

**Special definitions  
for all property  
sections**

<b>Amount insured</b>	The most <b>we</b> will pay as shown in the schedule. Unless <b>we</b> say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after <b>we</b> pay a loss provided <b>you</b> carry out <b>our</b> recommendations to prevent further loss or damage.
<b>Damage</b>	Accidental physical loss or physical damage.
<b>Business premises</b>	The space <b>you</b> occupy at the premises shown in the schedule located in a building built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material. The space includes any outbuildings <b>you</b> occupy on the same premises.

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 business premises** used in connection with the **business** which belong to **you** or for which **you** are legally responsible, including:

- a. business and ancillary equipment (including couch, towels, robes, sound system, therapist chair, stools, carrying cases, computers, bolsters, cozies, bed roll, books and charts);
- 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 **business premises** 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, travelers 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

**We** will insure **you** against **damage** occurring during the **period of insurance** to:

- a. **contents** contained in the **business premises**;
- b. **contents** used and kept at the home of any business partner, director or employee of **yours** for the purposes of the **business**;
- c. **contents** temporarily elsewhere, including while in transit, within the **geographical limits**

#### Additional cover

**We** will also pay for:

#### Glass breakage

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:
  - 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.

#### Additions to contents

2. **Damage** to any additional **contents**, provided **you** tell **us** the additional values as soon as possible and pay the appropriate premium.

#### Money

3. **Damage** to **money** held in connection with the **business**:
  - a. in the **business premises** while open for business or in a locked safe;

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	<ul style="list-style-type: none"> <li>b. in transit within the <b>geographical limits</b> or at the home of any business partner, director or employee of <b>yours</b>.</li> </ul>
Personal effects	4. <b>Damage</b> to the personal belongings of <b>your</b> employees or visitors to the <b>business premises</b> provided they are not insured elsewhere.
Reconstitution of data	5. The reasonable cost of reconstituting the data <b>you</b> need to continue <b>your business</b> , if <b>your business</b> records and electronic data have been lost or distorted as a direct result of <b>damage</b> covered under this section.
Lock replacement	6. The costs <b>you</b> 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 <b>business premises</b> that <b>you</b> must pay for any period during which the <b>business premises</b> or any part of it is unusable as a result of <b>damage</b> insured by this section.
Building damage by theft	8. The cost of repairing <b>damage</b> to the <b>business premises</b> buildings caused by theft or attempted theft and for which <b>you</b> are legally liable.
Personal assault	9. Compensation as shown in the schedule if any <b>business</b> partner, director or employee of <b>yours</b> is physically injured in the course of <b>your business</b> in a robbery or attempted robbery either at the <b>business premises</b> or within the <b>geographical limits</b> 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 <b>period of insurance</b> .

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### What is not covered

- A. **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:
      - i. removed from the vehicle between the hours of 9pm and 6am whilst kept at **your** private dwelling house, and
      - ii. at all other times is completely hidden within the vehicle or in a glove compartment, luggage compartment or 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 **business premises** 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 **business premises** 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.

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9. loss by fraud or dishonesty of any business partner, director or employee of **yours**, unless the loss is notified to **us** within 10 working days of its discovery by **you**.
10. any indirect losses which result from the incident which caused **you** to claim.
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**.

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### 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**, **we** establish that the **amount insured** does not represent the total value of the **contents**, **we** will reduce the amount **we** pay in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you** if **you** had declared the total value of the **contents**.

**We** will only apply this calculation if:

1. **we** find that the **amount insured** is less than 85% of the **contents**; and
2. **we** establish that **your** failure to declare the total value of the **contents** was not deliberate or reckless and was a breach of **your** obligation to:
  - a. make a fair presentation of the risk to **us** before the start of the **period of insurance**; or
  - b. notify **us** of a change of circumstances in relation to the total value of the **contents**, which may materially affect the **policy**; or
  - c. make a fair presentation of the risk to **us** when notifying **us** of a change of circumstances in relation to the total value of the **contents** which may materially affect the **policy**.

This remedy may apply in addition to General Conditions 2. b.ii. and 4. b. ii.

If **your** failure to declare the total value of the **contents** was deliberate or reckless, the remedy under General Conditions 2.a. or 4.a. will apply.

#### 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

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employee of **yours**.

Personal assault

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

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### Your obligations

If any damage occurs

**We** will not make any payment under this section unless **you**:

1. notify **us** promptly of any **damage** which might be covered;
2. report to the police, as soon as reasonably possible, if **you** think a crime has been committed;
3. report to the police, within 48 hours, in the case of the loss or theft of any computer and ancillary equipment while it is temporarily removed from the **business premises**.
4. 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

For breakdown of computers or ancillary equipment **you** must ensure that they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of breakdown. If **you** do not, **we** may reduce any payment **we** make under this section by an amount equal to the detriment **we** have suffered as a result.

Backing up electronic data

**You** must take all reasonable steps to make back-up copies of data at least once a week and keep the copies away from the **business premises**. If **you** do not, **we** may reduce any payment **we** make under this section by an amount equal to the detriment **we** have suffered as a result.

Security

**You** must ensure that all fire alarms, security systems and physical protections notified to **us** are in full operation whenever the **business premises** is left unattended, unless **you** have already advised **us** that 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.

**We** will not make any payment under this section in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Unoccupancy

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