

GENERAL LIABILITY - PUBLIC AND PRODUCTS LIABILITY

The General Terms and Conditions and the following terms and conditions all apply to this section.

SPECIAL DEFINITIONS FOR THIS SECTION

Bodily injury	Death, or any bodily or mental injury or disease of any person.
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Denial of access	Nuisance, trespass or interference with any easement or right of air, light, water or way.
Personal injury	False arrest, detention, or imprisonment; malicious prosecution; wrongful entry into, or eviction of a person from, a room, dwelling or premises that they occupy; invasion of any rights of privacy.
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
Products	Any goods supplied to others which were sold, manufactured, repaired, installed, erected, altered, cleaned or treated by you .
Property damage	Physical loss of or injury to or destruction of tangible property including the resulting loss of use of such property.
Tool of trade	Mobile plant or equipment being used where insurance or security is not required under the provisions of any road traffic legislation.
You / your	Also includes any person who was, is or during the period of insurance becomes your partner or director or senior manager in actual control of your operations.

WHAT IS COVERED

Claims against you

If, as a result of **your business**, any party brings a claim against **you** for:

- bodily injury** or **property damage** occurring during the **period of insurance**;
- personal injury** or **denial of access** committed during the **period of insurance**,

we will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee or volunteer worker of **yours** when they are acting on **your** behalf in whatever capacity.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

**WHAT IS
COVERED****Claims against others**

If, as a result of **your business**, any party brings a claim, which falls within (a) above, against **your** client or customer or a distributor of **your products** and **you** are liable for that claim, **we** will treat such claim as if made against **you** and make the same payment to the client, customer or distributor that **we** would have made to **you**, provided that the party to be indemnified:

- a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;
- b. accepts that **we** can control the claim's defence and settlement in accordance with the terms of this section;
- c. has not admitted liability or prejudiced the defence of the claim before **we** are notified of it;
- d. gives **us** the information and co-operation **we** reasonably require for dealing with the claim.

Criminal proceedings

If any governmental, administrative or regulatory body brings any criminal action against **you** during the **period of insurance** for any breach of statute or regulation directly relating to any actual or potential claim under this section, **we** will pay the costs incurred with **our** prior written consent to defend such an action against **you** or any employee of **yours**.

**WHAT IS NOT
COVERED****Property for which you
are responsible**

- A. We** will not make any payment for any claim or loss directly or indirectly due to:
1. loss of or damage to any property belonging to **you** or which at the time of the loss or damage is in **your** care, custody or control. This does not apply to:
 - a. employees' or visitors' vehicles or effects while on **your** premises;
 - b. premises, including their contents, which are not owned or rented by **you**, where **you** are temporarily carrying out **your business**;
 - c. premises rented to **you**, for loss or damage not insurable under property insurance policies and for which **you** would not be liable other than by the lease or other agreement.
 2. the ownership, possession, maintenance or use by **you** or on **your** behalf of any aircraft or other aerial device, hovercraft, watercraft (other than hand propelled or sailing craft less than 20 feet in length in inland or territorial waters) or any mechanically propelled vehicles and their trailers.

This does not apply to:

- a. any **tool of trade**;
- b. the loading or unloading of any vehicle off the highway.

Injury to employees

3. **bodily injury** to any person arising out of and in the course of their employment under a contract of service or apprenticeship with **you**.

WHAT IS NOT COVERED

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|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pollution | <p>4. a. i. any pollution of buildings or other structures or of water or land or the atmosphere, or</p> <p>ii. any bodily injury or property damage directly or indirectly caused by pollution,
unless caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the period of insurance;</p> <p>b. any pollution occurring in the United States of America or Canada.</p> |
| Computer virus | 5. transmission of a computer virus . |
| Professional advice | 6. designs, plans, specifications, formulae, directions or advice prepared or given by you for a fee. |
| Your products | <p>7. the costs of repairing, reconditioning or replacing any product or any of its parts.</p> <p>8. a. any of your products relating to aircraft, including missiles or spacecraft, and any ground support or control equipment used in connection with such products;</p> <p>b. any of your products installed in aircraft, including missiles or spacecraft, or used in connection with such craft, or for tooling used in their manufacture including ground-handling tools and equipment, training aids, instruction manuals, blueprints, engineering or other data, advice and services and labour relating to such craft or your products.</p> |
| Deliberate or reckless acts | 9. any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party even if such injury or damage is of a different degree or type than could reasonably have been anticipated. |
| Contracts | 10. your liability under any contract which is greater than the liability you would have at law without the contract. |
| Date recognition | 11. date recognition . |
| War, terrorism and nuclear | 12. war, terrorism or nuclear risks . |
| Asbestos | 13. asbestos risks . |
| | B. We will not make any payment for: |
| Restricted recovery rights | 1. that part of any claim where your right of recovery is restricted by any contract. |
| Non-compensatory payments | 2. fines and contractual penalties, punitive or exemplary damages. |
| Claims outside the applicable courts | <p>3. any claim, including arbitration, brought outside the countries set out in the schedule under Applicable Courts.</p> <p>This applies to proceedings in the Applicable Courts to enforce, or which are based on, a judgment or award from outside the Applicable Courts.</p> |

**HOW MUCH WE
WILL PAY**

We will pay up to the limit of indemnity shown in the schedule for each actual or threatened claim, unless limited below. **We** will also pay for **defence costs**. However, if a payment greater than the limit of indemnity has to be made for a claim **our** liability for **defence costs** will be limited to the same proportion that the limit of indemnity bears to the amount paid. **You** must pay the **excess** for each claim.

All claims which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one claim.

Special limits

- a. For claims arising from **your products**, the most **we** will pay is a single limit of indemnity for the total of all such claims. **We** will also pay for **defence costs** for those claims until the limit of indemnity has been exhausted. **You** must pay the relevant **excess** shown in the schedule.
- b. For claims arising from **pollution**, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**, including any claims forming part of a series of other claims regarded as one claim under this section. **You** must pay the relevant **excess** shown in the schedule.
- c. For claims brought in the United States of America or Canada, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**. **You** must pay the relevant **excess** shown in the schedule.
- d. The most **we** will pay for the costs to defend criminal proceedings is the amount shown in the schedule. This applies to all actions brought against **you** during the **period of insurance**.

**Paying out the limit
of indemnity**

At any stage **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay **defence costs** already incurred at the date of **our** payment. **We** will then have no further liability for those claims or their **defence costs**.

**YOUR
OBLIGATIONS****If a problem arises**

We will not make any payment under this section:

1. unless **you** notify **us** promptly of any claim or threatened claim against **you**.
2. unless **you** notify **us** as soon as practicable of:
 - a. **your** discovery that **products** are defective;
 - b. any threatened criminal action by any governmental, administrative or regulatory body.
3. if, when dealing with **your** client or a third party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement. **You** must also not reveal the amount of cover available under this insurance, unless **you** had to give these details in negotiating a contract with **your** client or have **our** prior written agreement.

Correcting problems

We will not make any payment for **products** claims if **you** fail to take reasonable steps to remedy or rectify, at **your** expense, any defect or failure in the goods or services **you** have supplied to a client, customer or distributor.



GENERAL LIABILITY – PUBLIC AND PRODUCTS LIABILITY

CONTROL OF DEFENCE

We have the right, but not the obligation, to take control of and conduct in **your** name, the investigation, settlement or defence of any claim. If **we** think it necessary **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. **We** may appoint **your** own solicitor but on a similar fee basis as **our** solicitor and only for work done with **our** prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.

The general terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Bodily injury	Death or any bodily or mental injury or disease.
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Employee	Any person working for you in connection with your business who is: <ul style="list-style-type: none">a. employed by you under a contract of service or apprenticeship;b. hired to or borrowed by you;c. self-employed and working on a labour only basis under your control or supervision;d. engaged by labour only sub contractors;e. a labour master or a person supplied by him;f. engaged under a work experience or training scheme;g. a voluntary helper.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat of force or violence, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

What is covered

Claims against you	<p>If any employee brings a claim against you for bodily injury caused to them during the period of insurance arising out of their work for you within, or while working temporarily outside, the geographical limits, we will indemnify you against the sums you have to pay as compensation.</p> <p>The amount we pay will include defence costs but we will not pay costs for any part of a claim not covered by this section.</p>
Criminal proceedings	If any governmental, administrative or regulatory body brings any criminal action against you during the period of insurance for any breach of statute or regulation directly relating to any actual or potential claim under this section, we will pay the costs incurred with our prior written consent to defend such an action against you .
Claims against principals	<p>If, as a result of your business, any party brings a claim, which falls within (a) above, against your principal you are liable for that claim, we will treat such claim as if made against you and make the same payment to the principal that we would have made to you, provided that the party to be indemnified:</p> <ul style="list-style-type: none">a. has not, in our reasonable opinion, caused or contributed to the claim against them;b. accepts that we can control the claim's defence and settlement in accordance with the terms of this section;c. has not admitted liability or prejudiced the defence of the claim before we are notified of it;d. gives us the information and co-operation we reasonably require for dealing with the claim.
Court attendance compensation	If any person within the definition of you , or any other relevant party chosen by you (except expert witnesses) has to attend Court as a witness in connection with a claim against you covered under this section, we will pay you compensation for each day that their attendance is required by our solicitor.

What is not covered	
Deliberate or reckless acts	<p>A. We will not make any payment for:</p> <ol style="list-style-type: none"> Any claim or loss directly or indirectly due to: <ol style="list-style-type: none"> any act, breach or omission you deliberately or recklessly commit, condone or ignore. any bodily injury caused to any of your employees while they are offshore. An employee is regarded as being offshore from the moment they board any form of transport at the departure point for an offshore rig or platform until the moment they disembark on their return from the rig or platform. any bodily injury to any employee while being carried in or upon, or entering or getting onto, or alighting from a vehicle for which insurance or security is required under any road traffic legislation or where you are entitled to indemnity from any other source.
Offshore	
Road traffic	
Claims outside the geographical limits	<p>2. Any claim brought against you in any court, or legal proceedings in any country, outside the geographical limits.</p> <p>This also applies to proceedings in any court within the geographical limits to enforce, or which are based on, a judgment or award from outside the geographical limits.</p>

How much we will pay	
Special limits	We will pay up to the limit of indemnity shown in the schedule, unless limited below, for all claims and their defence costs which arise from the same accident or event.
Terrorism	a. The most we will pay for claims and their defence costs arising from terrorism is the amount shown in the schedule. If we decide that this limit applies to a claim, it is your responsibility to prove that the claim does not arise from terrorism .
Criminal proceedings costs	b. We will pay up to the amount shown in the schedule for the costs to defend criminal proceedings. This applies to all actions brought against you during the period of insurance .
Court attendance compensation	c. For Court attendances, we will pay the amount shown in the schedule for each day or part of a day. The most we will pay for the total of all Court attendances is the amount shown in the schedule.

Your obligations	
	<p>If a problem arises</p> <p>We will not make any payment under this section:</p> <ol style="list-style-type: none"> unless you notify us promptly of any claim or threatened claim against you. unless you notify us as soon as practicable of any threatened criminal action by any governmental, administrative or regulatory body. if, when dealing with your employee or a third party, you admit that you are liable for what has happened or make any offer, deal or payment, unless you have our prior written agreement.

Control of defence	
	<p>We have the right, but not the obligation, to take control of and conduct in your name, the investigation, settlement or defence of any claim. If we think it necessary we will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. We may appoint your own solicitor but on a similar fee basis as our solicitor and only for work done with our prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.</p>

Compulsory insurance clause	
	<p>This insurance is in accordance with the provisions of any law relating to compulsory insurance of liability to employees in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or the Continental Shelf around these countries. You must repay all payments we make which we would not have been liable to pay in the absence of such law.</p>

Property - Business interruption

Policy wording

Please read the schedule to see if **your** loss of **income** or loss of **gross profit** and **additional expenses** are covered.

The General terms, the Property definitions and the following terms and conditions all apply to this section.

Special definitions for this section

Income	The total income of the business carried out from your office .
Indemnity period	The period beginning at the date of the insured damage , or the date the restriction is imposed, and lasting for the period during which your income is affected as a result of such insured damage or restriction, but for no longer than the number of months shown in the schedule.
Insured damage	Damage to property provided that: a. the damage is not otherwise excluded by the Buildings or Contents section of this policy ; and b. payment has been made or liability admitted by the insurer under any insurance covering such damage .
Specified working expenses	Purchases less applicable discounts, and bad debts.

What is covered

We will insure **you** for **your** loss of **income** or loss of **gross profit** and **additional expenses**, as specified in the schedule, resulting solely and directly from an interruption to **your business** caused by **insured damage** to **your contents** or to any other property used by **you** at the **office** premises.

Additional cover **We** will also insure **you** for **your** loss of **income** or loss of **gross profit** and **additional expenses** up to the limit stated in the schedule as applicable resulting solely and directly from an interruption to **your business** caused by the following:

Office access	a. insured damage to property in the vicinity of the office which prevents or hinders your access to the office ;
Suppliers	b. insured damage at the premises of one of your suppliers operating and based in the European Union, other than water, gas, electricity or telecommunications services;
Public utilities	c. failure in the supply of water, gas, electricity or telecommunications services supplied by a supplier operating and based in the European Union to the office for more than 24 consecutive hours caused by insured damage to any property;
Public authority	d. your inability to use the office due to restrictions imposed by a public authority following: i. a murder or suicide; ii. an occurrence of a notifiable human disease; iii. injury or illness of any person traceable to food or drink consumed on the premises; iv. vermin or pests at the premises.

What is not covered

1. **We** will not make any payment for any interruption to **your business** directly or indirectly caused by, resulting from or in connection with **terrorism**.
2. **We** will not make any payment under this section if **your business** is discontinued permanently or if a liquidator or receiver is appointed.

How much we will pay

	<p>We will pay up to the amount insured shown in the schedule for each of the following items, unless limited below.</p> <p>If you are accountable to the tax authorities for Value Added Tax, the amount we pay will be exclusive of such tax.</p> <p>The amount we pay for each item will be calculated as follows:</p>
Loss of income	The difference between your actual income during the indemnity period and the income it is estimated you would have earned during that period or, if this is your first trading year, the difference between your income during the indemnity period and during the period immediately prior to the loss, less any savings resulting from the reduced costs and expenses you pay out of your income during the indemnity period .
Loss of gross profit	The amount by which the sum of your income and your closing stock and work in progress exceeds the sum of your opening stock, work in progress and specified working expenses .
Additional expenses	The necessary and reasonable additional costs and expenses you incur in order to continue your business during the indemnity period .
Outstanding debts	Any of your outstanding debts which you are unable to recover as a direct result of insured damage to your accounting records.
Accountant's charges	The amount we will pay for loss of income , or loss of gross profit if applicable, includes the reasonable charges you pay to your professional accountant for producing information we require in support of a request for settlement under this section.
Special limit for additional covers	Where one of the additional covers applies, we will not pay more than the amount shown in the schedule for that additional cover
Under insurance	If your actual income , or your actual gross profit if applicable, during the 12 months immediately preceding the date of the damage or restriction is less than 85% of the amount insured , the amount we pay will be reduced in the same proportion as the under insurance.

Your obligations

If any damage occurs	We will not make any payment under this section unless you notify us promptly of any damage or event which might prevent or hinder you from carrying on your business .
Property insurance	<p>Where the damage involves property you own or are legally responsible for, we will not make any payment unless you have property insurance in force covering the damage and payment has been made, or liability admitted, under that insurance for the damage.</p> <p>With regard to breakdown damage to computers and ancillary equipment, this requirement is satisfied if you have in force a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of breakdown.</p>
Accounts records	We will not make any payment for outstanding debts unless you keep a record of all amounts owed to you and keep a copy of the record away from the office .

The General Terms and Conditions, the Property Definitions and the following terms and conditions all apply to this section.

**SPECIAL
DEFINITIONS FOR
THIS SECTION**

Contents

The contents of **your office** used in connection with the **business** which belong to **you** or for which **you** are legally responsible, including:

- a. computer and ancillary equipment (including VDU's, keyboards, printers and software), television and video equipment, photographic, photocopying, surveying and telecommunications equipment;
- b. documents, briefs, manuscripts, plans, business books, computer systems records and programs;
- c. goods held in trust, stock and samples;
- d. wines, spirits and tobacco kept for entertainment purposes;
- e. works of art or precious metals;
- f. fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings;
- g. heating oil for the **office** contained in fixed tanks in the open at the premises;
- h. tenant's improvements, decorations, fixtures and fittings including, if attached to the building, external signs, aerials and satellite dishes;
- i. pipes, ducting, cables, wires and associated control equipment at the premises and extending to the public mains.

Money and personal effects are not included within this definition.

Money

Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travellers tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to **you**.

WHAT IS COVERED

Additional cover	We will insure you against damage occurring during the period of insurance to:
Glass breakage	<ul style="list-style-type: none"> a. contents contained in the office; b. contents used and kept at the home of any partner, director or employee of yours for the purposes of the business; c. contents temporarily elsewhere, including while in transit, within the geographical limits.
Additions to contents	We will also pay for:
Money	<ul style="list-style-type: none"> 1. The necessary and reasonable costs you incur following breakage or scratching of glass, which belongs to you or for which you are responsible, for: <ul style="list-style-type: none"> a. temporary boarding up; b. repair of window frames or removal or replacement of fixtures and fittings in the course of replacing the glass; c. replacement lettering or other ornamental work and alarm foil on glass. 2. Damage to any additional contents, provided you tell us the additional values as soon as possible and pay the appropriate premium. 3. Damage to money held in connection with the business: <ul style="list-style-type: none"> a. in the office while open for business or in a locked safe; b. in transit within the geographical limits or at the home of any partner, director or employee of yours.
Personal effects	4. Damage to the personal belongings of your employees or visitors to the office provided they are not insured elsewhere.
Reconstitution of data	5. The reasonable cost of reconstituting the data you need to continue your business , if your business records and electronic data have been lost or distorted as a direct result of damage covered under this section.
Lock replacement	6. The costs you incur to replace locks and keys necessary to maintain the security of the premises or safes following theft of keys involving force and violence.
Rent	7. The amount of any rent for the office that you must pay for any period during which the office or any part of it is unusable as a result of damage insured by this section.
Building damage by theft	8. The cost of repairing damage to the office buildings caused by theft or attempted theft and for which you are legally liable.
Personal assault	9. Compensation as shown in the schedule if any partner, director or employee of yours is physically injured in the course of your business in a robbery or attempted robbery either at the office or within the geographical limits and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the period of insurance .

WHAT IS NOT COVERED

We will not make any payment for:

1. **damage** caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless the **damage** is caused by storm or fire;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft from an unattended vehicle unless the item is out of sight in a locked boot;
 - f. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the **office** is occupied and in use;
 - g. **date recognition**.
 - h. any computer **virus**.
2. **damage** to property being cleaned, worked on or maintained.
3. loss or distortion of information resulting from computer error or malfunction.
4. the value to **you** of any lost or distorted information.
5. **damage** to any electrical or mechanical plant or equipment (other than **office** computers and ancillary equipment) directly resulting from its own breakdown, explosion or collapse.
6. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
7. unexplained loss or disappearance or inventory shortage.
8. loss due to clerical or accounting errors.
9. loss by fraud or dishonesty of any partner, director or employee of **yours**, unless the loss is notified to **us** within 10 working days of its discovery by **you**.
10. consequential or financial losses of any kind.
11. pollution or contamination except **damage** to insured property which is not otherwise excluded and which is caused by:
 - a. pollution or contamination which itself results from insured **damage** covered under this section, or
 - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination.
12.
 - a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
 - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.

If there is any dispute between **you** and **us** over the application of this exclusion, it will be for **you** to show that the exclusion does not apply.
13. **war, confiscation and nuclear risks**.
14. the amount of the **excess**.

HOW MUCH WE WILL PAY

Repair and replacement

We will pay up to the **amount insured** shown in the schedule unless limited below.

At our option **we** will repair, replace or pay for any lost or damaged items on the following basis:

1. for **contents**, the cost of repair or replacement as new;
2. for personal effects, the cost of repair or replacement as new, but not more than the amount shown in the schedule for each incident of loss.

Debris removal

We will pay the necessary and reasonable costs and expenses **you** incur to remove debris of **contents** from the premises or the area immediately adjacent, following **damage** insured by this section.

Under insurance

If, at the time of **damage**, the **amount insured** is less than 85% of the total value of the **contents**, the amount **we** pay will be reduced in the same proportion as the under insurance.

Fraud and dishonesty

We will not pay more than the amount shown in the schedule for all losses discovered during the **period of insurance** arising from the fraud or dishonesty of any partner, director or employee of **yours**.

Index linking

The **amount insured** for **contents** will be adjusted monthly in line with any increase in nationally published indices. **We** will not reduce the **amount insured** without **your** consent.

Personal assault

We will not pay compensation under more than one heading in the schedule for the same injury.

YOUR OBLIGATIONS

If any damage occurs

We will not make any payment under this section unless **you** notify **us** promptly of any **damage** which might be covered. If **you** think a crime has been committed, **you** must also report it to the police.

In the case of the loss or theft of any computer and ancillary equipment while it is temporarily removed from the **office**, **we** will not make any payment unless **you** report the loss to the police within 48 hours after **you** become aware of it.

You should arrange for urgent repairs to be done immediately. Before any other repair work begins **we** have the right to inspect the damaged property. **We** will tell **you** if **we** want to do this.

Computer breakdown

We will not make any payment for breakdown of computers or ancillary equipment unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of breakdown.

Backing up electronic data

We will not make any payment for reconstitution of electronic data unless **you** take all reasonable steps to make back-up copies of all such data at least once a week and keep the copies away from the **office**.

**YOUR
OBLIGATIONS**

Security

We will not make any payment under this section unless **you** ensure that all fire alarms, security systems and physical protections notified to **us** are in full operation whenever the **office** is left unattended. **You** must also advise **us** as soon as reasonably possible if for any reason a system is not working properly. **We** may then vary the terms and conditions of this **policy**. All systems must be regularly serviced under contract by a reputable company at least annually.

Unoccupancy

You must tell **us** immediately if the **office** will be left unoccupied or will not be used for more than 30 consecutive days. If **you** do not, **we** will not make any payment for **damage** occurring while the **buildings** are unoccupied.