanitation or any human infectious or contagious disease (excluding Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition) an outbreak of which the States of Guernsey or Jersey or other Local Government Authority has stipulated shall be notified to them
- b the outbreak elsewhere that at the Premises but within a radius of 25 miles from the Premises of any human infectious or contagious disease (including Acquired Immune Deficiency Syndrome (AIDS) or any Aids related conditions and outbreak of which the States of Guernsey or Jersey or other Local Government Authority has stipulated shall be notified to them
- c pollution by oil or other substance of any beach within a radius of 25 miles from any of the Channel Islands
- d the cancellation of bookings for accommodation at the Premises in consequence of a notifiable human infectious or contagious disease (excluding Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition) within the Territorial Limits

provided that

- 1 the Insurers will not be liable in respect of any cancelled or unaccepted bookings which are deferred and accepted at a later date
- 2 all Money paid or payable to the Insured by way of deposits or recoveries in connection with bookings which are the subject of a claim under this extension shall be credited to the Insurers

Public Utilities accidental failure of public supplies of electricity gas or water at the terminal ends of the public supply undertaking's feed to the Premises not occasioned by the deliberate act of any supply authority or by the exercise by any such authority of its power to withdraw or restrict supply

Suppliers Damage at the Premises of a supplier of the Insured by a cause covered under Section 1A Contents and happening within the Territorial Limits

C LIMIT OF LIABILITY

The Insurers' liability for all loss resulting from interruption of the Business arising during any one Period of Insurance shall not exceed

- 1 £450,000 in respect of interruption at any one premises
- 2 £25,000 in respect of Outstanding Debit Balances
- 3 £25,000 in respect of Damage at the premises of a supplier

D CLAIMS SETTLEMENT

The Insurers will pay

- 1 **in respect of reduction in sales** - the Rate of Gross Profit on any shortfall in expected receipts less any charges or expenses which are reduced because of the interruption
- 2 **in respect of Outstanding Debit Balances** - the amount by which the Outstanding Debit Balances traced or received following the Damage shall fall short of the Outstanding Debit Balances before the Damage occurred
- 3 **in respect of additional expenditure** - that reasonably incurred to avoid a reduction in receipts (but not exceeding the amount which would otherwise have been payable under D1 above) or in tracing and establishing the Outstanding Debit Balances
- 4 **in respect of professional accountants' charges** - those reasonably incurred by the Insured for producing and certifying any particulars required by the Insurers in connection with the investigation and verification of a claim

Underinsurance if at the time of Damage the Sum Insured by this item be less than the sum produced applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced

Section 1D – Legal Liabilities

DEFINITIONS

Insured any person or any company registered in the Channel Islands Great Britain Northern Ireland or the Isle of Man and described in the Master Schedule

Business the occupation stated in the Master Schedule which shall include the provision of catering social sports and welfare facilities for Employees fire first-aid and ambulance services and private work undertaken with the consent of the Insured by an Employee for a director partner or Employee of the Insured

Territorial Limits

- 1 the Channel Islands Great Britain Northern Ireland or the Isle of Man
- 2 elsewhere in the world in respect of
 - a any act or omission occurring within 1 above
 - b Injury to or the acts or omissions of persons normally resident in the territories specified in 1 above but temporarily engaged in the Business outside such territories
 - c Injury or Damage caused by Products

Injury bodily injury including death and disease

Property material property

Financial Loss a pecuniary loss cost or expense incurred by any person other than the Insured resulting from

- a escape or discharge of any substance or gas from any premises the property of or in the occupation of the Insured
 - b stoppage of or interference with pedestrian vehicular rail air or waterborne traffic
- not caused by Products

Products goods (including containers and packaging) not in the custody or control of the Insured sold or supplied by the Insured in connection with the Business from any premises within the territories specified in 1 of Territorial Limits and any error in connection with the sale supply or presentation of such goods

Principal any party (other than a director partner or Employee of the Insured) on whose behalf the Insured in the course of the Business is undertaking work excluding the sale or supply of Products

Pollution or Contamination

- a all pollution or contamination of buildings or other structures or of water or land or the atmosphere and
- b all Injury Damage or Financial Loss directly or indirectly caused by such pollution or contamination

A COVER

- 1 In the event of
 - a Injury to any person
 - b Damage to Property belonging to or in the custody or control of any guest or visitor provided that
 - i where the Insured's premises constitute an 'Hotel' to which the relevant Hotel Proprietors Acts of the Channel Islands Great Britain Northern Ireland or the Isle of Man apply a copy of the notice set out in the Schedule of the Act is displayed in the prescribed manner
 - ii all valuables handed to the Insured or an Employee for safe custody shall be secured in a locked safe of substantial pattern
 - c Damage to Property not belonging to or in the custody or control of any guest or visitor other than
 - i Property belonging to the Insured or in his custody or control or
 - ii Property in the custody or control of any Employee

happening during the Period of Insurance in the Territorial Limits and caused either in connection with the Business or by Products the Insurers will subject to the Limits of Liability indemnify the Insured against legal liability for damages and claimant's costs and expenses incurred in respect of such Injury or Damage in Paragraph 1c the expression 'custody or control' shall not apply to

- i any building (including its fixtures fittings and contents) provided that in respect of any building which is leased hired or rented to the Insured the Insurers shall not be liable in respect of
 - a Damage to its contents
 - b the first £100 of each and every claim for Damage caused other than by fire or explosion
 - c liability arising solely because of a contract
 - ii visitors' directors' partners' and Employees' personal effects including motor vehicles and their contents
- 2 if the Insured comprises more than one party (which term in the case of a partnership includes each individual partner) the Insurers will indemnify each in the terms of this Section against liability incurred to the other as if such other was not included as an Insured
- 3 the Insurers will in addition pay
 - a advocates' and/or solicitors' fees for representation at any Coroner's Inquest or fatal inquiry or Court of Summary Jurisdiction in respect of any event which may be the subject of indemnity under 1 above

B INDEMNITY TO OTHER PERSONS

The Insurers will indemnify in the terms of this Section

- 1 if the Insured so requests
 - a any director or Employee in respect of liability for which the Insured would have been entitled to indemnity if the claim had been made against him
 - b any officer or member of the Insured's canteen social sports or welfare organisations and fire first-aid and ambulance services
- 2 any Principal to the extent that the contract between the Insured and such Principal so requires in respect of liability arising from the performance of work on behalf of such Principal
- 3 the legal personal representatives of any person entitled to indemnity under this Section in respect of liability incurred by that person

if the Insurers are liable to indemnify more than one party the total amount of indemnity to all such parties including the Insured shall not exceed the Limits of Liability

C ADDITIONAL COVER

- 1 The Insurers will indemnify the Insured against legal liability incurred by the Insured during the Period of Insurance in respect of Financial Loss subject otherwise to the terms of this Section
- 2 notwithstanding Exception 3 of this Section and provided the Insured is not more specifically insured under any other policy the Insurers will indemnify the Insured in the terms of this Section in respect of Injury Damage or Financial Loss
 - a caused by any motor vehicle which is owned by or in the possession of or being used by or on behalf of the Insured
 - i which is not licensed for road use and which is being used in circumstances which do not require insurance or security under any road traffic legislation
 - ii designed or adapted primarily for use as a tool but this indemnity shall not apply to liability in respect of which any road traffic legislation requires insurance or security
 - b arising during the act of loading or unloading a motor vehicle or the bringing to or taking away of a load from such vehicle

- 3 notwithstanding Exception 3 of this Section the Insurers will indemnify the Insured and no other person in the terms of this Section in respect of the use of any motor vehicle not the property of or provided by the Insured and being used in the course of the Business
- the Insurers shall not be liable in respect of
- a Damage to any such vehicle
 - b Injury Damage or Financial Loss arising while such vehicle is being driven by the Insured
- provided that the Insurers shall not be liable under this extension if the Insured is entitled to indemnity under any other insurance
- 4 the Insurers will at the request of the Insured indemnify any director or Employee of the Insured against legal costs and expenses incurred in the defence of any criminal proceedings brought for a breach of the relevant Health and Safety legislation in the Channel Islands Great Britain Northern Ireland or the Isle of Man committed or alleged to have been committed during the Period of Insurance including legal costs and expenses incurred with the consent of the Insurers in an appeal against conviction arising from such proceedings
- provided that the Insurers shall not be liable for the payment of fines or penalties
- 5 for UK risks the Insurers will indemnify the Insured in the terms of this Section against legal liability incurred by the Insured under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of Injury or Damage occurring within a period of seven years from the expiry or cancellation of this policy
- provided that the Insurers shall not be liable under this extension if the Insured is entitled to indemnity under any other insurance
- 6 for UK risks when cover is operative for Injury or Damage caused by Products the Insurers will indemnify the Insured and at the request of the Insured against legal costs and expenses incurred with the Insurers' written consent in the defence of any criminal proceedings brought for a breach of Part II of the Customers Protection Act 1987 committed or alleged to have been committed during the Period of Insurance including costs of prosecution awarded against the Insured and legal costs and expenses incurred with the consent of the Insurers in appeal against conviction from such proceedings
- Provided that the Insurers shall not be liable for payment of fines or penalties

D LIMITS OF LIABILITY

- 1 Any claim or number of claims arising out of one cause for Injury to Employees including claimant's costs and any other costs and expenses incurred with the Insurers' written consent up to £10,000,000
- 2 a Any other claim or number of claims arising out of one cause including claimant's costs and expenses up to £1,000,000
- Provided that the Insurers' liability in any one Period of Insurance in respect of
- i Injury Damage or Financial Loss arising directly or indirectly from Pollution or Contamination which is deemed to have occurred during any such Period shall not exceed £1,000,000
 - ii Injury or Damage happening during any such Period and caused by Products shall not exceed £1,000,000
- b The Insurers will in addition in respect of any other claim or number of claims arising out of one cause pay any other costs and expenses incurred with their written consent

E EXCEPTIONS

THE FOLLOWING EXCEPTIONS DO NOT APPLY TO LIABILITY IN RESPECT OF INJURY TO EMPLOYEES

The Insurers will not be liable in respect of

- 1 any liability for
 - a any amount in respect of liquidated damages fines or penalties
 - b Injury or Damage caused by Products
 - c Financial Losswhich attaches solely because of a contract
- 2
 - a the cost of rectifying defective work
 - b Damage to or the cost of recalling removing repairing or replacing Products arising from a defect in or an error in connection with the sale supply or presentation of such Products
- 3 Injury Damage or Financial Loss arising out of the use of or caused by any craft designed to travel in on or through water air or space (other than hand propelled craft) or any motor vehicle which is owned by or in the possession of or being used by or on behalf of the Insured
- 4 Injury Damage or Financial Loss which results from any deliberate act or omission of the Insured his partners directors or managerial Employees and which could reasonably have been expected having regard to the nature and circumstances of such act or omission

this Exception shall also apply in respect of any deliberate act or omission of any other person claiming indemnity but only so far as indemnity to such person is concerned
- 5 Injury Damage or Financial Loss arising out of or in connection with
 - a the exercise by the Insured his partners assistants Employees or any person acting for him or on his behalf having professional qualifications of professional skill associated with such qualifications
 - b the dispensing of any medicine
- 6 Injury or Damage caused by Products incorporated in a craft designed to travel through air or space which have been specifically supplied by the Insured for that purpose and are directly connected with the safety of such craft
- 7 Injury Damage or Financial Loss which arises directly or indirectly from Pollution or Contamination unless such Pollution or Contamination is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance

for the purposes of this Exception all Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place

THE FOLLOWING EXCEPTIONS APPLY ONLY TO LIABILITY IN RESPECT OF INJURY TO EMPLOYEES

the Insurers will not be liable in respect of

- 8 Injury arising in connection with work on offshore installations or transit thereto or therefrom
- 9 Injury arising when any Employee is
 - i carried in or upon a vehicle
 - ii entering or getting on to or alighting from a vehiclein circumstances where any road traffic legislation requires insurance or security

F RIGHT OF RECOVERY

The indemnity granted by this section is deemed to be in accordance with the provisions of any law enacted in the Channel Islands Great Britain Northern Ireland or the Isle of Man relating to the compulsory insurance of liability to Employees

but the Insured shall repay to the Insurers all sums paid by the Insurers which the Insurers would not have been liable to pay but for the provisions of such law

Section 1E – Personal Accident (Assault)


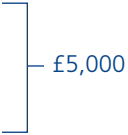
DEFINITION

Insured Person

- a the Insured or any director partner or Employee of the Insured or
- b any person to whom the Insured has entrusted Money other than an employee of a professional security company or organisation

A COVER

If an Insured Person suffers accidental bodily injury as described below as a direct result of robbery or attempted robbery in the course of the Business the Insurers will pay the relevant sum specified below

- 1 bodily injury which within 24 months from its occurrence is the sole and direct cause of
 - a death or
 - b loss of one or more limbs by physical separation at or above the wrist or ankle or
 - c permanent and total loss of use of one or both hands or feet or
 - d total and irrecoverable loss of sight in one or both eyes
- 2 bodily injury not resulting in loss of limbs or sight as defined in 1 which is the sole and direct cause of the **Insured Person** being totally disabled and prevented from attending to any business or occupation with proof satisfactory to the Insurers that such disablement has continued for 12 months from its occurrence and will in all probability continue for the remainder of the **Insured Person's** life
- 3 bodily injury which is the sole and direct cause of the Insured Person being totally disabled and prevented from attending to his occupation
 - compensation for the period of such disablement but not exceeding 104 weeks £50 per week
 - provided that
 - a the Insurers shall be liable to make only one payment under 1 and 2 in respect of any one Insured Person resulting from an accident
 - b weekly compensation under 3 shall become payable when the period of disablement has been ascertained and the total amount agreed or at the request of the Insured at intervals of not less than four weeks
 - c the Insured Person shall act upon medical or surgical advice as soon as practicable and submit to medical examination at the Insurers expense and as often as they require

B ADDITIONAL COVER

Damage to Clothing and Personal Effects If Clothing or Personal Effects (excluding jewellery and watches) of an Insured Person sustain Damage as a direct result of robbery or attempted robbery in the course of the Business the Insurers will make good such Damage up to £500 any one Insured Person

Medical Expenses the Insurers will pay to the Insured Person Medical Expenses necessarily incurred in treatment of the Insured Person subject to a limitation of 15% of **COVER 2** incurred as a direct result of robbery or attempted robbery in the course of the Business

Section 2 – Buildings

THIS SECTION IS OPERATIVE ONLY IF SHOWN AS SUCH IN SCHEDULE 2

DEFINITION

Buildings buildings including outbuildings walls gates and fences and landlords fixtures and fittings and swimming pools provided they are built of concrete and tiles and/or fibreglass

A COVER

- 1 The Buildings described in Schedule 2 belonging to the Insured or for which the Insured is legally responsible are covered against Damage by the causes specified in COVER of Section 1A Contents other than theft attempted theft or accidental breakage of fixed glass or its framework
- 2 following Damage covered by this Section the Insurers will also pay for
 - a costs incurred with the consent of the Insurers in removing debris dismantling demolishing shoring up or propping that part of the Buildings destroyed or damaged
 - b architects' surveyors' consultants' and legal fees necessarily incurred in the reinstatement of the Buildings but not for preparing any claim
 - c the additional cost of reinstatement of the Buildings incurred solely to comply with any building regulations, laws or ordinances of the States of Guernsey or Jersey or arising out of an Act of Parliament or with bye-laws of any municipal or local authority excluding
 - i costs incurred in complying with such regulations or bye-laws under which notice has been served upon the Insured prior to the happening of the Damage or in respect of undamaged parts of the Buildings
 - ii the amount of any rate tax duty development or other charge or assessment which may become payable following compliance with such regulations or bye-laws

B LIMIT OF LIABILITY

The Insurers liability during any one Period of Insurance shall not exceed in respect of each Item specified in the Schedule the Sum Insured set against it

Index-Linking to help to combat inflation the Sums Insured on the Buildings will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey or Jersey (or an alternative index selected by the Insurers)

provided that

- a any adjustment made to the Sum Insured will be based on the latest figures available to the Insurers
- b at each renewal the premium will be calculated on the adjusted Sum Insured then in force

Protection after loss The Sums Insured in Schedule 2 on any Buildings Item which sustains Damage by a cause covered by this Section will continue to be index-linked following such Damage while the property is being reinstated provided that the Insured takes all reasonable steps to ensure that the reinstatement is carried out without undue delay

C CLAIMS SETTLEMENT

Following Damage the Insurers will pay the cost of reinstating the Buildings equal to their condition when new provided that

- 1 this is carried out without delay and in the most economical manner
- 2 when any Building is partially damaged the Insurers liability shall not exceed the reinstatement cost that would have been incurred had it been wholly destroyed
- 3 no payment will be made until reinstatement has been carried out
- 4 if the damaged Building is not reinstated a loss will be settled after allowance for depreciation

Underinsurance If at the time of Damage the total of the Sums Insured specified in the Schedule is less than 85% of the reinstatement cost of the Buildings covered by this Section the Insurers shall bear only that proportion of the Damage which the total of the Sums Insured bear to the total reinstatement cost

The Insurers will not be liable under this Section for Damage

D EXCEPTIONS

- 1 by frost subsidence ground heave or landslip or the normal settlement or bedding down of new structures
- 2 to fences or gates caused by storm or flood
- 3 to fixed water or heating installations caused by or arising from rusting corrosion wear tear or deterioration
- 4 escape overflowing discharging or leaking of water tanks apparatus or pipes when the Premises are empty or disused

E OPTIONAL ACCIDENTAL DAMAGE COVER

This cover does not apply unless the Schedule states that 'Accidental Damage' is included

Cover The property insured under this Section belonging to the Insured or for which the Insured is legally responsible, is covered against accidental loss destruction or Damage including costs and expenses necessarily incurred in removing debris demolishing shoring up or propping following such Damage

Exceptions The Insurers will not be liable under this extension

- 1 for Damage caused by
 - a faulty or defective design materials or workmanship inherent vice latent defect gradual deterioration wear and tear or frost
 - b corrosion rust dampness dryness wet or dry rot shrinkage evaporation loss of weight contamination pollution change in temperature colour flavour texture or finish vermin insects marring or scratching
 - c subsidence ground heave or landslip or the normal settlement or bedding down of new structures
 - d collapse or cracking of buildings
 - e escape overflowing discharging or leaking of water tanks apparatus or pipes when the Premises are empty or disused
- 2 for Damage to Property caused by
 - a its mechanical or electrical breakdown or derangement
 - b its undergoing any process
- 3 for consequential loss of any kind
- 4 for Damage due to disappearance unexplained or inventory shortage misfiling or misplacing of information
- 5 any loss destruction or Damage specifically excluded elsewhere in this policy
- 6 the Excess stated in the Schedule

Section 3 - Refrigerated Stock

THIS SECTION IS OPERATIVE ONLY IF SHOWN AS SUCH IN SCHEDULE 3

A COVER

Refrigerated Stock is covered against Damage at the Premises as a result of deterioration or putrefaction caused by

- 1 a rise in temperature as a result of
 - a breakdown of or Damage to the refrigerator
 - b non-operation of any thermostatic or automatic controlling devices pertaining to the refrigerator
 - c accidental failure of the public supply of electricity not occasioned by the deliberate act of the supply authority
- 2 action of refrigerant fumes escaping from the refrigerator

B LIMITS OF LIABILITY

The Insurers' liability during any one Period of Insurance shall not exceed in respect of each Item specified in Schedule 3 the Sum Insured set against it

Index-Linking to help combat inflation the Sums Insured in the Schedule will be automatically increased in accordance with the relevant sections of the Index of Retail Prices as issued by the States of Guernsey and Jersey (or an alternative index selected by the Insurers)

provided that

- a any adjustment made to the Sum Insured will be based on the latest figures available to the Insurers
- b at each renewal the premium will be calculated on the adjusted Sum Insured then in force

C UNDERINSURANCE

If at the time of Damage the total of the Sums Insured specified in Schedule 3 is less than 85% of the value of the Property covered by this Section the Insurers shall bear only that proportion of the Damage which the total of the Sums Insured bear to the total value

D EXCEPTIONS

- 1 The Insurers will not be liable for Damage caused by any wilful act or wilful neglect by the Insured or any director partner or Employee of the Insured
- 2 loss or Damage to food in any unit more than 10 years old

Section 4 - Personal Accident

THIS SECTION IS OPERATIVE ONLY IF SHOWN AS SUCH IN SCHEDULE 4

DEFINITIONS

Bodily Injury accidental bodily injury drowning gassing or poisoning or exposure to the elements of an Insured Person resulting in Death or Disablement

Note: Bodily Injury does not include

- a sickness and disease unless resulting from a mishap
- b pregnancy or childbirth or other naturally occurring conditions

Death Bodily Injury which within 24 months from its occurrence is the sole and direct cause of death

Disablement Loss of Limbs or Sight Permanent Total Disablement Temporary Total Disablement or Temporary Partial Disablement

Loss of Limbs or Sight Bodily Injury which within 24 months from its occurrence is the sole and direct cause of

- a loss of one or more limbs by physical separation at or above the wrist or ankle or
- b permanent and total loss of use of one or both hands or feet or
- c total and irrecoverable loss of sight in one or both eyes

Permanent Total Disablement Bodily Injury (not resulting in Loss of Limbs or Sight) which is the sole and direct cause of the Insured Person being totally disabled and prevented from attending to any business or occupation with proof satisfactory to the Insurers that such disablement has continued for one year from the date of the occurrence and will in all probability continue for the remainder of the Insured Person's life

Temporary Total Disablement Bodily Injury which is the sole and direct cause of the Insured Person being totally disabled and prevented from attending to his business or occupation

Temporary Partial Disablement Bodily Injury which is the sole and direct cause of the Insured Person being partially disabled and prevented from attending to a substantial part of his business or occupation

A COVER

If an Insured Person suffers Bodily Injury the Insurers will pay to the Insured or his legal personal representatives the relevant Benefit for Death or Disablement of such Insured Person specified in Basis of Compensation

B BASIS OF COMPENSATION

The Benefits applicable to each Insured Person are shown in Schedule 4 and the compensation payable will be in respect of

1	Death	Benefit 1
2	Loss of Limbs or Sight	Double Benefit 1
3	Permanent Total Disablement	Double Benefit 1
4	Temporary Total Disablement - Benefit 2 but excluding the first number of weeks of each period of Disablement shown in Schedule 4	
5	Temporary Partial Disablement - 50 % of Benefit 2 but excluding the first number of weeks of each period of Disablement shown in Schedule 4	

provided that

- a compensation will not be payable in respect of any one Insured Person under more than one of 1 to 3 above and when compensation becomes payable under 1 to 3 the Insurers' liability in respect of the Insured Person concerned shall cease
- b when compensation under 3 becomes payable such payment may at the request of the Insured or his legal personal representatives be deferred until the expiry of 104 weeks or the Insured Person's earlier Death Such deferment shall not prejudice the Insured's claim to weekly compensation under 4
- c compensation under 4 and 5 above cannot be claimed in respect of any one Insured Person
 - i concurrently for the same period
 - ii under either or both 4 and 5 for a period exceeding 104 weeks from the commencement of the Disablement
- d compensation under 4 and 5 above shall become payable when the period of Disablement has been ascertained and the total amount agreed or at the request of the Insured at intervals of not less than 4 weeks
- e the Insured will undertake to refund to the Insurers any sum paid in respect of an Insured Person's presumed Death if subsequently it is established that the Insured Person is alive
- f the compensation payable will be reduced by the percentage shown below in the event of Bodily Injury sustained while the Insured Person is engaged in

aqualung diving	} 25%	motor cycling	} 50%
association football		point to point	
hunting		rugby football	
water ski-ing		winter sports	

C CLAIMS CONDITIONS

In the event of a claim under this Section

- 1 the Insured Person shall act upon medical or surgical advice as soon as practicable and submit to medical examination at the Insurers' expense as often as they require
- 2 reasonable notice shall be given to the Insurers before interment cremation or the holding of any inquest enquiry or proceeding concerning the Death or disappearance of an Insured Person

D EXCEPTIONS

The Insurers will not be liable under this Section for Death or Disablement directly or indirectly resulting from

- 1 an Insured Person
 - a committing or attempting to commit suicide or intentionally inflicting self-injury
 - b flying or taking part in other aerial activities except whilst travelling in an aircraft as a passenger and not as aircrew
 - c taking part in mountain or rock climbing necessitating the use of ropes or guides potholing caving racing of any kind (other than on foot or yachting on inland or territorial waters) or ski-jumping
- 2 a cause gradually operating upon an Insured Person
- 3 alcoholism or drug addiction of an Insured Person
- 4 any physical or mental defect or infirmity which was known to the Insured or Insured Person at the time of the occurrence of Bodily Injury unless it has been declared to and accepted in writing by the Insurers However if the period of Disablement is prolonged but not directly or indirectly caused by such physical or mental defect or infirmity the Insurers will pay for that period of Disablement which would have arisen had the physical or mental defect or infirmity not existed

5 **Human Immunodeficiency Virus**

No Section of this policy shall apply in respect of and this policy does not cover any claim arising directly or indirectly from any injury illness Death loss expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variations thereof however caused

Section 5 - Loss of Licence

THIS SECTION IS OPERATIVE ONLY IF SHOWN AS SUCH IN SCHEDULE 5

DEFINITIONS

Licence the licence granted for the retail sale of excisable liquors at the Premises specified in Schedule 5

Insured includes for the purposes of this Section the licence holder

A COVER

If during the Period of Insurance the Licence is forfeited under the provisions of the appropriate legislation covering the issue of the Licence or after proper application the renewal of the Licence is refused by the appropriate authority the Insurers will pay for

- 1 the depreciation in value of the Premises
- 2 costs and expenses incurred by the Insured with the Insurers' written consent in connection with any appeal in respect of forfeiture of or refusal to renew the Licence

B LIMIT OF LIABILITY

The Insurers' liability during any one Period of Insurance in respect of each Item specified in Schedule 5 shall not exceed the Sum Insured set against it

C SPECIAL CONDITIONS

The Insured shall immediately notify the Insurers in writing of any

- 1 complaint about the Premises or about the conduct or control of the Business
- 2 transfer or proposed transfer of the Licence
- 3 change in tenancy or management of the Premises
- 4 objection to renewal of the Licence or any circumstances which may endanger the renewal of the Licence
- 5 proceedings against or conviction of the Insured or the licence holder at the Premises for any breach of licensing laws or any other matter whereby the character or reputation of the person concerned is affected with respect to his honesty moral standing or sobriety

D EXCEPTIONS

The Insurers will not be liable under this Section for forfeiture or refusal to renew the Licence arising from

- 1 any cause within or under the control of the Insured
- 2 any States of Guernsey or Jersey or local authority planning improvement or redevelopment or compulsory purchase or the surrender reduction or redistribution of licences in connection with them
- 3 any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the Licence

Policy Exceptions applicable to all Sections

This policy does not cover

Exception 1 - Excess

- a the first £100 of each claim under Section 1A - Contents (other than for Damage to Property in motor vehicles under **B ADDITIONAL COVER** of Section 1A) or Section 2 - Buildings
- b the first £50 of each claim under Section 1B - Money Section 3 - Refrigerated Stock or for Damage to Property in motor vehicles under **B ADDITIONAL COVER** of Section 1A - Contents

subject to the maximum excess not exceeding £100 in respect of all Damage arising from the same incident

Exception 2 - Radioactive Contamination Damage to any property or any loss or expense resulting or arising therefrom or any Consequential Loss or any legal liability directly or indirectly caused by or contributed to by or arising from

- a ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
- b the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof

but in respect of Injury to Employees under Section 1D this Exception shall apply only when the Insured under a contract has either undertaken to indemnify or to assume the liability of another party in respect of such Injury

Exception 3 - Northern Ireland and Terrorism

- a Damage to property or Consequential Loss in Great Britain by fire or explosion occasioned by or happening through or in consequence directly or indirectly of Terrorism
except to the extent stated in the **SPECIAL PROVISION - Terrorism**
- b Damage to property or Consequential Loss in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of
 - i civil commotion
 - ii Terrorism

Consequential Loss shall mean loss resulting from interruption of or interference with the Business carried on by the Insured at the Premises in consequence of Damage to property used by the Insured at the Premises for the purpose of the Business

Terrorism shall mean any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence

Great Britain shall mean England and Wales and Scotland but not the territorial seas adjacent thereto as defined by the Territorial Sea Act 1987 or the Channel Islands or the Isle of Man

In any action suit or other proceedings where the Insurer alleges that by reason of this definition any Damage or Consequential Loss is not covered by this policy (or is covered only up to a specified Limit of Liability) the burden of proving that such Damage or Consequential Loss is covered shall be upon the Insured

SPECIAL PROVISION

Terrorism

Subject otherwise to the terms Definitions Exclusions provision and Conditions of the Policy this insurance includes Damage to Property or Consequential Loss resulting therefrom in Great Britain by fire or explosion occasioned by or happening through or in consequence of Terrorism as defined in Policy Exception 3

provided that the liability of the Insurer in respect of such Damage or Consequential Loss shall not exceed in respect of each loss occurrence for

a	i	Damage to Buildings	£100,000
	ii	Damage to other Property	£100,000
	iii	Consequential Loss	£100,000

or

b any Limit of Liability or Sum Insured stated in the Policy

whichever is the lower

any provision in this policy which provides for any Sum Insured or Limit of Liability to be automatically reinstated following a loss shall not apply to losses covered under this **SPECIAL PROVISION**

Exception 4 - Sonic Boom Damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

Exception 5 - War Risks any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

Exception 6 - Confiscation confiscation nationalisation or requisition by order of any government public municipal local or customs authority

Policy Conditions Applicable to all Sections

Condition 1 - Compliance with Policy Terms The Insurers' liability will be conditional upon the Insured complying with the terms of this policy

Condition 2 - Reasonable Precautions The Insured must take or cause to be taken all reasonable precautions to prevent or minimise Injury or Damage

Condition 3 - Alterations Cover under this policy will cease in the event of any alteration which increases the risk of Damage or where the Insured's interest ceases (other than by will or operation of law) unless such alteration is agreed in writing by the Insurers

If the Business is wound up or carried on by a Liquidator or Receiver or permanently discontinued cover under Section 1C is inoperative

Condition 4 - Claims Procedure and Requirements In the event of circumstances giving rise to or likely to give rise to a claim the Insured shall

- a report it to the Insurers immediately and furnish in writing full details of Injury or Damage as soon as possible but at the latest within seven days if caused by riot civil commotion or malicious persons
- b report it to the Police immediately in the event of Damage by malicious persons theft or accidental loss
- c at his own expense give all evidence information and assistance as required
- d send every writ or other document to the Insurers immediately and not acknowledge it nor admit liability nor promise payment to other parties without the Insurers' written consent
- e permit the Insurers at their own discretion and expense to take over and conduct the defence or settlement of any claim and to take all necessary steps for enforcing any rights against any other part in the name of the Insured before or after meeting the Insured's claim

Condition 5 - Fraud If any claim is in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy or if any Damage be occasioned by the wilful act or with the connivance of the Insured all benefits under this policy shall be forfeited

Condition 6 - Insurers' Rights

- a The Insurers may enter any Premises where Damage has occurred and take possession of or require to be delivered to them any property insured and deal with it in any reasonable manner
- b the Insurers are entitled to take over and conduct the defence or settlement of any claim at their discretion
- c under Section 1D the Insurers may at any time pay the Limit of Liability (after the deduction of any sum or sums already paid) or any less amount for which such claim or claims can be settled and shall then relinquish the conduct and control of and be under no further liability in respect thereof except for the payment of costs and expenses incurred prior to the date of such payment

Condition 7 - Other Insurances If the Damage or liability which is the subject of a claim under this policy is covered by any other insurance the Insurers will not pay more than their rateable proportion

this Condition does not apply to Section 1E and Section 4

This policy may be cancelled

Condition 8 - Cancellation

- a by the Insurers sending seven days notice by letter to the last known address of the Insured The Insured shall be entitled to a pro rata return of premium
- b by the Insured who shall be entitled to a return of the premium after deduction of premium at the Insurers short period rates for the period the Policy has been in force

Condition 9 - Cancellation of Monthly Premiums If this policy is issued or renewed on the basis of monthly premiums the liability of the Insurers will cease in the event of non-payment of any monthly premium on its due date but before cancellation takes effect the Insurers will send seven days notice by letter to the last known address of the Insured

Endorsements

THESE ENDORSEMENTS ARE OPERATIVE ONLY IF THE NUMBER SET AGAINST THEM APPEARS IN SCHEDULE 6 AND EACH IS SUBJECT TO THE TERMS OF THIS POLICY AS ARE ANY OTHER ENDORSEMENTS SHOWN IN SCHEDULE 6

Endorsement 1 - Increased Excess The Excess specified in Policy Exception 1 is increased to the amount shown against Endorsement 1 in Schedule 6 in respect of each claim under Section 1A Contents or Section 2 Buildings subject to the maximum excess applicable under this Policy not exceeding the amount shown against Endorsement 1 in respect of all Damage arising from the same incident

Endorsement 2 - Increased Excess (Theft and Glass) The Excess specified in Policy Exception 1 is increased to the amount shown against Endorsement 2 in Schedule 6 in respect of each claim under Section 1A Contents where Damage is caused by theft attempted theft or breakage of fixed glass subject to the maximum excess applicable under this policy not exceeding the amount shown against Endorsement 2 in respect of all Damage arising from the same incident

Endorsement 3 - Unoccupancy It is hereby warranted that the following conditions apply whilst the Hotel/Guest House is unoccupied out of season

- a all water pipes to be suitably lagged
- b the water system should be isolated in the unoccupied portion of the property and drained of water where this is not possible or not practicable due to staff living in etc then adequate heating must be provided **at all times** to prevent freezing of the water pipes
- c the hotel/unoccupied portion of the building must be visited on a regular basis

In the Event of a Claim

Naturally we hope you won't have any accidents or misfortune but if you do the following advice might be useful

- First of all look at your policy to check that the loss or damage is covered. Look up the appropriate Section in this booklet to see precisely what is provided. Read carefully any exceptions or conditions that may apply. If you wish to make a claim please obtain and complete a claim form and send it to your usual Insurance Adviser or Insurance Corporation Claims Department.
- Remember to tell the Police as soon as you can if property has been stolen, maliciously damaged or you lose a valuable item.
- When it is necessary you should arrange for emergency repairs to be carried out to prevent further damage to your property. For example, if you have a frozen pipe you should turn off the water supply and if necessary call out a 24-hour plumber.
- Where repairs are not necessary immediately you should get two estimates wherever possible and send them to us with your claim form. Do not delay sending in the claim form until you get the estimates — simply tell us that they are being obtained. Once we have agreed an estimate you can get the work done and then send the final account for settlement.
- If your claim includes damage to boilers or tanks you must not dispose of the damaged items before we have had the opportunity to inspect them.
- If someone is making a claim against you for any injury to them or damage to their property you must send us full details in writing as soon as possible. Any letters or documents you receive should be sent to us unanswered without delay. It is most important that you leave us to deal with the matter on your behalf and do not get involved in any correspondence with the other person.

If you have any queries or if you need any help to make your claim just let us know.



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