

Business Technology Insurance Policy Wording



CONTENTS

Page 1	INTRODUCTION
Page 2	CERTIFICATE OF COVER
Page 3	IMPORTANT INFORMATION CANCELLATION CLAUSE COMPLAINTS PROCEDURE COOLING OFF PERIOD COMPENSATION FOR DEFAULT DATA PROTECTION LAW APPLICABLE
Page 4	SANCTIONS LIMITATIONS AND EXCLUSION CLAUSE CONTRACTS (RIGHTS OF THIRD PARTIES) ACT CLAUSE
Page 5	GENERAL POLICY CONDITIONS CLAIMS HOW TO MAKE A CLAIM HOW TO MAKE A CLAIM TELLING US ABOUT A CHANGE SEVERAL LIABILITY NOTICE OTHER INSURANCE CLAUSE SUSPENSION OF COVER DISCHARGE OF LIABILITY OPTION FOR SETTLEMENT OUR RIGHTS REASONABLE PRECAUTIONS SUBJECTIVITY SUBROGATION PREVENTION OF LOSS
Page 6	
Page 7	
Page 8	
Page 9	GENERAL POLICY EXCLUSIONS RADIOACTIVE CONTAMINATION AND NUCLEAR ASSEMBLIES WAR AND CIVIL WAR CLAUSE CONTAMINATION AND POLLUTION ELECTRONIC DATA EXCLUSION CLAUSE
Page 10	GENERAL POLICY CLAUSES ACCIDENTAL POWER OUTAGE AUTOMATIC REINSTATEMENT OF THE SUM INSURED
Page 11	SECTION 1: ACCIDENT BREAKDOWN & THEFT COVER POLICY EXCLUSIONS - SPECIFIC TO ACCIDENT BREAKDOWN & THEFT IMPORTANT POLICY CONDITIONS - SPECIFIC TO ACCIDENT BREAKDOWN & THEFT POLICY CLAUSES - SPECIFIC TO ACCIDENT BREAKDOWN & THEFT ADDITIONAL EQUIPMENT ADDITIONAL INTERESTS ANTI-THEFT DEVICES BASIS OF SETTLEMENT BASIS OF SETTLEMENT DEBRIS REMOVAL INCOMPATIBILITY OF SOFTWARE OR PROGRAMS LOSS AVOIDANCE MEASURES REPAIR INVESTIGATION COSTS TEMPORARY REMOVAL TEMPORARY REMOVAL AND EXPEDITING COSTS VIRUS SEEK AND DESTROY COSTS
Page 12	
Page 13	
Page 14	
Page 15	ENDORSEMENTS - SPECIFIC TO ACCIDENT BREAKDOWN & THEFT INTRUDER ALARM SYSTEM INTRUDER ALARM CONDITIONS INTRUDER ALARM CONDITIONS
Page 16	
Page 17	SECTION 2: INCREASED COST OF WORKING (OPTIONAL) COVER POLICY EXCLUSIONS - SPECIFIC TO INCREASED COST OF WORKING POLICY CLAUSES - SPECIFIC TO INCREASED COST OF WORKING ADDITIONAL RENTAL CHARGE
Page 18	SECTION 3: REINSTATEMENT OF DATA (OPTIONAL) COVER POLICY EXCLUSIONS - SPECIFIC TO REINSTATEMENT OF DATA POLICY CONDITIONS - SPECIFIC TO REINSTATEMENT OF DATA DATA BACKUP FIREWALL COMPUTER VIRUS POLICY CLAUSES - SPECIFIC TO REINSTATEMENT OF DATA INCOMPATIBILITY OF DATA
Page 19	
Page 20	SECTION 4: TERRORISM (OPTIONAL) COVER POLICY EXCLUSIONS - SPECIFIC TO TERRORISM POLICY CONDITIONS - SPECIFIC TO TERRORISM
Page 21	DEFINITIONS

INTRODUCTION

Wherever words appear in bold in this document, they will have the meanings shown under **DEFINITIONS** in this policy wording.

Your policy has been arranged by Burnett & Associates Ltd ("**Burnetts**") of Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX in accordance with the authorisation granted to them under Contract No. B085615N1674 with Certain Underwriters at Lloyds of London.

In return for having accepted **Your** premium, **We** will insure **You**, always subject to the terms and conditions of **Your** insurance policy against loss of, or damage to, certain **Equipment** as set out in **Your** policy.

This document, the **Policy Schedule** and any endorsements which may attach to the policy, together make up **Your** insurance policy and sets out clearly what is and what is not covered. Please read **Your** policy including the **Policy Schedule** and any endorsements that apply, very carefully. **Your** insurance policy should be kept in a safe place. It is important that **You** comply with **Your** duties under the insurance policy.

In deciding to accept this insurance and in setting out the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take care when answering any questions **We** ask by ensuring the information provided is accurate and complete. If **We** establish that **You** deliberately or recklessly provided **Us** with false or misleading information **We** will treat this insurance as if it never existed and decline all claims.

If **We** establish that **You** were careless in providing **Us** with the information **We** have relied upon in accepting this insurance and setting its terms **We** may:

- Treat this insurance as if it never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **We** provided **You** with insurance cover which **We** would not otherwise have offered; or
- Amend the terms of **Your** insurance right back to the start date by either charging **You** more for **Your** insurance or by changing what is covered or by reducing the amount **We** pay in certain claims (if **You** declined to pay any additional premium **We** asked for, all claims payments by **Us** would be reduced in the proportion to the premium **You** have paid bears to the premium **We** have requested); or
- Cancel **Your** insurance in accordance with the **CANCELLATION CLAUSE** set out later in the policy.

If **We** establish that **You** are under-insured, which means the value of the insured **Equipment** at the time of loss is more than the **Sum Insured** stated within **Your Policy Schedule**, then **We** will only pay a proportion of the claim.

We or **Burnetts** will write to **You** if **We**:

- Intend to treat this insurance as if it never existed; or
- Need to amend the terms of **Your** insurance; or
- Require **You** to pay more for **Your** insurance.

CERTIFICATE OF COVER

The written authority (which number is shown in the **Policy Schedule**) allows **Us** to sign and issue this policy on behalf of Certain Underwriters at Lloyd's of London according to a contract bearing the Unique Reference Market Number B085615N1674, which may be seen upon request.

Signed on behalf of the insurer by



Mr David Pearce, General Manager, Burnett & Associates Ltd

IMPORTANT INFORMATION

This policy consists of individual Sections. These are Accident, Breakdown or Theft, Increased Cost of Working, Reinstatement of Data and Terrorism. Some of these Sections are optional, You should read this policy in conjunction with Your Policy Schedule which confirms the Sections you are insured under.

CANCELLATION CLAUSE

You can cancel this policy at any time by communicating Your request to **Burnetts**. This can be done by:

- Post to: 1st Floor Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX
- Email to: admin@burnett.co.uk
- Telephone on: 0333 999 7901 (local rate call)

If the policy is cancelled You will be due a return premium with a deduction for any time for which You have been covered, if a claim has been made by You there will be no return premium.

We can cancel this policy by giving You 30 days notice in writing. We will only do this for a valid reason (some examples of which are as follows):

- Non-payment of a premium.
- A material failure by You to exercise the duty of care regarding Your Equipment as required by the paragraph headed **CLAIMS** on Page 5 of this document.
- A change in risk occurring which means that We can no longer provide You with the insurance cover.
- Non-cooperation or failure to supply any information or documentation We request.
- Threatening or abusive behaviour or the use of threatening or abusive language.

COMPLAINTS PROCEDURE

If You have any questions or concerns about Your policy or the handling of a claim You should in the first instance contact **Burnetts** who arranged this insurance on Your behalf. This can be done by:

- Post to: 1st Floor Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX
- Email to: admin@burnett.co.uk
- Telephone on: 0333 999 7901 (local rate call)

Should You remain dissatisfied with the response that You receive from Us, You may if You wish, refer Your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints
Market Services
Lloyd's
One Lime Street
London
EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.Lloyds.com/complaints

Ultimately, should You remain dissatisfied with Lloyd's final response, You may, if eligible, refer Your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

(Continued on next page)

IMPORTANT INFORMATION (CONTINUED)

COMPLAINTS PROCEDURE (CONTINUED)

The FOS's contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financialombudsman.org.uk
Telephone: +44 (0)300 123 9 123
Website: www.financial-ombudsman.org.uk

In all communications the policy number appearing on the certificate of insurance should be quoted.

COOLING OFF PERIOD

You may cancel this insurance contract provided **You** have not made a claim and **Burnetts** receives written confirmation of cancellation by post, fax or email within 14 days of the policy start date or the date **You** receive the full policy Documentation. **We** will refund any premiums paid if no claims have been made by **You**.

COMPENSATION FOR DEFAULT

Lloyds insurers are covered by the Financial Services Authority Compensation Scheme. **You** may be entitled to compensation from scheme if a Lloyd's insurer is unable to meet its obligations to **You** under this contract. If **You** were entitled to compensation under this scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about this scheme is available from:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London
EC3A 7QU

You may also visit their website : www.fscs.org.uk

DATA PROTECTION

You should understand that any information **You** have provided, will be processed by **Us**, in compliance with the provisions of the Data Protection Act 1988, for the purposes of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

LAW APPLICABLE

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, this insurance shall be subject to English Law and that the English courts alone shall have jurisdiction in any dispute arising hereunder.

IMPORTANT INFORMATION (CONTINUED)

SANCTIONS LIMITATIONS AND EXCLUSION CLAUSE

We shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT CLAUSE

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a Third Party which exists or is available apart from the Act.

GENERAL POLICY CONDITIONS

Each Section of the policy may contain **POLICY CONDITIONS**. They must be read in conjunction with the following General Policy Conditions which apply to all Sections unless otherwise stated.

CLAIMS

We expect **You** to look after **Your Equipment** just as carefully as if **You** had no insurance, and to carry out all reasonable measures to prevent and to minimise damage to **Your Equipment**. Any act or failure on **Your** part that leads to (increases the cost of) a claim may be taken into account when **We** decide how much to pay in settlement of that claim and in such circumstances **Our** settlement may be less than **You** would have received otherwise.

If **You** commit a fraud in relation to claim, then;

- a) **We** will have no liability to pay the fraudulent claim and shall be entitled to recover any payments which have been made in respect of the fraudulent claim; and
- b) **We** will be entitled to refuse all claims after that fraud; and
- c) **We** will have the right to treat the policy as being terminated at the time of the fraudulent act; and
- d) **We** may exercise this right as soon as the fraud is discovered, whether or not the policy has expired before the discovery of the fraud. If **We** exercise this right, **We** will not be liable to pay claims in respect of losses after the fraudulent act. **We** need not return any premiums to **You** which have been paid before the right is exercised,

Although;

- e) **We** will remain liable for legitimate losses before the fraud.

HOW TO MAKE A CLAIM

You must comply with the following to have the full protection of **Your** policy. If **You** do not comply with them **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim.

If **You** believe a claim has occurred or there is a potential claim under this policy, please help **Us** by reporting **Your** claim according to the following procedure. In the first instance please contact the **Claims Office** either:

- By telephone on 0333 999 7901
- By email to claims@burnett.co.uk
- By fax on 0333 999 7904

All claims must be made as soon as reasonably possible upon discovery of **Accident, Breakdown, Theft** or in the event of **Increased Cost of Working, Reinstatement of Data** or **Terrorism**.

You must as soon as practicable, and in any case within 24 hours of discovering any **Accidental Loss** or **Theft**:

- For **Accidental Loss** **You** must report the occurrence to the Police or other relevant authority and obtain an incident report number or lost property reference number;
- For **Theft** **You** must obtain a crime reference number.

For claims authorisation **You** must provide **Us** with:

- **Your** policy number;
- Details of how the **Accident, Breakdown, Theft, Increased Cost of Working, Reinstatement of Data** or **Terrorism** occurred;
- For **Accidental Loss**, the incident report number or lost property reference number and details of the police or local authority **You** reported the **Accidental Loss** to;
- For **Theft**, the crime reference number and details of the police or local authority **You** reported the **Theft** to.

Before **Your Equipment** is repaired or replaced or any payment is made by **Us** in respect of **Accident, Breakdown, Theft, Increased Cost of Working, Reinstatement of Data** or **Terrorism**, **You** are responsible for ensuring that **You** have received authorisation from the **Claims Office**. **We** will supply **You** with a claim form that **We** will require **You** to complete and return to **Us** via email or post.

GENERAL POLICY CONDITIONS (CONTINUED)

HOW TO MAKE A CLAIM (CONTINUED)

A claims authorisation will remain valid for 30 days. If no further communication is made during this period the authority will be rescinded and the claim rendered invalid.

Should **You** decide to arrange for replacement **Equipment** or for any additional expenditure, without obtaining authorisation from the **Claims Office**, **You** do so in the full knowledge that **We** reserve the right not to meet **Your** claim because **You** have denied **Us Our** right under this policy to agree cover, inspect **Your Equipment** and manage costs prior to costs being incurred.

We shall be entitled to take and keep possession of any damaged and recovered **Equipment** and to deal with the damaged or recovered **Equipment** in a reasonable manner. No **Equipment** may be abandoned to **Us**.

TELLING US ABOUT A CHANGE

You must tell **Us** immediately about any change in the information given to **Us** as part of the process of obtaining this insurance. If **You** do not, **Your** insurance may not be valid or may not cover **You** fully. When **We** receive this notice **We** have the option to change the conditions of the insurance.

The cover provided by each Section will not be invalidated by any act, omission or alteration either unknown to **You** or beyond **Your** control which increases the risk of **Accident, Breakdown** or **Theft**.

However **You** must notify **Us** immediately if:

- a) **You** become aware of any such act, omission or alteration;
- b) There has been any alteration to the **Equipment** insured and/or the **Premises** and/or the **Business** after the effective date of this insurance which increases the risk of loss, destruction, damage, accident or injury; or
- c) **Your** interest ceases except by will or operation of law;

We will at **Our** option void the policy from the start date of such alteration or when **Your** interest ceases unless **We** accept the alteration.

Following any alteration **You** may disclose to **Us**, **You** may have to pay additional premium if **We** require it.

We will give **You** 30 days notice in writing if **We** wish to change the terms of the policy.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its regulations.

OTHER INSURANCE CLAUSE

We will not pay any claim for any loss, damage or liability covered under this insurance which is also covered wholly or in part under any other insurance except in respect of any amount beyond that which would have been covered under other such insurance had this insurance not been affected.

SUSPENSION OF COVER

We may suspend cover by providing **You** with 15 days' written notice in writing to **You** until any requirement **We** have stipulated has been completed by **You**. Cover will only be reinstated following written notice by **Us**. If cover is suspended **We** will refund a proportionate part of the premium

GENERAL POLICY CONDITIONS (CONTINUED)

DISCHARGE OF LIABILITY

We may at any time pay:

- a) The **Sum Insured**; or
- b) A smaller amount for which a claim can be settled.

After a deduction of any sum already paid.

We will not make any further payment except for costs and expenses incurred prior to the payment of the claim.

OPTION FOR SETTLEMENT

We may at **Our** option:

- a) Repair, reinstate, or replace any **Equipment** damaged; or
- b) Pay the amount of the **Accident, Breakdown or Theft**.

Any settlement made by **Us** will not include:

- a) Temporary repairs carried out without **Our** consent
- b) The cost undertaken of any alterations, additions, improvements or overhauls carried out when any repair is Undertaken.

OUR RIGHTS

If **Accident** or **Theft** occurs which may lead to a claim **We** may:

- a) Enter the **Premises**;
- b) Take possession of, or require to be delivered to **Us, Equipment** which **We** will deal with in a reasonable manner without incurring liability or reducing **Our** rights.

We will not pay for **Accident** or **Theft** if **You** or anyone acting on **Your** behalf:

- a) Do not comply with **Our** requirements;
- b) Hinder or obstruct **Us**.

REASONABLE PRECAUTIONS

If in relation to any claim **You** have failed to fulfil any of the following conditions **You** may lose **Your** right to cover or payment for that claim, **You** must:

- a) Maintain the **Premises**, machinery, plant and equipment in a satisfactory state of repair.
- b) Take all reasonable precautions to prevent:
 - i) Loss or destruction of or damage to the **Equipment** insured;
 - ii) Comply with all legal requirements and safety regulations and conduct the Business in a lawful manner;
 - iii) Keep books with a complete records or purchases and sales.

SUBJECTIVITY

At inception of the policy or during the **Period of Insurance**, the insurance provided by this policy may be subject to **You**:

- a) Providing **Us** with additional information;
- b) Completing any actions agreed between **You** and **Us**;
- c) Allowing **Us** to complete any actions agreed between **You** and **Us**;
- d) Allowing **Us** access to the **Premises** and/or the **Business** to carry out survey(s)

If this is the case the **Policy Schedule** will clearly state the information required or the actions to be completed and the dates **We** require such information or actions to be completed. (Continued overleaf).

GENERAL POLICY CONDITIONS (CONTINUED)

SUBJECTIVITY (CONTINUED)

Upon completion of these requirements or if they are not completed by the date stated in the **Policy Schedule** or in the relevant endorsement, **We** may at **Our** option:

- a) Exercise **Our** right to suspend cover as set out in the **SUSPENSION OF COVER** condition;
- b) Change the premium;
- c) Issue a mid-term alteration to the policy;
- d) Require **You** to take alternative action;
- e) Exercise **Our** right to cancel the policy;
- f) Leave the policy terms and conditions and **Your** premium unaltered.

We will contact **You** with **Our** decision and where applicable state a date by which any alternative action agreed needs to be completed by **You**.

SUBROGATION

Anyone making a claim under this policy must, at **Our** request and expense do everything **We** reasonably require to:

- a) Enforce a right or remedy;
- b) Obtain relief or indemnity.

From other parties to which **We** will become entitled or subrogated because of payment for or loss, destruction or damage.

We may require **You** to carry out such actions before or after **We** make any admission of, or payment of a claim.

PREVENTION OF LOSS

If in relation to any claim **You** have failed to fulfil the following conditions **You** may lose **Your** right to cover or payment for that claim, **You** must:

- a) Maintain the **Equipment** in a satisfactory state of repair;
- b) Take all reasonable precautions to prevent **Accident, Breakdown** or **Theft** to the **Equipment** or loss of data or programs.

GENERAL POLICY EXCLUSIONS

Each Section of the policy may contain **POLICY EXCLUSIONS**. They must be read in conjunction with the following General Policy Exclusions which apply to all Sections unless otherwise stated.

RADIOACTIVE CONTAMINATION AND NUCLEAR ASSEMBLIES

We will not pay for loss or destruction of, or damage to, any property or any other loss or expense, or any legal liability of any nature caused by, or contributed to, 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 of such an assembly.

WAR AND CIVIL WAR CLAUSE

We will not pay for loss or destruction of, or damage occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or Public or Local Authority.

CONTAMINATION AND POLLUTION

This policy does not cover any loss or damage due to pollution or contamination regardless of where or when it occurs and regardless of whether such loss or damage was caused by any peril hereby insured against.

ELECTRONIC DATA EXCLUSION CLAUSE

We will not pay for any legal liability of any nature caused by, or contributed to, or arising from damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

GENERAL POLICY CLAUSES

Each Section of the policy may contain **POLICY CLAUSES**. They must be read in conjunction with the following General Policy Clauses which apply to all Sections unless otherwise stated.

ACCIDENTAL POWER OUTAGE

In relation to any claim for **Accident** as a result of:

- a) Failure of the public supply of electricity at the terminal ends of the supply authority's service feeders at the **Premise(s)** shown in on the policy **Policy Schedule**;
- b) Accidental failure of the electrical installation connecting the **Premise(s)** to the supply authority's service feeders;
- c) Accidental failure of the telecommunication landlines to the **Premise(s)**;

it is hereby noted that the following apply:

- a) The **Excess** specified in the **Policy Schedule** under this Section is increased to £500.00; and
- b) The maximum **We** will pay is 25% of the **Sum Insured** under the Section; and
- c) The maximum period of disruption being claimed for must not exceed 72 hours.

AUTOMATIC REINSTATEMENT OF THE SUM INSURED

The **Sum Insured** stated in the **Policy Schedule** will not be reduced by the amount of any claim unless **We** or **You** give notice to the contrary. **You** must however pay any additional premium required to reinstate the **Sum Insured** if **We** require **You** to.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

COVER

We will provide cover for **You** in respect of **Accident, Breakdown** to, or **Theft** of the **Equipment** occurring during the **Period of Insurance** at the **Premise(s)** noted on **Your Policy Schedule**.

The maximum **We** will pay in respect of any one claim arising from **Accident** to, or **Theft** of, **Equipment** in any one **Period of Insurance** will not exceed the **Sum Insured** on the item and any additional sum stated by a clause.

The maximum **We** will pay in respect of any one claim arising from **Breakdown** to **Equipment** which is not subject to a **Maintenance Agreement** arising from its own **Breakdown** cover in any one **Period of Insurance**, will not exceed the **Sum Insured** on the item and any additional sum stated by a clause.

POLICY EXCLUSIONS - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT

The following exclusions apply to this Section in addition to the **GENERAL EXCLUSIONS** in this policy wording.

We will not provide **You** with cover in respect of any:

- 1) **Equipment** that is more specifically insured;
- 2) **Accident** of, or **Theft** to, **Equipment** which is recoverable under any guarantee or maintenance, rental, hire or lease agreement;
- 3) **Equipment** being held as stock;
- 4) **Equipment** belonging to a customer;
- 5) **Equipment** not used for the processing of electronic data;
- 6) The loss of use of **Equipment** or any other consequential loss or liability;
- 7) The cost of reinstating data, software or programs;
- 8) The **Excess** as stated on **Your Policy Schedule**.
- 9) To the extent that **You** are accountable to the Tax Authorities for **VAT**, all terms in this policy of insurance shall be exclusive of such tax. If **You** are **VAT** registered, **We** will be entitled to recover the **VAT** element from **You** following **Our** payment of a repair or replacement invoice.

POLICY CONDITIONS - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT

The following conditions apply to this Section in addition to the **GENERAL POLICY CONDITIONS** in this policy wording.

1. All final exit doors are secured as follows:
 - a) Timber doors by mortice deadlocks having 5 or more levers or conforming to BS3621 with matching boxed striking plate;
 - b) Aluminium doors by cylinder mortice lock operating a swinging lock bolt;
 - c) PVCu doors by key operated multi-point locking devices having three or more locking points;
 - d) The first closing leaf of double leaf doors must be fitted internally with bolts top and bottom.
2. All other external doors and internal doors leading to common areas or other premises are secured by:
 - a) The means set out in 1) or;
 - b) Key operated security bolts fitted top and bottom.
3. All opening windows or roof lights accessible from the ground or via roofs pipe work or other structures are secured by key operated locking devices or screwed permanently shut.

However any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements.

4. Any security measures agreed or stipulated by **Us** in writing are implemented.
5. If the **Premises** are at any point left unattended all such locks and security devices are put into full and effective operation, and all keys are removed to a secure place.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

POLICY CLAUSES - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT

The following clauses apply to this Section in addition to the **GENERAL POLICY CLAUSES** in this policy wording.

ADDITIONAL EQUIPMENT

We will provide cover for **You** in respect of **Accident, Breakdown** to, or **Theft** of additional **Equipment** acquired in the **Period of Insurance**. The maximum **We** will pay in respect of any one location is 25% of the total **Sum Insured** specified in the **Policy Schedule** under this Section, or £25,000, whichever is the lower.

You must provide **Us** with details of such additional **Equipment** as soon as reasonably possible and specifically insure such equipment with **Us** from the date that **Our** liability commenced for the agreed additional premium.

ADDITIONAL INTERESTS

Where the **Equipment** is the subject of hire purchase, lease or other agreements and the interest of those other parties to these agreements is noted under this policy, the nature and extent of such interests must be disclosed to **Us** in the event of **Accident, Breakdown** or **Theft**.

ANTI-THEFT DEVICES

When **Accident, Breakdown** or **Theft** occurs to any anti-theft device which is permanently fitted to the **Equipment We** will provide cover for **You** in respect of the costs incurred to replace or repair the device.

The maximum **We** will pay in respect of any one claim is £25,000.

BASIS OF SETTLEMENT

In the event of **Accident, Breakdown** or **Theft** to the **Equipment**, the basis upon which **We** will calculate the amount **We** will pay for any claim will be as follows.

Where the **Equipment**:

- a) Cannot be repaired economically, **We** will pay for its replacement with **Equipment** of similar capacity to that of the damaged the **Equipment** when new but not of better or higher specification. If **Equipment** of a similar capacity is unavailable then **We** will pay for **Equipment** with the next highest capacity.
- b) Is repaired it will be to a condition as good as, but not better or more extensive than, its condition when new. However **We** will not pay more than **We** would have done if the **Equipment** had been completely destroyed.
- c) a) and b) above includes the additional cost of reinstating the **Equipment** necessary to comply with any:
 - i) European Community legislation;
 - ii) Act of Parliament;
 - iii) Byelaws of any public authority.

We will not provide cover for **You** in respect of

- a) Costs incurred
 - i) Where notice was served on **You** before the **Accident, Breakdown** or **Theft** occurred;
 - ii) Where an existing requirement must be completed within a stipulated period;
 - iii) For **Equipment** which has not suffered **Accident, Breakdown** or **Theft**.
- b) Any charge of assessment arising from capital appreciation following compliance with any legislation or byelaw.

The work of reinstatement:

 - i) May be carried out on another site and in a manner suitable to **Your** needs but this may not increase **Our** liability;
 - ii) Must begin and be carried out as quickly as possible.

However the maximum **We** will pay will not exceed the **Sum Insured** specified in the **Policy Schedule** under this Section.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

POLICY CLAUSES - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT (CONTINUED)

BASIS OF SETTLEMENT (CONTINUED)

If at the time of **Accident, Breakdown** or **Theft** to the **Equipment** the total **Sum Insured** plus the value of any **Equipment** is less than 85% of the total new replacement value **You** will:

- a) Be responsible for the difference;
- b) Bear a proportionate amount of the loss.

We will not make any payment under this clause:

- a) Until replacement or repair costs have actually been incurred;
- b) If **You** do not comply with any of the terms of this clause.

DEBRIS REMOVAL

We will provide **You** with cover in respect of the costs incurred in the removal of **Equipment** insured under this section.

The maximum **We** will pay in respect of any one claim is £25,000 or 25% of the insured loss, whichever is lower.

INCOMPATIBILITY OF SOFTWARE OR PROGRAMS

Where **Accident, Breakdown** or **Theft** to the **Equipment** results in the existing software or programmes being incompatible with the replacement **Equipment** **We** will at **Our** option provide **You** with cover in respect of either:

- a) Necessary modifications to the replacement **Equipment**; or
- b) The conversion of the existing software or programs into a format which is compatible with the replacement **Equipment** and necessary cost of replacing incompatible **Data Carrying Materials**.

The maximum **We** will pay in respect of any one claim is the total **Sum Insured** specified in the **Policy Schedule** under this section or £25,000, whichever is the lower.

LOSS AVOIDANCE MEASURES

We will provide **You** with cover in respect of any costs necessarily and reasonably incurred by **You** to avoid or reduce impending **Accident** provided that:

- a) The impending **Accident** does not arise from any reasonably foreseeable or gradually developing cause and **We** are satisfied that **Accident** has been avoided or reduced as a result of measures taken;
- b) The policy terms, exceptions, and conditions will apply as if **Accident** had occurred.

The maximum **We** will pay in respect of any one claim is £25,000.

REPAIR INVESTIGATION COSTS

When agreed by **Us**, **We** will provide cover for **You** in respect of any repair investigation costs including consulting engineer fees necessary and reasonably incurred in the repair or replacement of **Equipment** provided **Accident, Breakdown** or **Theft** has occurred.

The maximum **We** will pay in respect of any one claim is £25,000. **We** will not provide cover for **You** in respect of the costs of preparing a claim.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

POLICY CLAUSES - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT (CONTINUED)

TEMPORARY REMOVAL

We will provide cover for **You** in respect of **Accident** or **Theft** for **Equipment** insured under this section whilst temporarily removed from the **Premises** anywhere in the United Kingdom including whilst in transit.

The maximum **We** will pay for any one claim is the least of the following amounts:

- a) The total **Sum Insured** specified in the **Policy Schedule** under this section; or
- b) £5,000 in respect of **Theft** or attempted **Theft** from an unattended vehicle; or
- c) £25,000 in respect of any other **Accident, Breakdown** or **Theft**;

1. **Data Carrying Materials** insured under this section whilst anywhere in the World.

The maximum **We** will pay for any one claim is the least of the following amounts:

- a) The **Sum Insured** specified in the **Policy Schedule** for **Data Carrying Materials**; or
- b) £5,000 in respect of **Theft** or attempted **Theft** from an unattended vehicle; or
- c) £25,000 in respect of any other **Accident, Breakdown** or **Theft**;

2. **Portable Equipment** specified on the **Policy Schedule** whilst anywhere in the World. The maximum **We** will pay for any one claim is the least of the following amounts:

- a) The **Sum Insured** specified in the **Policy Schedule** for **Portable Equipment**;
- b) £5,000 in respect of **Theft** or attempted **Theft** from an unattended vehicle; or
- c) £25,000 in respect of any other **Accident, Breakdown** or **Theft**;

If in relation to any claim for **Theft** or attempted **Theft** **You** have failed to fulfil any of the following conditions, **You** will lose **Your** right to insurance cover or payment for that claim. **You** must ensure that while the **Equipment** is:

- a) Left unattended inside any vehicle:
 - i) The vehicle is securely locked, its keys, key card or remote control transmitter are removed, all windows are securely closed and all security devices to protect vehicle are set to operate.
 - ii) The vehicle is kept overnight in a securely locked building, compound, or enclosure unless it is aboard a ship or ferry.
 - iii) The **Equipment** is concealed from view and stored in the boot or under the parcel shelf where such facilities are available.
- b) In transit by air it is carried in the hand luggage;
- c) In transit by ship or ferry and not in use, it is kept securely locked cabin or vehicle aboard such vessel.

TEMPORARY REMOVAL AND EXPEDITING COSTS

We will at **Our** option, provide cover for **You** in respect of the additional costs necessarily and reasonably incurred in making temporary repairs or accelerating repairs in the event of **Accident, Breakdown** or **Theft** to the **Equipment** insured under this section.

You must contact **Us** prior to incurring any costs so **We** can agree them with **You**. If **You** fail to get **Our** agreement **We** will not meet any additional costs **You** incur.

VIRUS SEEK AND DESTROY COSTS

We will provide **You** with cover in respect of costs necessarily and reasonably incurred by **You** to locate and remove a detectable **Computer Virus** or similar mechanism contained in any **Equipment** or **Data Carrying Materials**.

You must contact **Us** prior to incurring any costs so **We** can agree them with **You**. If **You** fail to get **Our** agreement **We** will not meet any additional costs **You** incur.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

ENDORSEMENTS - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT

The following Endorsements apply to this section where the applicable number is stated on **Your Policy Schedule**.

INTRUDER ALARM SYSTEM

If in relation to any claim for **Accident** or **Theft** You have failed to fulfil any of the Intruder Alarm Conditions (1) to (8) shown below, **You** will lose **Your** right to insurance cover or payment for that claim.

INTRUDER ALARM CONDITIONS

1. While the **Premises** are unattended they must be protected by an **Intruder Alarm System**:
 - a) Maintained in full and efficient working order under an ongoing maintenance contract provided by an **Alarm Company**;
 - b) Registered with an **Alarm Receiving Centre**;
 - c) Eligible for police response, via the issue and retention of a valid police unique reference number (URN);
 - d) Which is set in its entirety, with all means of communication used to transmit **Activations** to an **Alarm Receiving Centre** in full operation.
2. If requested, **You** must supply **Us** with a copy of the **Intruder Alarm System** specification.
3. The **Protected Premises** must not be left without at least one **Responsible Person** in attendance where:
 - a) The **Intruder Alarm System** is not set in its entirety;
 - b) The police have withdrawn their response to **Activations**;
Unless **We** agree with **You** in writing.
4. During any period that the **Intruder Alarm System** is set, a **Key Holder** must, following notification of **Activations** or interruption of any means of communication used to transmit **Activations** to an **Alarm Receiving Centre**:
 - a) Attend the **Premises** as soon as reasonably possible in order to confirm the security of the **Premises**; and
 - b) Reset the **Intruder Alarm System** in its entirety with all means of communication used to transmit **Activations** to an **Alarm Receiving Centre** in full operation.

If the **Intruder Alarm System** cannot be reset in its entirety or all means of communication used to transmit **Activations** to an **Alarm Receiving Centre** are not in full operation, a **Key Holder** must remain at the **Premises** unless **We** agree otherwise.

5. **You** must advise **Us** as soon as possible and, in any event, not later than 10:00am on **Our** next working day
 - a) Of notice from:
 - i) The police giving warning of withdrawal of their services, or a reduction or delay in the level of their response to **Activations**.
 - ii) A Local Authority or Magistrate imposing any requirement for abatement of nuisance caused by the **Intruder Alarm System**.
 - b) When the **Intruder Alarm System** and the means of communication used to transmit **Activations** to an **Alarm Receiving Centre** cannot be returned to or maintained in full working order.

You must comply with **Our** subsequent requirements.

6. **You** and each **Key Holder** must maintain:
 - a) The secrecy of all codes; and
 - b) The security of all keys and other setting devices.
For the operation of the **Intruder Alarm System**.

All such keys and setting devices must be removed from the **Premises** when they are left unattended.

SECTION 1: ACCIDENT, BREAKDOWN & THEFT

ENDORSEMENTS - SPECIFIC TO ACCIDENT, BREAKDOWN & THEFT

INTRUDER ALARM CONDITIONS (CONTINUED)

7. Any alteration or substitution of:
 - a) Any part of the **Intruder Alarm System**;
 - b) The structure of the **Premises** or changes to the layout of the **Premises** which would reduce the effectiveness of the **Intruder Alarm System**;
 - c) The means of communication used to transmit **Activations** to an **Alarm Receiving Centre**;
 - d) The procedures agreed with **Us** for police or any other response to any **Activations**;
 - e) The **Intruder Alarm System** maintenance contract.
May only be made with **Our** prior written agreement.

8. You must appoint at least two **Key Holders** and lodge written details (which must be kept up-to-date with the **Alarm Company**, the **Alarm Receiving Centre** and, if they so require, the police of local authority.

SECTION 2: INCREASED COST OF WORKING (OPTIONAL)

COVER

We will provide cover for **You** in respect of any additional expenditure **You** necessarily and reasonably incur to avoid or reduce interruption to or interference with the **Business** at the **Premises** during the **Period of Cover** as stated on the **Policy Schedule** and which is the result of an **Accident** or **Theft** that occurs during the **Period of Insurance**.

The maximum **We** will pay, will not exceed the **Sum Insured** as stated for the **Increased Cost of Working** Section on the **Policy Schedule**.

POLICY EXCLUSIONS - SPECIFIC TO INCREASED COST OF WORKING

The following exclusions apply to this section in addition to the **GENERAL POLICY EXCLUSIONS** in this policy wording.

We will not provide **You** with cover in respect of:

1. Interruption or interference with the **Business** as a result of:
 - a) **Breakdown** of any item of **Equipment** which has not completed a period of one month's trouble-free operation.
 - b) **Prevention of Access** lasting more less than 12 hours.
2. Interruption or interference to the **Business** during the first 48 hours following **Breakdown** of the **Equipment** which is not subject to a **Maintenance Agreement**.
3. The cost of reinstating data, or programs or software.
4. Interruption or interference to the **Business** where the length of the interruption exceeds the time specified in the **Policy Schedule**.
5. To the extent that **You** are accountable to the Tax Authorities for **VAT**, all terms in this policy of insurance shall be exclusive of such tax. If **You** are **VAT** registered, **We** will be entitled to recover the **VAT** element from **You** following **Our** payment of a repair or replacement invoice.

POLICY CLAUSES - SPECIFIC TO INCREASED COST OF WORKING

The following conditions apply to this section in addition to the **GENERAL POLICY CLAUSES** in this policy wording.

ADDITIONAL RENTAL CHARGE

We will provide cover for **You** in respect of the additional costs of a new lease or hire contract for similar **Equipment** which replaces any lease of hire contract in force at the time of the **Accident**.

The maximum **We** will pay in respect of any one claim is £25,000.

SECTION 3: REINSTATEMENT OF DATA (OPTIONAL)

COVER

We will provide cover for **You** in respect of the cost of reinstating software, programs or data arising from erasure, distortion or corruption resulting from an identifiable event, resulting from **Accident, Computer Virus, or Theft** which is discovered during the **Period of Insurance**.

The maximum **We** will pay in any **Period of Insurance** will not exceed the Reinstatement of Data **Sum Insured** specified in the **Policy Schedule**.

POLICY EXCLUSIONS - SPECIFIC TO REINSTATEMENT OF DATA

The following exclusions apply to this section in addition to the **GENERAL POLICY EXCLUSIONS** in this policy wording.

We will not provide **You** with cover in respect of:

1. a) Loss of;
b) Loss of use of;
c) Inaccessibility of;
Data or programmes arising from pre-existing faults in or the unsuitability of programs or computer systems software.
2. **Breakdown** resulting in the loss of data.
3. **Accident** to or **Theft** of paper records.
4. The **Excess** as stated in the **Policy Schedule**.
5. To the extent that **You** are accountable to the Tax Authorities for **VAT**, all terms in this policy of insurance shall be exclusive of such tax. If **You** are **VAT** registered, **We** will be entitled to recover the **VAT** element from **You** following **Our** payment of a repair or replacement invoice.

POLICY CONDITIONS - SPECIFIC TO REINSTATEMENT OF DATA

The following conditions apply to this section in addition to the **GENERAL POLICY CONDITIONS** in this policy wording.

DATA BACKUP

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

You must store data, software, programs and maintain adequate backup copies by backing up:

- a) The original disks or media and storing in a fire resistant data safe or in a secure location away from the **Premises**;
- b) All data produced by the software or programs once a day or any other period agreed by **Us**. The integrity of any data backup must be validated using operating system routines or checks produced by the software supplier.

FIREWALL

If in relation to any claim **You** have failed to fulfil the following conditions **You** will lose **Your** right to insurance cover or payment for that claim.

You must ensure a **Firewall** is in place and that:

- a) It is a commercially recognised **Firewall** package; and
- b) It is configured to update at intervals of 48 hours; and
- c) **You** have systems in place to verify automatic updates; and
- d) It is in full and effective operation at all times.

SECTION 3: REINSTATEMENT OF DATA (OPTIONAL)

POLICY CONDITIONS - SPECIFIC TO REINSTATEMENT OF DATA (CONTINUED)

COMPUTER VIRUS

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

You must install **Anti-Virus Protection** software and **You** must ensure that:

- a) It is a commercially recognised **Anti-Virus Protection** package; and
- b) It is configured to update at intervals of 48 hours; and
- c) **You** have systems in place to verify automatic updates; and
- d) It is in full and effective operation at all times.

POLICY CLAUSES - SPECIFIC TO REINSTATEMENT OF DATA

The following conditions apply to this section in addition to the **GENERAL POLICY CLAUSES** in this policy wording.

INCOMPATIBILITY OF DATA

Where **Accident**, **Computer Virus** or **Theft** results in the existing data being incompatible with the replacement **Equipment We** will provide cover for **You** in respect of the cost of conversion of the existing data into a format which is compatible with the replacement equipment.

The maximum **We** will pay in respect of any one claim is the Reinstatement of Data **Sum Insured** stated on the **Policy Schedule**.

SECTION 4: TERRORISM (OPTIONAL)

COVER

We will provide cover for **You** in respect of all losses resulting from damage to, or destruction of, **Equipment** and/or property insured under this policy directly caused by an Act of Terrorism occurring during the **Period of Insurance** at the **Premises** in England, Wales, Northern Ireland and Scotland, Isle of Man and Channel Islands (but not in the territorial seas adjacent as defined by the Territorial Sea Act 1987).

The maximum **We** will pay under this Section in any one **Period of Insurance** will not exceed the limit of liability or **Sum Insured** for each of the Sections insured as noted in the **Policy Schedule**.

In any action, suit or proceedings where we allege that any loss is not covered by this Section the burden of proving that such loss is covered is upon **You**.

POLICY EXCLUSIONS - SPECIFIC TO TERRORISM

The following exclusions apply to this section in addition to the **GENERAL POLICY EXCLUSIONS** in this policy wording.

We will not provide cover for **You** in respect of any losses arising under any Sections directly or indirectly caused by or contributed to, by or arising from or occasioned or resulting from:

- a) Damage to any **Equipment** or component or system or item which processes stores transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property of the **Business** or not, where such damage is caused by **Computer Virus** or similar mechanism or hacking or **Denial of Service** attack directly or indirectly caused by or arising from **Computer Virus** or similar mechanism or hacking or **Denial of Service** attack.
- b) Riot, civil commotion, war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- c) To the extent that **You** are accountable to the Tax Authorities for **VAT**, all terms in this policy of insurance shall be exclusive of such tax. If **You** are **VAT** registered, **We** will be entitled to recover the **VAT** element from **You** following **Our** payment of a repair or replacement invoice.

POLICY CONDITIONS - SPECIFIC TO TERRORISM

The following conditions apply to this Section in addition to the **GENERAL POLICY CONDITIONS** in this policy wording.

1. **We** will not provide cover for **You** under this Section unless and until:
 - a) Her Majesty's Treasury issues a certificate certifying that any loss was caused by an Act of Terrorism.

DEFINITIONS

The following definitions apply to all Sections. Each time **We** use one of the words, phrases or expressions listed below it will have the same meaning wherever it appears in **Your** policy and will appear in bold with a capital letter.

Accident	Means: <ul style="list-style-type: none">a) Accidental Damage or Accidental Loss of the Equipment;b) Failure of the public supply of electricity at the terminal ends of the supply authority's service feeders at the Premise(s) shown in on the policy Policy Schedule;c) Accidental failure of the electrical installation connecting the Premise(s) to the supply authority's service feeders;d) Accidental failure of the telecommunication landlines to the Premise(s);e) i) Physical loss of or damage to Equipment in the vicinity of the Premise(s) specified; ii) The exercise by any public or Police authority of its powers for the sole purpose of safeguarding life or Property which prevents access to or use of the Premise(s) by You.
Accidental Damage	Means any damage including fire and liquid damage, caused to the Equipment by a single external event and which was neither deliberate nor inevitable and makes the Equipment unusable.
Accidental Loss	Means that the Equipment has been accidentally left by You in a location that you can identify along with the time of loss, and You are permanently deprived of its use.
Activations	Signals or other information generated by the Intruder Alarm System which indicate <ul style="list-style-type: none">a) A suspected or confirmed intrusion into the Protected Premises;b) A fault or tamper event may have occurred;c) Incorrect or unexpected setting or un-setting of the Intruder Alarm System.
Alarm Company	An organisation recognised as an approved company by the National Security Inspectorate (NSI) or as a registered firm by the Security Systems and Alarm Inspection Board (SSAIB).
Alarm Receiving Centre	An organisation recognised as an approved company by the NSI or as a registered firm by the SSAIB and which agrees to receive Activations from the Intruder Alarm System and make arrangements for notifying them to a Key Holder and or the police.
Application Form	Means any signed or online application and declaration together with any additional information You may have supplied to Us in support of Your request for insurance.
Anti-Virus Protection	Means computer software used to prevent, detect and remove malicious software.
Breakdown	Means the sudden and unforeseen failure of the Equipment arising from any permanent mechanical, electrical or electronic defect, causing sudden stoppage of its function, necessitating immediate repair or replacement before its normal operation can be resumed. This only applies to Equipment which is not subject to a Maintenance Agreement arising from its own breakdown cover.
Burnetts	Means Burnett & Associates Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX. who are authorised and regulated by the Financial Conduct Authority under registration number 305511.
Business	Means the usual activities carried out by Your business as described in the Policy Schedule
Claims Office	Means Burnett & Associates Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, Hampshire, PO1 2RX. Tel: 0333 999 7902, Fax: 0333 999 7903, Email: claims@burnett.co.uk

DEFINITIONS

The following definitions apply to all Sections. Each time **We** use one of the words, phrases or expressions listed below it will have the same meaning wherever it appears in **Your** policy and will appear in bold with a capital letter.

Computer Virus	Means a piece of code which is capable of copying itself and typically has a detrimental effect, such as corrupting a system or destroying data.
Data Carrying Materials	Removable magnetic optical or electronic data storage media currently in use or used for backup purposes for programs or data. This shall not include any fixed disks or paper records.
Denial of Service	Means an attempt to make a machine or network resource unavailable to its intended users, including efforts to temporarily or indefinitely interrupt or suspend services of a host connected to the Internet.
Excess	Means the sum stated on the Policy Schedule that must be paid by You before We will pay Your claim.
Equipment	The computer and ancillary equipment described in the Policy Schedule but excluding Data Carrying Materials , and Portable Equipment unless described in the Policy Schedule .
Firewall	Means a network security system, either hardware or software based, that controls incoming and outgoing network traffic based on a set of rules.
HMRC	Means Her Majesty's Revenue and Customs, the government department, responsible for the administration and collection of direct taxes and indirect taxes including VAT .
Intruder Alarm System	An electrical installation to detect and indicate the presence, entry or attempted entry of an intruder into the Protected Premises , including all devices used to transmit Activations to an Alarm Receiving Centre .
Key Holder	You , or any person or key holding company authorised by You who must be available at all times to: <ul style="list-style-type: none">a) Accept notification of Activations;b) Attend and allow access to the Premises;c) Fully trained in the operation of the Intruder Alarm System.
Maintenance Agreement	An agreement that provides on-call remedial maintenance encompassing free repair or replacement in the event of Breakdown arising out of normal use. A copy of any such agreement shall be supplied to Us on request.
Period of Cover	The period beginning with the occurrence of the Accident , Breakdown or Theft and ending not later than the number of months specified in on the Policy Schedule during which the Business is being affected in consequence of the Accident or Theft .
Period of Insurance	Means the period of cover stated on the Policy Schedule
Policy Schedule	Means the document that sets out the scope of this policy and the Sum(s) Insured .
Portable Equipment	Means a computer that is usually transported around and does not usually stay in one location.
Premises	The building(s) at Your address where the Equipment is located as described in the Policy Schedule .

DEFINITIONS

The following definitions apply to all Sections. Each time **We** use one of the words, phrases or expressions listed below it will have the same meaning wherever it appears in **Your** policy and will appear in bold with a capital letter.

Prevention of Access	Means: <ul style="list-style-type: none">a) Damage to property which is within 1 mile of the boundary of the Premises; orb) The exercise by any public or police authority of its powers for the sole purpose of safeguarding life or property due to an emergency event within 1 mile of the boundary or the Premises which prevents You gaining access to the property or using the Equipment.
Protected Premises	The property, buildings or outbuildings, or those portions of those, as stated on the Policy Schedule and protected by the Intruder Alarm System .
Responsible Person	You or any person authorised by You to be responsible for the security of the Premises .
Sum(s) Insured	Means the sums stated in each section of the Policy Schedule and for which is Our maximum liability (subject to specific clauses set out in the policy wording under each Section).
Theft	Means the dishonest removal of the Equipment from Your possession by a third party with the intention of permanently depriving You of it.
VAT	Means Value Added Tax at the rate set by HMRC .
We/Us/Our/Insurer	Means Certain Underwriters at Lloyd's of London, Lloyd's Syndicate 727.
You/Your	Means the Business covered by this policy as stated on the Policy Schedule .