



Property – money insurance

Policy summary

Policy wording ref: WD-PROF-UK-MON(2) 16092 01/21

Key benefits: what risks are you protected against?

Money insurance protects you when your money is accidentally lost or stolen. We will pay you for losses occurring within the UK during the period of insurance, up to the amounts shown in the policy schedule.

Your policy schedule will show which of the following locations you have cover for and the amounts insured for each:

- any building which is owned, rented or leased by you;
- the home of your partners, directors, trustees, employees or volunteers;
- in transit by road, rail, waterway or in person;
- any location where you are attending a promotional event or exhibition;
- any location where you have a contract to carry out your activities;
- any other location within the geographical limits.

We will also pay compensation up to the amounts shown in the policy schedule if any of your partners, directors, trustees, employees or volunteers, aged between 16 and 70, is killed or permanently disabled in a robbery.

Significant or unusual exclusions and limitations

If your amount insured for money in transit exceeds £2,000, you must comply with the following conditions:

- amounts between £2,000 and £6,000 must be carried by at least two able bodied adults;
- amounts between £6,000 and £10,000 must be carried by at least three able bodied adults;
- amounts in excess of £10,000 must be carried by a Security Industry Authority approved cash and valuables in transit company.

If you do not, we will not make any payment unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

We will not pay for losses caused by theft from any unattended vehicle unless the money is completely hidden within the storage compartment or boot of a locked vehicle or locked trailer.

We will not pay for losses arising from:

- any social engineering communication, fraud or dishonesty, other than direct physical theft of money;
- any electronic, online or cryptocurrency; including Bitcoin;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease or any fear or threat of terrorism or communicable disease.

Please read the policy for details of terms in full.