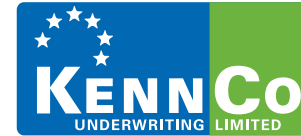


ARRANGED BY



## Garage Combined Policy



Suites 6 & 7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16

**T** 01 4994600 **F** 01 4954627 **E** info@kennco.ie **www.kennco.ie**

Company registered no. 454673.

Registered office: Suites 6 & 7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16.  
KennCo Underwriting Ltd is regulated by the Central Bank of Ireland.

service, stability, security

## **Garage Combined Insurance Policy**

Please read this insurance document carefully to make sure it meets your needs. Keep this insurance document in a safe place.

### **Policy Arranged By:**

**KennCo Underwriting Ltd** (“**KennCo**”). KennCo is an Irish owned and run underwriting agency based in Rathfarnham, Co Dublin. It is registered in the Company Registration Office under Company number 454673 and its registered office is Suites 5- 7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16. KennCo Underwriting Ltd T/A KennCo Insurance is regulated by the Central Bank of Ireland.

### **Policy Insured By:**

**AXA Insurance dac**, registered in Ireland number 136155. Registered Office Wolfe Tone House, Wolfe Tone Street, Dublin 1. AXA Insurance dac is a private company limited by shares. AXA Insurance dac is regulated by the Central Bank of Ireland.

# Garage Combined Policy

<b>CONTENTS</b>	<b>PAGE</b>
INTRODUCTION	2
GENERAL DEFINITIONS	4
GENERAL CONDITIONS	5
CLAIMS CONDITIONS	8
HOW TO DEAL WITH A CLAIM	10
GENERAL EXCLUSIONS	11
SECTION 1 – MATERIAL DAMAGE	16
SECTION 2 – BUSINESS INTERRUPTION	29
SECTION 3 – MONEY	38
SECTION 4 – EMPLOYERS LIABILITY	41
SECTION 5 – PUBLIC & PRODUCTS LIABILITY & SERVICE INDEMNITY	46

## Important Information

### Your Policy and Schedule

Here is your new Garage Combined Policy containing full details of the insurance being provided. The Schedule contains particulars personal to your insurance protection under the Policy including the levels of cover operative under each Section of the Policy and should be read in conjunction with the rest of the Policy. For your own protection you are recommended to read this Policy and Schedule carefully to ensure it meets with your particular needs.

**Important – Please note: Only those Sections as showing as in force in the attached Schedule shall apply to your particular Policy.**

The Third EU Non-Life Directive requires us to provide you with the following information:

### The Law Applicable to the Contract

Under the relevant European and Irish legal provisions, the parties to the proposed contract of insurance, we, the Insurer listed in your Schedule of Cover and you, the Proposer, are free to choose the law applicable to the contract. We propose that Irish law will apply to the contract.

### Sanctions condition

This contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of this policy that The Company will not provide cover, or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose The Company, or a parent, subsidiary or any AXA group member company, to any trade or economic sanctions, or violate any laws or regulations of the Republic of Ireland the European Union, the United States of America or any other territory.

### Our Service

While we are committed to providing the highest level of service to our customers, if you are dissatisfied with any aspects of our service, policy terms or claims handling, please write to:

The Complaints Manager

KennCo Underwriting Ltd, Suites 5 - 7 Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16.

Phone: (01) 4994600 Fax: (01) 4954627, E-mail: [complaints@kennco.ie](mailto:complaints@kennco.ie),

or follow the link to our full Complaints Procedure [www.kennco.ie/kennco-complaints-procedure](http://www.kennco.ie/kennco-complaints-procedure)

Should you remain dissatisfied with the final response from the above or if you have not received a final response within 40 business days of the complaint being made, you may be eligible to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). The contact details are as follows: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland, Tel: +353 (0)1 567 7000, Fax: +353 1 6 620 890, E-mail: [info@fsbo.ie](mailto:info@fsbo.ie), Website: [www.fsbo.ie](http://www.fsbo.ie)

### Data Protection Notice

We comply with the requirements of the EU General Data Protection Regulation (GDPR) and the Data Protection Acts 1988 - 2018. The data which you provide us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. We are committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with Data Protection legislation in relation to not only processing your data but also ensuring you understand your rights as a client. The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Statement, this will be given to all our clients at the time of data collection. Please refer to our website for a copy of our Privacy Statement - <https://www.kennco.ie/privacy-statement>, if this medium is not suitable we will provide a hard copy to you upon request. You have the right at any time to request a copy of your personal data that our office holds about you and to have any inaccuracies in that information corrected. Please contact our Data Protection Officer at [compliance@kennco.ie](mailto:compliance@kennco.ie) if you have any queries or concerns regarding your personal data.

### What personal data do we collect

We collect and may continue to collect certain information about you or any individuals connected to your Policy ('data subjects') in the course of conducting our relationship with you. This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

### **Why we collect & who we share your personal data with**

This information will be processed for the purpose of underwriting and managing your insurance policy, administering claims and preventing fraud. It may also be used in compliance with regulatory legal and tax laws and for participation in internal or market-level statistical exercises. For this purpose, information may be shared in confidence with third parties both inside and outside the European Economic Area, such as trustees, professional advisers and reputable external agencies, service providers, regulatory bodies and authorities, private investigators, other insurance and financial services companies (directly or via a central register) and as required by law. We will ensure that transfers of data are lawful and that your information is kept securely and only used for the purposes for which it is provided. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

### **Queries regarding your personal data**

We abide by the GDPR and if you have any queries with regards to how we use your personal data you may contact our Data Protection Officer at [compliance@kennco.ie](mailto:compliance@kennco.ie) or alternatively the Office of the Data Protection Commissioner, Canal house, Station Road, Portarlington, Co. Laois, Ireland, Tel +353 57 868 4800.

For full details of our data privacy policy, please visit our website: [www.kennco.ie/privacy-statement](http://www.kennco.ie/privacy-statement)

### **Preventing and detecting fraud claims history**

In order to prevent and detect insurance-related fraud, we may do the following at any time

- Share information about you with other companies within our group or those providing services to us,
- Check and/or file your details with fraud prevention agencies and databases and if you give us false or inaccurate information and we suspect fraud, we will record this.

## **Your Garage Combined Policy**

In consideration of the **Insured** having paid or agreed to pay the Premium

The Insurer listed in your Schedule of Cover (hereafter called the “Company”) will indemnify the **Insured** in the manner and to the extent described within this Policy subject to its terms Definitions Extensions Exclusions Conditions and any Endorsements.

This Policy the Schedule and any Endorsement shall be read together as one contract and unless specially stated to the contrary any word or expression to which a specific meaning has been given shall have such specific meaning wherever it may appear.

In addition to the Standard Exclusions Conditions, Clauses, Memoranda, Provisions limiting cover in the individual Sections of the Policy, the insurance cover described in any of the said Sections is also subject to the General Exclusions and Conditions contained in this Policy Booklet.

All Endorsements and Warranties other than the above will be printed on the attached Section Schedules.

Limits of liability referred to in the Policy as being “the amount stated in the Schedule” are intended to refer to that part of the Schedule which corresponds with the Section of the Policy where the reference occurs.

The proposal and declaration signed by the **Insured** and particulars in writing submitted by or on behalf of the **Insured** or the Company shall be the basis of the contract and be held to be incorporated herein.

### **INSURANCE ACT 1936**

All monies which become or may become payable by the Company under this Policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in Ireland.

### **FINANCE ACT 1990**

The appropriate stamp duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

## General Definitions

1. **Insured** means the person company firm or other legal entity named as the Insured in the Schedule.
2. The **Business** or Profession stated in the Schedule and none other for the purpose of this insurance except as stated below  
The **Business** shall also include
  - (a) the ownership repair maintenance and decoration of the **Insured's** own business premises but not construction re-construction structural alteration or demolition of such premises
  - (b) the repair and maintenance of vehicles or plant used in the course of the Business and owned by the **Insured**
  - (c) the provision and management of canteens social sports and welfare organisations which are for the benefit of **Employees** and their families
  - (d) the provision in the course of the Business of first aid medical and dental services ambulance fire security services and safety organisations
  - (e) private work undertaken with the prior consent of the **Insured** by an **Employee** for a partner or director of the **Insured** provided that such work is not in pursuit of any trade or business
3. **Territorial Limits** means the Republic of Ireland Great Britain & Northern Ireland.
4. **Period of Insurance** means the period specified in the Schedule or any subsequent period for which the Company agrees to renew the Policy and to accept payment of the Premium.
5. **Deductible or Excess** means the amount the **Insured** shall bear in respect of each and every incident or occurrence as stated in the Schedule. It is a condition precedent to the Company's Liability under the Policy that such amount or any part thereof be furnished by the **Insured** to the Company on demand. Failure to do so constitutes a breach of condition precedent under the Policy and entitles the Company to refuse indemnification in respect of the entire claim.
6. **Employee** means
  - (a) any person under a contract of service or apprenticeship with the **Insured**
  - (b) any person engaged under any training educational or work experience programme
  - (c) any labour master or labour only sub-contractor or any person employed or supplied by them
  - (d) any self employed person
  - (e) any person hired to or borrowed by the **Insured**

while working for the **Insured** in the course of the **Business**.
7. **Bodily Injury** means accidental bodily injury and includes death, disease, illness and mental anguish.
8. **Principal** means any person, company, firm, public, local or statutory authority for whom the **Insured** is carrying out work under contract or agreement.
9. **Product** means any commodity article thing or any part thereof (including containers labelling and packaging provided in connection therewith) manufactured constructed erected installed altered repaired serviced processed treated sold leased supplied or distributed by or on behalf of the **Insured** in the course of the **Business** and not in the custody or control of the **Insured**.
10. **Nuisance** means nuisance trespass or interference with any easement right of air light water or way.
11. **Vehicle** shall mean any mechanically propelled Vehicle or any trailer including its accessories and spare parts whilst on or temporarily detached thereon.

# General Conditions

## General Policy Conditions applicable to all Sections

### 1. Cancellation

The Company may cancel this Policy at any time by giving 14 working days' notice to the **Insured's** Insurance Broker or by letter to the last known address of the **Insured** and in such case the **Insured** shall be entitled to the return of a proportionate part of the Premium (provided the premium has been paid to the Company) in respect of the unexpired **Period of Insurance**.

### 2. Change in risk condition

The **Insured** must tell The Company as soon as possible during the **Period of Insurance** of any change

- a) to the business
- b) in the person, firm, company or organisation shown in the schedule as the **Insured**
- c) to the information The **Insured** provided to The Company previously or any new information that increases the risk of loss as insured under any section of the policy.

Any change that was not within the reasonable scope of the agreed business may not be accepted by The Company and claims may not be paid. In this case the policy will come to an end from the date of the change unless The Company agree in writing to accept an alteration.

The Company do not have to accept any request to vary the policy if it is deemed to change the scope of the agreed contract. If The **Insured** wishes to make any alteration to the policy The **Insured** must disclose any change to the information previously provided or any new information that could affect this insurance. If The Company accept any variation to the policy, an increase in the premium or different terms or conditions of cover may be required by The Company.

### 3. Reasonable Precautions

The **Insured** shall take all reasonable precautions for the safety of the property hereby insured and shall exercise reasonable care that only competent **Employees** are employed and shall take all reasonable steps to prevent accidents loss or damage to property insured and to comply with all statutory and other obligations and regulations imposed by any competent Authority and shall maintain all premises ways works machinery and plant in sound condition. In the event of the discovery of any defect or danger the **Insured** shall immediately cause such defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

### 4. Due Observance

The obligation of the Company to make any payment under this Policy is conditional upon

- (a) the answers in any proposal and declaration for this insurance being true and complete to the best of the knowledge and belief of the Insured and such proposal and declaration shall be the basis of this contract and is deemed to be incorporated herein
- (b) the Insured or any other person on whose behalf payment is claimed observing the terms and conditions of this Policy in so far as they apply.

## 5. Contractual duties and proportionate remedies condition.

The **Insured** has a duty prior to the start of this policy, prior to any variation made during the **Period of Insurance** and prior to each renewal, to respond to all questions posed by the Company with complete honesty and with reasonable care.

1. If the **Insured** responds to the questions posed by The Company in a negligent manner, without complete honesty and/or reasonable care, then The Company can elect one of the following remedies:
  - a. The Company will avoid the contract and refuse all claims, if The Company would not have entered into this contract based on honest and accurate information. The Company will return any premium paid; or
  - b. The Company will treat the policy as if it had included the different terms (other than payment of the premium) that The Company would have imposed had The **Insured** responded honestly to the questions posed to The **Insured**; or
  - c. The Company will reduce proportionately any amount paid or payable in respect of a claim under the policy using the following formula. The Company will divide the premium actually charged by the premium which The Company would have charged had The **Insured** responded honestly to questions posed to The **Insured** and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable.
2. If the **Insured** fraudulently responded to any of The Company's questions or has been involved in any fraudulent activity, relative to this contract, The Company will void this contract from the start of the policy. If there is an active claim, this too will be avoided.

## 6. Other Insurances

If at the time of any loss or damage or liability arising under this Policy there shall be any other insurance covering such loss or damage or liability or any part thereof the Company shall be liable for no more than their rateable proportion thereof and if such other insurance on any of the property hereby insured either alone or together with any other property be subject to any Condition of Average the insurance of such property under this Policy, if not already subject to any Condition of Average shall be subject to such Condition of Average in like manner.

If any other insurance effected by or on behalf of the **Insured** is expressed to cover any of the property hereby insured but is subject to any provision whereby it is excluded from ranking concurrently with this Policy either in full or in part or from contributing rateably towards the loss or damage the liability of the Company shall be limited to such proportion of the loss or damage as the sum hereby insured bears to the value of the property.

## 7. Premium Adjustment

If any part of the premium is calculated on the estimates furnished by the **Insured** the **Insured** shall

- a) keep an accurate record containing all particulars relating to such estimates
- b) if requested allow the Company to inspect such record
- c) when requested, in advance of the renewal date and at the latest within thirty days of the expiry of each **Period of Insurance** supply the Company with a correct declaration of such particulars and information as the Company may require in respect of the preceding **Period of Insurance** duly certified by the **Insured's** external auditor or accountant. If the amount so paid shall differ from the amount on which premium has been paid the difference in the premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be subject to the retention by the Company of any minimum premium as stated in the Policy or endorsed thereon.



#### **8. Subrogation**

Any claimant under this Policy shall at the request and at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon it paying for or making good any destruction or damage under this Policy whether such acts and things shall be or become necessary or required before or after his/her indemnification by the Company.

#### **9. Arbitration**

Any dispute between the **Insured** and the Company regarding the Company's liability in respect of a claim or the amount to be paid shall in default of agreement be referred within twelve months of the dispute arising to an Arbitrator appointed jointly by the **Insured** and the Company in agreement or failing agreement appointed by the President for the time being of the Incorporated Law Society of Ireland and the decision of such Arbitrator shall be final and binding on both parties. If the dispute has not been referred to arbitration within the aforesaid twelve month period then the claim shall be deemed to have been abandoned and not recoverable thereafter.

#### **10. Fraudulent Claims**

If any claim upon this Policy be in any respect fraudulent or if any fraudulent means or devices be used by the **Insured** or anyone acting on their behalf to obtain any benefit under this Policy or if any loss or damage be occasioned by the willful act or with the connivance of the **Insured** all benefit under this Policy shall be forfeited.

#### **11. Suspension of Cover**

The Company may at any reasonable time inspect any property and in the event of any defect or danger being apparent the Company may give written notice to the **Insured** when all liability of the Company arising from such defect or danger shall be suspended.

#### **12. Cooling Off Period**

The **Insured** may cancel this policy within 14 working days of the first **Period of Insurance** but not after any subsequent renewal. If the **Insured** is dissatisfied for any reason or the policy does not meet the **Insured's** requirements, the **Insured** may cancel the policy any time.

If the **Insured** chooses to cancel this Policy during the "cooling-off period", they will have to pay a proportional amount of premium for the period of time they had insurance cover.

#### **13. Warranties and conditions precedent endorsement**

It is hereby agreed by us that any warranties or conditions precedent contained in your policy document or policy schedule will be interpreted as per Section 19 of the Consumer Insurance Contracts Act 2019.

Subject otherwise to the terms conditions and exceptions of the policy.

## Claims Conditions

(Applicable to all Sections)

### Action by Insured

1. On the discovery of any circumstance or event which may give rise to a claim under this Policy it is a condition precedent to liability that the **Insured** shall -
  - (a) as soon as possible give notice in writing to KennCo Underwriting Ltd. or to your Insurance Broker
  - (b) as soon as possible give notice to An Garda Siochana in respect of -
    - (i) loss or damage by stealing or any attempt thereat
    - (ii) loss of Money by any cause whatsoever
    - (iii) loss or damage by Riot, Civil Commotion or Malicious Persons
  - (c) as soon as possible inform KennCo Underwriting Ltd. of any impending prosecution inquest or fatal inquiry or civil proceedings and promptly send to KennCo Underwriting Ltd. every relevant document
  - (d) carry out no alteration or repair as far as practicable until the Company or Kennco Underwriting Ltd. has had an opportunity of investigating
  - (e) inform Kennco Underwriting Ltd. as soon as possible of any impending prosecution inquest or fatal inquiry or civil proceedings and promptly send to Kennco Underwriting Ltd. every relevant document
  - (f) take all reasonable action to minimise or check any interruption of or interference with the **Business**
  - (g) produce to the Company or Kennco Underwriting Ltd. such books of account or other business books or documents or such other proofs as may reasonably be required by the Company or Kennco Underwriting Ltd. for investigating or verifying the claim
  - (h) in respect of loss or damage to the property insured deliver to Kennco Underwriting Ltd. at his/her own expense claim in writing with such detailed particulars receipts and proofs as may be reasonably required and (if demanded) a statutory declaration of the truth of the claim and any matters connected therewith within -
    - (i) 30 days of the expiry of the Indemnity Period – Section 2 (Business Interruption)
    - (ii) 30 days of the event – All other claims or such further time as the Company may in writing allow
  - (i) as soon as possible forward to KennCo Underwriting Ltd. any letter, claim, writ, summons or other document (which must remain unanswered) received by you in connection with such event

## Company's Rights

### Control of Claims

The Company shall be entitled

- (a) on the happening of loss or damage to the property insured to enter take and keep possession of any building where loss or damage has happened and to take and keep possession of the property insured and to deal with the salvage in a reasonable manner without thereby incurring any liability and without diminishing the right of the Company to rely on any conditions of this Policy and this Policy shall be proof of leave and license for such purpose
- (b) at its discretion to take over and conduct in the name of the **Insured** the defence or settlement of any claim and to prosecute at its own expense and for its own benefit any claim for indemnity or damages against any other persons and the **Insured** shall give all information and assistance required
- (c) to any property for the loss of which a claim is paid hereunder and the **Insured** shall execute all such assignments and assurances of such property as may be reasonably required but the **Insured** shall not be entitled to abandon any property to the Company
- (d) at any time at its sole discretion pay to the **Insured** the amount of the Limit of Indemnity (less any sum or sums already paid) or any lesser sum for which the claim or claims can be settled and be under no further liability in respect of such claim or claims.

## How to Deal with a Claim

These Notes are NOT part of the contract of Insurance but are a guide to help you if you have a claim. If you know, or think it possible that the damage or injury is severe, or even if you just want to speak to someone about it, please phone your broker as soon as possible. Prompt notification by you or your insurance broker, to us, of all losses and injuries which might result in a claim is important.

**Otherwise** – where your property has been lost stolen or damaged:

### **Glass Breakage**

If the damage occurs when your premises are closed An Garda Síochána may make immediate arrangements for the broken window(s) to be boarded up. If this hasn't been done, as soon as is possible you should make arrangements for boarding up or replacement of the broken glass. You should also give notice of the breakage to your broker as soon as possible.

### **Other Damage Notification**

Please write to your broker as soon as possible giving as much detail as you can. If the property has been stolen mislaid or damaged by thieves inform the Gardaí as soon as possible.

### **Repairs / Replacements**

Estimates should be forwarded as soon as possible to your broker but if these cannot be sent within thirty days of the loss or damage let them know the position.

### **Other Action**

Do what you can to prevent further loss or damage and minimise any interruption to your business.

### **Notification of Injury**

Where an **Employee** has been injured or a member of the public has been injured and/or his/her property has been damaged, please write to your broker as soon as possible, giving as much detail as you can.

### **Admission of Liability / Preservation of Salvage**

The law of liability is complex so do not admit liability even if you think you may be to blame. Leave it to us to sort this out later. Any broken plant or equipment involved in the accident should be retained in a safe place.

### **Claim Forms**

Whenever a claim form is sent to you by Kennco Underwriting Ltd. in response to your notification of loss damage or injury please complete and return it to your broker or Kennco Underwriting Ltd. as soon as possible.

## General Exclusions

(applicable to all Sections of your Garage Combined Policy)

**This Policy does not cover**

### **Radioactive Contamination**

This clause shall be paramount and shall override anything contained in this agreement inconsistent therewith:

1. In no case shall this agreement cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
  - 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
  - 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
  - 1.3 any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

### **Consequential Loss**

2. Consequential Loss unless otherwise specifically stated in the attached Schedule.

### **War and Civil War**

3. Notwithstanding anything to the contrary contained herein this insurance does not cover Loss or Damage directly or indirectly 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.

### **Sonic Bangs**

4. loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

### **Terrorism**

5. Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), 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.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured**.

In the event that any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**Pollution (applicable to Sections 1 & 2)**

6. any loss or damage due to contamination sooting deposition impairment with dust chemical precipitation poisoning epidemic and disease including but not limited to foot and mouth disease pollution adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.

This exclusion does not apply if such loss or damage arises out of one or more of the following perils:

- Fire Lighting Explosion Impact of Aircraft
- Vehicle Impact Sonic Boom
- Accidental escape of water from any tank apparatus or pipe
- Riot Civil Commotion Malicious Damage
- Storm Hail
- Flood Inundation
- Earthquake
- Landslide Subsidence
- Pressure of Snow Avalanche
- Volcanic Eruption

**Biological, Chemical and/or Nuclear Contamination Exclusion Endorsement**

7. This Insurance will not pay for:

7.1 Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss;

7.2 Any legal liability of whatsoever nature;

7.3 Death or injury to any person; directly or indirectly caused by or contributed to by or arising from Biological, Chemical and/or Nuclear contamination due to or arising from:

- (a) terrorism; and/or
- (b) steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purpose of this endorsement, "terrorism" means any act(s) of any person(s) or organisation(s) involving:

- (i) the causing, occasioning or threatening of harm of whatever nature and by whatever means;
- (ii) putting the public or any section of the public in fear, in circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

**Changes in Water Table Levels (applicable to Sections 1 & 2)**

8. damage or consequential loss attributable solely to change in the water table level .

**Date Recognition**

9. There is no liability under this Policy in respect of any claim of whatsoever nature which arises directly or indirectly from or consisting of the failure or inability of any

(a) Electrical circuit microchip integrated circuit microprocessor embedded system hardware software firmware program computer data processing equipment telecommunication equipment or system or any similar device

(b) Media or systems used in connection with any of the foregoing

whether the property of the **Insured** or not at any time to achieve any or all of the purposes and consequential effects intended by the use of any number symbol or word to denote a date including without limitation the failure or inability to recognise capture save retain or restore and/or correct to manipulate interpret transmit return calculate or process any date data information command logic or instruction as a result of

- (i) recognising using or adopting any data day of the week or period of time otherwise than as or other than the true or correct day of the week or period of time
- (ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in (a) and (b) above.

#### **Exception to Date Recognition Exclusion**

10. Provided always that this Exclusion shall not apply to any claim otherwise indemnifiable under this Policy subject to all its terms and provisions comprising of
- (i) subsequent damage to or loss or destruction of property owned by in the possession of or held in trust by the **Insured** and/or the **Insured's** consequential loss arising from loss or destruction of or damage to any property if directly caused by  
 Fire lightning explosion aircraft and other aerial devices dropped therefrom riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons other than thieves earthquake storm flood escape of water from any tank apparatus or pipe impact by any road vehicle or animal or stealing only where these covers are provided by the Policy  
 The forgoing Exemption to this Date Recognition Exclusion will not apply to any claim arising from any legal liability legal cost or expense of the **Insured**
  - (ii) Any claim otherwise indemnifiable under this Policy subject to all terms and provisions arising under insurance in respect of Employers Liability.

#### **Electronic risks exclusion**

11. This policy does not cover any liability or losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from:
1. Damage to or the destruction of any *Computer Systems*; or
  2. any alteration, modification, distortion, erasure or corruption of *Electronic Data* in each case whether your property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from a virus or similar mechanism or *Hacking* or *Phishing* or *Denial of Service Attack*.

Additional Definitions are:

*Computer Systems* - Computer or other equipment or component or system or item which processes, stores, transmits or receives data.

*Damage* - Damage Accidental loss, destruction or damage.

*Electronic Data* - Electronic data shall mean facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

*Denial of Service Attack* - Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or computer systems. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other computer systems.

*Hacking* - Unauthorised access to any computer systems, whether your property or not.

*Phishing* - Any access or attempted access to data made by means of misrepresentation or deception.

**The Company shall have no liability under this Policy to provide any indemnity or benefit in respect of injury loss damage cost or expense of whatsoever directly or indirectly from:**

**Fungus Mould and Mildew**

12. (i) arising out of resulting from caused by contributed to or in any way related to any fungus of any kind whatsoever including but not limited to mildew mould spore(s) or allergens or
- (ii) any costs or expenses associated in any way with the abatement mitigation remediation containment detoxification neutralisation monitoring removal disposal or any obligation to investigate or assess the presence or effects of any fungus of any kind whatsoever including but not limited to mildew mould spore(s) or allergens or
- (iii) any obligation of duty to defend any actions on account of Bodily Injury damage personal or advertising injury or medical payments arising out of resulting from or in any way related to any fungus of any kind whatsoever including but not limited to mildew mould spore(s) or allergens.

Irrespective of the cause of such fungus mildew mould spore(s) or allergens and whenever or wherever occurring.

For the purpose of this exclusion “Bodily Injury” shall also include mental anguish mental injury and/or emotional distress.

**The Company will not indemnify the Insured in respect of any liability:**

13. arising from any judgement award or settlement made within countries states or territories which operate under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgement award or settlement either in whole or in part.
14. assumed by the **Insured** under any contract or agreement unless such liability would have attached to the **Insured** in the absence of such contract or agreement.
15. in respect of claims for or arising from nervous shock or illness stress or any other psychological condition unless the condition complained of is accompanied by and arises directly from a physical injury.
16. which arises out of or is contributed to directly or indirectly by exposure to Electro Magnetic Fields or Radiation.

**Asbestos**

17. This agreement does not cover any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.



**Electronic Data Endorsement**

**18. Bodily Injury (Applicable to Sections 1 & 2)**

Bodily injury as defined under General Definitions section and including mental anguish.

**19. Seizure and confiscation (Applicable to Sections 1 & 2)**

Any confiscation, requisition, expropriation, appropriation, seizure or destruction of property by or under the order of any government or public or local authority

**20. Penalties and fines (Applicable to Sections 1 & 2)**

Any penalties or fines incurred by the **Insured** except consecutive from a material damage.

**21. Overseas establishment (Applicable to Sections 4 & 5)**

The company will not cover claims caused by or arising from any associated or subsidiary company of the **Insured's**, or any of the **Insured's** branch offices, or any representative of the **Insured's** with power of attorney, registered, having premises or resident outside the policy territories.

**22. Undamaged items (Applicable to Sections 1 & 2)**

Repair or replacement of any defective material or undamaged item.

**23. Nuclear risk**

All operational and non-operational nuclear facilities are excluded.

## Section 1 - Material Damage

(Applicable only if specified in the Schedule)

### Insuring Clause

The Company agrees that if any of the Property Insured described in the Schedule be lost destroyed or damaged by any of the Contingencies in force as specified in the Schedule the Company will pay to the **Insured** the value of the property at the time of its loss or destruction or the amount of the damage or at the Company's option reinstate or replace such property or any part of it.

### DEFINITIONS

A. The property insured under the respective column headings in the Specification is as follows:-

1. **Buildings** situate at the Premises described in the Specification
  - (a) The term "Buildings" includes
    - 1 landlords fixtures and fittings
    - 2 outbuildings
    - 3 walls gates and fences
    - 4 piping ducting cables wires and associated control gear and accessories on the premises and extending to the public mains but only to the extent of the **Insured's** responsibility
    - 5 yards car-parks roads and pavements.
  2. **Contents** therein and thereon the property of the **Insured** or held by them in trust for which they are responsible
    - (a) The term "Contents" includes
      - 1 tenants' improvements alterations and decorations
      - 2 so far as they are not otherwise insured **Employees'** directors and visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding €650 in respect of any one person
      - 3 contents of outbuildings
      - 4 money cheques stamps bonds credit cards or securities of any description but only in respect of loss destruction or damage under Contingencies A-L for an amount not exceeding €3,300
      - 5 documents, manuscripts and business books but only for the cost of the materials and of clerical labour expended in reproducing such records
      - 6 computer systems records but only for an amount not exceeding €6,350 in respect of the cost of the materials and or clerical labour and computer time expended in reproducing such records.
    - (b) The term "Contents" excludes
      - 1 landlord's fixtures and fittings
      - 2 stock and materials in trade
      - 3 money cheques stamps bonds credit cards or securities of any description in respect of loss destruction or damage under Contingency M
      - 4 any expense in connection with the production of information to be recorded in documents manuscripts business books or computer systems records
      - 5 any amount exceeding €3,300 in respect of any one pattern model mould plan or design or set of same
      - 6 vehicles licensed for road use including accessories thereon
      - 7 jewellery precious stones precious metals bullion furs curiosities works of art or rare books unless specifically included.
  3. **Stock and Materials in Trade** therein and thereon the property of the **Insured** or held by them in trust for which they are responsible.

4. **Miscellaneous Property** as described in the Specification.

**B** The word “DAMAGE” in capital letters shall mean loss or destruction of or damage to the Property Insured.

**C** The words “DEFINED CONTINGENCY” shall mean fire lightning explosion aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons other than thieves earthquake storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal.

**D Forecourt:** An area that is incapable of being physically locked.

**E Compound:** An area that is completely and entirely enclosed by walls, gates or fences at least two metres high.

#### LIMITS OF LIABILITY

The liability of the Company under Contingencies A-M shall not exceed in respect of:

- (i) any one item – the Sum Insured thereon as stated in Columns 1,2,3 & 4 of the Schedule
- (ii) all loss or damage during any one **Period of Insurance** – the Total Sum Insured as stated in Column 5 of the Schedule.

#### CONTINGENCIES

**A FIRE** but excluding DAMAGE caused by

- (a) explosion resulting from fire
- (b) earthquake or subterranean fire
- (c) (i) its own spontaneous fermentation or heating or  
(ii) its undergoing any heating process involving the application of heat.

**B LIGHTNING**

**C EXPLOSION**

- (i) of boilers
- (ii) of gas

used for domestic purposes only but excluding DAMAGE caused by earthquake or subterranean fire

- (iii) otherwise but excluding DAMAGE caused by or consisting of the bursting of a boiler economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **Insured**.

**D AIRCRAFT** or other aerial devices or articles dropped therefrom.

**E EARTHQUAKE**

**F RIOT CIVIL COMMOTION STRIKERS LOCKED-OUT WORKERS** or persons taking part in labour disturbances or **MALICIOUS PERSONS** excluding

- (a) DAMAGE arising from cessation of work
- (b) as regards DAMAGE (other than by fire or explosion) directly caused by malicious persons not acting on behalf of or in connection with any political organisation
  - (i) DAMAGE by stealing
  - (ii) DAMAGE in respect of any building which is empty or not in use

(c) DAMAGE arising from confiscation requisition or destruction by order of the government or any public authority.

**G SUBTERRANEAN FIRE**

**H STORM OR FLOOD** excluding

- (a) DAMAGE attributable solely to change in the water table level
- (b) DAMAGE by frost subsidence ground heave or landslide
- (c) DAMAGE in respect of moveable property in the open fences and gates.

**I ESCAPE OF WATER FROM ANY TANK APPARATUS OR PIPE** excluding

- (a) DAMAGE by water discharge or leaking from any automatic sprinkler installation
- (b) DAMAGE in respect of any building which is empty or not in use.

**J IMPACT** by any road vehicle or animal not belonging to or under the control of the **Insured** or any occupier of the premises or their respective employees.

**K ACCIDENTAL ESCAPE OF WATER FROM ANY AUTOMATIC SPRINKLER INSTALLATION** in the premises not caused by

- (a) freezing whilst the building in so far as it is in the **Insured's** ownership or tenancy is empty or not in use
- (b) explosion earthquake subterranean fire or heat caused by fire.

**L ACCIDENTAL DAMAGE EXCLUDING**

- (a) DAMAGE caused by or consisting of
  - (i) inherent vice latent defect gradual deterioration wear and tear frost change in water table level its own faulty or defective design or materials
  - (ii) faulty or defective workmanship operational error or omission on the part of the **Insured** or any of their **Employees**
  - (iii) the bursting of boiler (not being a boiler used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **Insured**
  - (iv) pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

but this shall not exclude subsequent DAMAGE which itself results from a cause not otherwise excluded.

- (b) DAMAGE caused by or consisting of
  - (i) corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or insects
  - (ii) change in temperature colour flavour texture or finish
  - (iii) stealing or attempted stealing

DAMAGE consisting of

- (iv) joint leakage failure of welds cracking fracture collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam and feed piping in connection therewith
- (v) mechanical or electrical breakdown or derangement of the particular machine apparatus or equipment in which such breakdown or derangement originates

but this shall not exclude

- (a) such DAMAGE not otherwise excluded which itself results from a DEFINED CONTINGENCY or from any other accidental loss destruction or damage
- (b) subsequent DAMAGE which itself results from a cause not otherwise excluded.
- (c) DAMAGE caused by or consisting of
  - (i) subsidence ground heave or landslip unless resulting from fire explosion earthquake or the escape of water from any tank apparatus or pipe
  - (ii) normal settlement or bedding down of new structures
  - (iii) acts of fraud or dishonesty
  - (iv) disappearance unexplained or inventory shortage misfiling or misplacing of information.
- (d) destruction of or damage to a building or structure caused by its own collapse or cracking unless resulting from a DEFINED CONTINGENCY in so far as is not otherwise excluded.
- (e) DAMAGE in respect of moveable property in the open fences and gates caused by wind rain hail sleet snow flood or dust.
- (f) DAMAGE
  - (i) caused by fire resulting from its undergoing any heating process or any process involving the application of heat
  - (ii) (other than by fire or explosion) resulting from its undergoing any process of production packing treatment testing commissioning or service or repair.
- (g) DAMAGE
  - (i) caused by freezing
  - (ii) caused by escape of water from any tank apparatus or pipe
  - (iii) caused (other than by fire or explosion) by malicious persons not acting on behalf of or in connection with any political organisation  
in respect of any building which is empty or not in use
  - (iv) caused by cigar, cigarette or match burns or spillage of drinks.
- (h) DAMAGE in respect of
  - (i) property in transit
  - (ii) fixed glass
  - (iii) glass (other than fixed glass) china earthenware marble or other fragile or brittle objects
  - (iv) computers or data processing equipment

other than such DAMAGE caused by a DEFINED CONTINGENCY in so far as is not otherwise excluded.
- (i) DAMAGE in respect of money cheques stamps bonds credit cards or securities of any description other than such DAMAGE caused by a DEFINED CONTINGENCY in so far as it is not otherwise excluded for an amount not exceeding e3,300.
- (j) DAMAGE in respect of
  - (i) vehicles licenced for road use (including accessories thereon) caravans trailers railway locomotives rolling stock watercraft or aircraft
  - (ii) property or structures in course of construction or erection and materials or supplies in connection with all such property in course of construction or erection
  - (iii) land roads pavements piers jetties bridges culverts or excavations
  - (iv) livestock growing crops or trees
  - (v) jewellery precious stones precious metals bullion furs curiosities works of art or rare books

unless specially mentioned as insured in this Section.

- (k) property which at the time of the happening of DAMAGE is insured by or would but for the existence of this Policy be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.
- (l) any property more specifically insured by or on behalf of the **Insured**.

**M STEALING OR ATTEMPTED STEALING** involving

- (a) entry into or exit from the Building(s) by forcible and violent means or
- (b) assault or violence or threat thereof to the **Insured** or any **Employee** of the **Insured**

Including DAMAGE to the covered Building(s) as a consequence of stealing or attempted stealing

Excluding

- (i) DAMAGE to money securities coins stamps jewellery watches furs precious metals precious stones or articles composed of any of them curios sculptures rare books paintings or works of art
- (ii) DAMAGE to stained or plate glass or any decoration or lettering thereon
- (iii) DAMAGE occasioned by or through any person lawfully on the premises or caused by or with the connivance of any member of the **Insured's** household or any **Employee** of the **Insured**
- (iv) DAMAGE caused by fire or explosion however caused
- (v) DAMAGE to property in any garden yard or open space or any stable garage outbuilding or other building not communicating with the main premises unless specially mentioned.

**Replacement of Locks**

This Policy Section extends to indemnify the **Insured** in respect of costs necessarily incurred in replacing locks and /or locks mechanisms relative to the security of the premises resulting from the theft of the **Insured's** keys from the premises or from the homes of the **Insured's** authorised keyholders

Provided that:

- (a) There are visible signs of forcible entry into or exit from such premises and
- (b) The replacement locks are of similar quality to those changed and
- (c) The maximum liability under this extension shall not exceed €650 in any one **Period of Insurance**.

**N ACCIDENTAL BREAKAGE OF GLASS AND SIGNS**

In the event of breakage of Glass or Sanitaryware for which the **Insured** is responsible at the Premises the Company will replace such property or at its option pay to the **Insured** the cost of replacement.

The Company shall not be liable to replace or pay for the replacement of such property exactly but only as nearly as circumstances permit.

Following breakage of Glass the Company will in addition pay for any boarding up costs reasonably incurred.

**Definitions**

**Glass**

All fixed glass (including signs shelves showcases and mirrors).

**Sanitaryware**

Fixed baths wash basins pedestals bidets shower trays sinks lavatory pans and cisterns.

### **Premises**

Any Premises at which property is stated to be insured in Section 1 of the Schedule.

### **Extensions**

The Company will in addition pay for any costs reasonably incurred in respect of:-

- 1 damage to frames or framework following breakage of Glass
- 2 the cost of removal or replacement of fixtures and fittings necessarily incurred to effect replacement of Glass as a result of breakage
- 3 the cost of replacing alarm foil lettering painting embossing silvering or other ornamental work on Glass following breakage of Glass
- 4 accidental damage to goods incidental to the **Insured's Business** caused by breakage of Glass in display windows provided that the liability of the Company under any or all of the Extensions shall not exceed €500 for any one incident.

### **Exceptions**

This Contingency does not cover breakage

- 1 due to dilapidation of frames or framework
- 2 caused by workmen altering or repairing the Premises
- 3 in transit or while being fitted
- 4 of any item flawed or broken at the commencement of this insurance
- 5 of Glass in light fittings
- 6 of Glass in greenhouses or conservatories
- 7 of Glass in Buildings which are silent empty or not in use
- 8 by or arising out of fire lightning or explosion or preventative or salvage operations consequent thereon.

Further in respect of Signs this contingency does not cover:

- A loss or damage occasioned by or happening through repair removal or erection wear and tear depreciation or deterioration
- B loss of or damage to any part caused by mechanical or electrical defect
- C damage to tubes unless the Glass is fractured.

### **Limits of Liability**

The liability of the Company under this Extension during any one **Period of Insurance** shall not exceed the Sum Insured stated in the Schedule of the Policy.

### **O SUBSIDENCE PERIL**

Subsidence or Ground Heave of any part of the site on which the Property stands or Landslip excluding

- a) Damage caused by the settlement or movement of made up ground or by coastal or riverbank erosion
- b) Damage occurring while the **buildings** or any part thereof is in the course of erection, structural alteration or repair or demolition
- c) Damage caused by normal settlement or bedding down of structures within two years of completion or during the contract maintenance period whichever is the longer
- d) The first €1,500 of each and every claim

# Special Clauses Conditions and Extensions Applicable to Section 1

## THE CONDITION OF AVERAGE

- 1 The Sums Insured by each item of this Section (other than Contingency N) relating to property are declared to be subject to Average.  
Whenever a Sum Insured is declared to be subject to Average if such sum shall at the commencement of any DAMAGE be less than the value of the property covered within such Sum Insured the amount payable by the Company in respect of such DAMAGE shall be proportionately reduced.

## PROFESSIONAL FEES

- 2 The Insurance by each item of this Section of the Policy on Buildings and Contents includes an amount in respect of Architects' Surveyors' and Consulting Engineers' Fees necessarily and reasonably incurred in the reinstatement of the property insured consequent upon its destruction or damage but not for preparing any claim it being understood that the amount payable for such destruction or damage and fees shall not exceed in the aggregate the Sum Insured by each item.

## AUTOMATIC COVER

- 3 The Insurance by this Section shall subject to its terms and conditions extend to cover
  - (a) any newly acquired and/or newly erected Buildings and Contents in-so-far as the same are not otherwise insured and
  - (b) alterations additions and improvements to Buildings and Contents but not in respect of any appreciation in value anywhere in the Republic of Ireland Northern Ireland and Great Britain provided that –
    - (i) at any one situation this cover shall not exceed 10 per cent of the Total Sum Insured on such property hereby or €320,000 whichever is less
    - (ii) the **Insured** undertakes to give particulars of such additional insurance as soon as practicable and to pay the pro-rata additional premium from the date of inception thereof of the Policy to be endorsed accordingly from the date of commencement of the Company's liability
    - (iii) the provision of this extension shall be fully maintained notwithstanding any specific insurance effected under (ii) above.

## CHANGE OF TEMPERATURE

- 4 Notwithstanding anything to the contrary in this Policy or in any of its Conditions this Section covers destruction of or damage to the property thereby insured which may be caused by change of temperature resulting from the total or partial destruction or disablement of the refrigerating plant by Fire Lightning and Explosion as defined herein or any other contingency insured hereby subject to the terms limitations and conditions of the Policy.

## CLEARING DRAINS

- 5 The Insurance by Column 1 extends to cover expenses necessarily incurred in clearing cleaning and/or repairing drains gutters sewers and the like on the Premises for which the **Insured** is responsible in consequence of Fire or other Contingencies hereby insured against.

## CONTRACT PRICE

- 6 In respect only of goods sold but not delivered for which the **Insured** is responsible subject to a sale contract which following DAMAGE is cancelled by reason of its conditions wholly or to the extent of the DAMAGE the liability of the Company shall be based on the contract price.



For the purpose of this insurance the value of all goods to which this clause could apply in the event of DAMAGE shall also be similarly ascertained on this basis.

#### **CONTRACTING PURCHASER'S INTEREST**

7 If at the time of DAMAGE the **Insured** shall have contracted to sell their interest in any Building insured and the purchase shall not have been but shall be thereafter completed the purchaser on completion of the purchase (if and so far as the property is not otherwise insured against such DAMAGE by him or on his behalf) shall be entitled to benefit under this Policy without prejudice to the rights and liabilities of the **Insured** or the Company until completion.

#### **CONSTRUCTION AND HEATING OF BUILDINGS**

8 Unless otherwise agreed by the Company it is understood that the Buildings are constructed of brick stone or concrete and roofed with slates tiles concrete metal or asbestos and not artificially heated other than by low pressure hot water or steam oil fired space heaters fed from a fuel tank in the open or fixed overhead gas or electric appliances.

#### **CUSTOMERS' GOODS**

9 In so far as such property is not otherwise insured the insurance by this Policy extends to cover goods of the Customers of the **Insured** for which the **Insured** have made themselves responsible even though such goods shall have been bought and paid for.

#### **DESIGNATION**

10 For the purpose of determining where necessary the heading under which any property is insured the Company agrees to accept the designation under which such property has been entered in the **Insured's** books.

#### **ELECTRICAL PLANT**

11 If any electrical plant or fittings shall be damaged or destroyed by fire occasioned by self-ignition overrunning excessive pressure short circuiting self-heating or leakage of electricity the Company shall not be liable for damage or destruction in respect of the particular piece of plant or fitting in which the fire originated but shall be liable for damage or destruction in respect of any other plant or fitting caused by fire spreading from the original fire.

#### **EXCESS (INSUREDS CONTRIBUTION) CLAUSE**

12 The Company shall not be liable for the first €500 of each and every loss as ascertained, after the application of all other terms and conditions of this Section including any Condition of Average (underinsurance), in respect of Contingencies A-N inclusive.  
For contingency 'O', the company shall not be liable for the first €1,500 of each and every loss subject to the terms described above.

#### **FIRE BRIGADE CHARGES**

13 The Company will indemnify the **Insured** in respect of such Fire Brigade attendance charges as may be levied by any Local Authority in dealing with any fire which results in a claim under this Section of the Policy. The Company's liability in respect of these charges shall not exceed €25,000.

## EXPLOSION

- 14 In respect of any vessel machinery or apparatus or its contents belonging to or under the control of the **Insured** which requires to be examined to comply with any Statutory Regulations cover against destruction or damage thereto caused by an explosion originating therein is subject to the provision that such vessel machinery or apparatus shall be the subject of a policy or other contract providing the required inspection service.

## INTRUDER ALARMS

- 15 It is a condition precedent to the Company's liability for DAMAGE that in respect of any Intruder Alarm System installed at the Premises
- (a) a maintenance contract is maintained in force during the currency of this insurance with the installing contractor or such other contractor as is agreed in writing by the Company
  - (b) the Premises are not left unattended unless
    - (i) the Intruder Alarm System is tested and set in its entirety and where the equipment permits any Central Station to which the Intruder Alarm is connected has acknowledged the setting signal and
    - (ii) as far as the **Insured** or their representative is aware the Intruder Alarm System is in full and efficient working order
  - (c) the agreement of the Company is obtained in writing before replacing extending or otherwise altering the Intruder Alarm System
  - (d) the Company is notified immediately and in writing if the **Insured** receive written notification from the Garda Siochana or any other Police Authority that they may be withdrawing response to alarm calls
- For the purpose of this Condition Intruder Alarm System shall be deemed to include all lines and equipment used to transmit the signals to and from the Premises.

## INTERNAL TRANSFERS

- 16 The Insurance in respect of Stock and Materials and Contents applies to property as therein defined transferred between Premises insured by this Section including transit by road rail or inland waterway between such Premises. The amount recoverable under this Extension shall not exceed the amount which would have been recoverable had the loss occurred at the premises from which the property is transferred or in the aggregate 10 per cent of the Sum Insured by Items under Contents and Stock hereof or €33,000 whichever is the less in respect of any such transfers at any one time.

## MORTGAGES

- 17 The act or neglect of any Mortgagor or occupier of any Building hereby insured whereby the risk of DAMAGE is increased without the authority or knowledge of any Mortgagee shall not prejudice the interest of the latter party (parties) in this insurance provided they shall notify the Company immediately on becoming aware of such increased risk and pay additional premium if required.

### **NON-INVALIDATION CLAUSE**

18. This Insurance shall not be invalidated by any act or omission or by any alteration whereby the risk of

DAMAGE is increased unknown to or beyond the control of the **Insured** providing that the **Insured** immediately they become aware thereof shall give notice to the Company and pay an additional premium if required.

### **NOTICE OF UNOCCUPANCY**

19. Notice in writing to be given to the Company when any empty or disused Buildings or portions of Buildings are again occupied and an additional premium paid if required.

### **PUBLIC AUTHORITIES' CLAUSE**

20. Subject to the following special conditions the insurance by items under Buildings and Contents extends to include such additional cost of reinstatement of the lost destroyed or damaged property thereby insured as may be incurred solely by reason of the necessity to comply with Building or other Regulations under or framed in pursuance of any Act of the Oireachtas/Parliament or with Bye-Laws of any Public Authority excluding

- (a) the cost incurred in complying with any of the aforesaid Regulations or Bye-Laws:-
  - (i) in respect of DAMAGE occurring prior to the granting of this extension
  - (ii) in respect of loss destruction or damage not insured by the Policy
  - (iii) under which notice has been served upon the **Insured** or any leasee tenant or sub-tenant prior to the happening of the DAMAGE
  - (iv) in respect of undamaged property or undamaged portions of property other than foundations (unless specifically excluded) of that portion of the property destroyed or damaged
- (b) the additional cost that would have been required to make good the property lost destroyed or damaged to a condition equal to its condition when new had the necessity to comply with any other aforesaid Regulations or Bye-Laws not arisen
- (c) the amount of any charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-Laws.

### **Special Conditions**

1 The work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within twelve months after the DAMAGE or within such further time as the Company may allow (during the said twelve months) and may be carried out upon another site (if the aforesaid Regulations or Bye-Laws so necessitate) subject to the liability of the Company under this extension not being thereby increased.

2 If the liability of the Company under any item of the Policy apart from this Extension shall be reduced by the application of any of the terms and conditions of the Policy then the liability of the Company under this Extension (in respect of any such item) shall be reduced in like proportion.

3 The total amount recoverable under any item of the Policy shall not exceed its Sum Insured.

4 All the terms and conditions of the Policy except in so far as they are varied hereby shall apply as if they had been incorporated herein.

## SECURITY

21. It is a condition precedent to the Company's liability for DAMAGE that whenever the Premises are left without a responsible adult therein
- (a) all locks bolts and other protective devices are in full operation
  - (b) all keys (including those relating to any part of the Intruder Alarm System) are
    - (i) removed from the Premises or
    - (ii) placed within a locked safe or strongroom the keys to which are themselves removed from the Premises
  - (c) all combination numbers of safes must be held in the custody of the **Insured** or an authorised **Employee** and must be removed from the Premises.

## RE-ERECTION OF PLANT AND MACHINERY

22. The insurance by items covering Machinery and Plant includes the cost of re-erecting fitting and fixing machinery and plant consequent upon destruction or damage by any of the Contingencies hereby insured against.

## REINSTATEMENT MEMORANDUM

23. Subject to the following special conditions the basis upon which the amount payable in respect of property insured by items under Buildings and Contents is to be calculated shall be the reinstatement of the property lost destroyed or damaged.

For this purpose "reinstatement" means

- (a) the rebuilding or replacement of property lost or destroyed provided the liability of the Company is not increased may be carried out
  - (i) in any manner suitable to the requirements of the **Insured**
  - (ii) upon another site
- (b) in either case to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new.

## Special Conditions

- 1 The liability of the Company for the repair or restoration of property damaged in part only shall not exceed the amount which would have been payable had such property been wholly destroyed.
- 2 If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the property covered by any item subject to this memorandum exceeds its sum insured at the commencement of any DAMAGE the liability of the Company shall not exceed that proportion of the amount of the DAMAGE which the said Sum Insured shall bear to the sum representing the total cost of reinstating the whole of such property at that time.
- 3 No payment beyond the amount which would have been payable in the absence of this memorandum shall be made
  - (a) unless reinstatement commences and proceeds without unreasonable delay
  - (b) until the cost of reinstatement shall have been actually incurred
  - (c) if the property insured at the time of its loss destruction or damage shall be insured by any other insurance effected by or on behalf of the **Insured** which is not upon the same basis of reinstatement.
- 4 All the terms and conditions of the Policy shall apply
  - (a) in respect of any claim payable under the provisions of this memorandum except in so far as they are varied hereby
  - (b) where claims are payable as if this memorandum had not been incorporated.

#### **REINSTATEMENT OF THE AMOUNT OF ANY LOSS**

24. In consideration of the Insurance by any item hereof not being reduced by the amount of any loss the **Insured** undertake to pay the appropriate extra premium on the amount of the loss from the date thereof to the date of the expiry of the **Period of Insurance**.

#### **REMOVAL OF DEBRIS**

25. It is understood that the insurance of this Section extends to include costs and expenses necessarily incurred by the **Insured** with the consent of the Company in –

- (a) Removing debris
- (b) Dismantling and/or Demolishing
- (c) Shoring-up or Propping

of the portion or portions of the property insured by the said items destroyed or damaged by fire or by any other Contingency hereby insured against.

The liability of the Company under this clause and the Section in respect of any item shall

- 1 in no case exceed the Sum Insured thereby
- 2 in respect of stock, be limited to 10% of the respective stock Sum Insured or €33,000 whichever is the lesser.

The Company will not pay for any costs or expenses

- (i) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site
- (ii) arising from pollution or contamination of property not insured by this Policy.

#### **RENT**

26. Any insurance on rent applies only if the said Buildings or any part thereof are unfit for occupation in consequence of their destruction or damage and then the amount payable shall not exceed such proportion of the Sum Insured on rent as the period necessary for reinstatement bears to the term of rent insured.

#### **WARRANTIES APPLICABLE IN THE ABSENCE OF ANY MORE SPECIFIC WARRANTIES STATED IN THE SCHEDULE**

- 27
- 1 No painting or other surface treatments involving the use of highly flammable liquids other than in accordance with the recommendations agreed between the **Insured** and the Company in connection with Spraying and other Painting Processes involving the use of Highly Flammable Liquids
  - 2 All trade waste to be removed outside the Buildings daily.
  - 3 Any firebreak doors or shutters must be kept closed except during working hours and be maintained in efficient working manner.
  - 4 No oils spirits or grease, for lubricating or cleaning purposes, beyond what is required for one days use to be stored or deposited.  
N.B. – 25 litres of oil, 1 litre of spirits and 3 kilograms of grease allowed.

### **SPONTANEOUS COMBUSTION**

28. Notwithstanding anything contained to the contrary in the Contingencies insured under this Section the insurance by this Section extends to cover destruction or damage by fire only of or to coal coke and wood caused by its own spontaneous fermentation heating or combustion.

### **SUBROGATION WAIVER**

29. In the event of a claim arising under this Section the Company agrees to waive any rights remedies or relief to which they may become entitled by subrogation rights against
- (a) Any company standing in the relation of Parent to Subsidiary (Subsidiary to Parent) to the **Insured** as defined in Section 155 of the Companies Act 1963
  - (b) Any company which is a Subsidiary of a Parent company of which the **Insured** are themselves a subsidiary in each case within the meaning of Section 155 of the Companies Act 1963.

### **TEMPORARY REMOVAL CLAUSE**

30. 1 The property insured by this Policy (other than stock if insured) is covered whilst temporarily removed for cleaning renovation repair or similar purposes elsewhere and in transit thereto and therefrom all in the Republic of Ireland Great Britain and Northern Ireland.
- 2 The liability of the Company under this extension in respect of each item of the Policy for any DAMAGE occurring elsewhere than at the within mentioned Premises shall not exceed 10% of the Sum Insured by the item.
- 3 This extension does not apply to property in so far as it is otherwise insured nor as regards loss occurring elsewhere than at the Premises from which the property is temporarily removed to motor vehicles and motor chassis licensed for normal road use.

### **TEMPORARY REMOVAL (DOCUMENTS)**

31. The insurance of deeds and other documents (including stamps thereon) manuscripts plans and writings of every description and books (written and printed) extends to cover such property for an amount not exceeding 10% of the value thereof whilst temporarily removed to any premises not in the **Insured's** occupation and in transit all in the Republic of Ireland Great Britain and Northern Ireland.

This extension does not apply to

- (a) computer systems records
- (b) property in so far as it is otherwise insured.

### **TEMPORARY REMOVAL (COMPUTER SYSTEMS RECORDS)**

32. The insurance of computer systems records extends to cover such property for an amount not exceeding 10% of the limit of liability thereon whilst temporarily removed to any premises not in the **Insured's** occupation and in transit all in the Republic of Ireland Great Britain and Northern Ireland.
- This extension does not apply to property in so far as it is otherwise insured.

### **WORKMEN**

33. Workmen are allowed on the within mentioned Premises for the purposes of making minor structural and other alterations up to a contract value of €25,000 from time to time without prejudice to this insurance.

### **WARRANTIES**

34. Every warranty to which the Property Insured or any item thereof is, or may be, made subject, shall from the time the warranty attaches apply and continue to be in force during the whole currency of this Section, and non-compliance with any such warranty, whether it increases the risk or not shall be a bar to any claim in respect of such Property insured or item, provided that whenever this Section is renewed a claim in respect of destruction or damage occurring during the renewal period shall not be barred by reason of a warranty not having been complied with at any time before the commencement of such period.

## Section 2 - Business Interruption

(Applicable only if specified in the Schedule)

### Insuring Clause

This cover is applicable to the **Insured's Business** and Premises specified in the Schedule

In the event of the **Business** carried on by the **Insured** at the Premises being interrupted or interfered with as a consequence of DAMAGE (being loss or destruction of or damage to property used by the **Insured** at the Premises for the purpose of the **Business**) by any of the Contingencies A-L specified as being insured in Section 1 then the Company will pay to the **Insured** in respect of each item shown as insured in the Schedule the amount of loss resulting from such interruption or interference provided that the liability of the Company shall not exceed

- (i) in respect of Increase in Cost of Working/Gross Profit/Rent Receivable the sum insured by each item
- (ii) 133 1/3% of the Sum Insured on Estimated Gross Profit
- (iii) in respect of each other item its sum insured

as stated in the Schedule at the time of the DAMAGE.

### In respect of **Increase in Cost of Working**

The amount payable as indemnity in respect of Increase in Cost of Working shall be the additional expenditure necessarily and reasonably incurred during the Indemnity Period in respect of fitting up of temporary premises removal costs and expenses incidental thereto including increased rent lighting and heating charges and other similar expenses.

Inner limit of liability:

In the first 3 months of the Indemnity Period up to 50% of the Sum Insured.

### In respect of **Gross Profit**

The Insurance under this item is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity shall be

#### (a) **In respect of Reduction in Turnover**

the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall in consequence of the DAMAGE fall short of the Standard Turnover

#### (b) **In respect of Increase in Cost of Working**

the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of DAMAGE but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of any expenses of the **Business** payable out of Gross Profit which cease or reduce in consequence of the DAMAGE.

### **Underinsurance**

If the Sum Insured on Gross Profit by this cover be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

### **Turnover**

The money paid or payable to the **Insured** for goods sold and delivered and for services rendered in course of the **Business** at the Premises.

### **Gross Profit**

The amount by which –

- (i) the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed
- (ii) the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

**Note:** The amounts of the Opening and Closing Stocks and Work in Progress shall be arrived at in accordance with the **Insured's** normal accountancy methods due provision being made for depreciation.

### **Uninsured Working Expenses**

Purchases (less discounts received) and discounts allowed.

**Note:** The words and expressions used in this definition shall have the meaning usually attached to them in the books and accounts of the **Insured**.

### **Rate of Gross Profit**

The Rate of Gross Profit earned on the Turnover during the Financial year immediately before the date of the DAMAGE

### **Annual Turnover -**

The Turnover during the twelve months immediately before the date of the DAMAGE

### **Standard Turnover -**

the Turnover during that period in the twelve months immediately before the date of the DAMAGE which corresponds with the Indemnity Period

to which such adjustments shall be made as may be necessary to provide for the trend of the **Business** and for variations in other circumstances affecting the **Business** either before or after the DAMAGE or which would have affected the **Business** had the DAMAGE not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the DAMAGE would have been obtained during the relative period after the DAMAGE.



In respect of **Rent Receivable**

The Insurance under this item is to reimburse the **Insured** in respect of (a) Loss of Rent Receivable and Increase in Cost of Working and the amount payable as indemnity shall be

(b)

(a) **In respect of loss of Rent Receivable**

the amount by which the Rent Receivable during the Indemnity Period shall in consequence of the DAMAGE fall short of the Standard Rent Receivable

(b) **In respect of Increase in Cost of Working**

the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Rent Receivable which but for that expenditure would have taken place during the Indemnity Period in consequence of the DAMAGE but not exceeding the amount of the reduction in Rent Receivable thereby avoided

less any sum saved during the Indemnity Period in respect of any expenses of the **Business** normally payable out of Rent Receivable which cease or reduce in consequence of the DAMAGE provided that

**Underinsurance**

If the Sum Insured or Rent Receivable by this cover is less than the Annual Rent Receivable (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

**Rent Receivable**

The money paid or payable to the **Insured** for accommodation and services provided in course of the business Premises.

**Annual Rent Receivable**

The Rent Receivable during that period in the twelve months immediately before the date of the DAMAGE

**Standard Rent Receivable**

The Rent Receivable during that period in the twelve months immediately before the date of the DAMAGE which corresponds with the Indemnity Period.

to which such adjustments shall be made as may be necessary to provide for the trend of the **Business** and for variations in or other circumstances affecting the **Business** either before or after the DAMAGE or which would have affected the **Business** had the DAMAGE not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the DAMAGE would have been obtained during the relative period after the DAMAGE.

#### In respect of **Estimated Gross Profit**

The Insurance by this item is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity shall be

(a) **In respect of Reduction in Turnover**

the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall in consequence of DAMAGE fall short of the Standard Turnover

(b) **In respect of Increase in Cost of Working**

the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the DAMAGE but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided less any sum saved during the Indemnity Period in respect of expenses of the **Business** payable out of Gross Profit which cease or reduce in consequence of the DAMAGE.

#### **Turnover**

The money paid or payable to the **Insured** for goods sold and delivered and for services rendered in course of the **Business** at the Premises.

#### **Gross Profit**

The amount by which –

- (i) the sum of the amount of the Turnover and the amounts of the closing stock and work in progress shall exceed
- (ii) the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses

**Note:** The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the **Insured's** normal accountancy methods due provision being made for depreciation.

#### **Estimated Gross Profit**

The amount declared by the **Insured** to the Company representing not less than the Gross Profit which is anticipated will be earned by the **Business** during the financial year most nearly concurrent with the **Period of Insurance** (or a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months).

#### **Uninsured Working Expenses**

Purchases (less discounts received) and discounts allowed

**Note:** The words and expressions used in this definition shall have the meaning usually attached to them in the books and accounts of the **Insured**.

**Rate of Gross Profit**

The Rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the DAMAGE

**Standard Turnover**

The Turnover during that period in the twelve months immediately before the date of the DAMAGE which corresponds with the Indemnity Period.

to which such adjustments shall be made as may be necessary to provide for the trend of the **Business** and for variations in or other circumstances affecting the **Business** either before or after the DAMAGE or which would have affected the **Business** had the DAMAGE not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the DAMAGE would have been obtained during the relative period after the DAMAGE.

## PROVISIONS APPLICABLE TO ALL ITEMS UNLESS OTHERWISE STATED

### DEFINITIONS

#### Contingencies

- 1 Any loss destruction or damage as insured by the Material Damage Cover and which is specified under Contingencies A-L therein
- 2 Explosion of any boiler or economiser on the Premises
- 3 Any other Contingency specified and defined in Section 2 of the Schedule.

#### Indemnity Period

The Period beginning with the occurrence of the DAMAGE and ending not later than the Maximum Indemnity Period thereafter during which the results of the **Business** shall be affected in consequence of the DAMAGE.

#### Maximum Indemnity Period

As stated in the Schedule.

#### Premises

Any premises owned or occupied by the **Insured** at which property is stated to be insured in Section 1 of the Policy.

### MATERIAL DAMAGE PROVISIO

It is a condition precedent to liability under this Section that at the time of the happening of the DAMAGE there shall be in force an insurance covering the interest of the **Insured** in the property at the Premises against such DAMAGE and that payment shall have been made or liability admitted therefore under such insurance or would have been made or admitted but for the operation of a proviso excluding liability for losses below a specified amount.

**Note 1:** To the extent that the **Insured** is accountable to the tax authorities for Value Added Tax all terms in this cover shall be exclusive of such tax.

**Note 2:** For the purposes of these definitions any adjustment implemented in current cost accounting shall be disregarded.

### SPECIAL CONDITIONS

#### 1 Cover Avoided

This cover shall be avoided if the **Business** be wound up or carried on by a liquidator or receiver or permanently discontinued at any time after the commencement of this insurance unless admitted by the Company in writing.

## **2 Premium Adjustment (Applicable to Items specified as insured in the Schedule)**

The premium paid may be adjusted on receipt by the Company of a declaration of Gross Profit/Rent Receivable earned during the financial year most nearly concurrent with the **Period of Insurance** as reported by the **Insured's** auditors.

If any DAMAGE shall have occurred giving rise to a claim for loss of Gross Profit/Rent Receivable the above mentioned declaration shall be increased by the Company for the purpose of premium adjustment by the amount by which the Gross Profit/Rent Receivable was reduced during the financial year solely in consequence of the DAMAGE.

If the declaration (adjusted as provided for above and proportionately increased where the Maximum Indemnity Period exceed twelve months) is less than the Sum Insured on Gross Profit/Rent Receivable for the relative **Period of Insurance** the Company will either

- (a) allow a pro-rata return of premium not exceeding 50% of the premium paid or
- (b) if this cover is on a 75% provisional premium basis and the declaration
  - (i) is less than 75% of the Sum Insured on Gross Profit/Rent Receivable for the relative period the Company will allow a pro rata return of premium not exceeding 33 1/3% of the provisional premium paid
  - (ii) is greater than 75% of the Sum Insured on Gross Profit/Rent Receivable for the relative period the **Insured** shall pay a pro rata additional premium not exceeding 33 1/3% of the provisional premium paid to the Company.

In the event that no declaration is received within six months of the expiry of such **Period of Insurance** the balance of 25% shall be paid.

## **3. Premium Adjustment (Applicable to Items specified as insured in the Schedule)**

The premium paid is provisional and is based on the Estimated Gross Profit for the financial year most nearly concurrent with the **Period of Insurance**. The **Insured** shall furnish to the Company not later than six months after the expiry of each **Period of Insurance** a declaration confirmed by the **Insured's** Auditors of the Gross Profit earned during the financial year most nearly concurrent with the **Period of Insurance**. If any DAMAGE shall have occurred giving rise to a claim for loss of Gross Profit the above mentioned declaration shall be increased by the Company for the purpose of premium adjustment by the amount by which the Gross Profit was reduced during the financial year solely in consequence of the DAMAGE. If the declaration (adjusted as provided for above and proportionately increased where the Maximum Indemnity Period exceeds twelve months) is

- (a) less than the Estimated Gross Profit for the relative **Period of Insurance** the Company will allow a pro-rata return of the premium paid on the Estimated Gross Profit but not exceeding 50% of such premium
- (b) greater than the Estimated Gross Profit for the relative **Period of Insurance** the **Insured** shall pay a pro rata additional to the premium paid on the Estimated Gross Profit.

## **4 Renewal Clause**

The **Insured** shall prior to each renewal furnish the Company with Estimated Gross Profit for the financial year most nearly concurrent with the ensuing year of insurance.

**EXTENSIONS** – The following Extensions shall apply to this Section but the liability under each shall be limited to €7,500 in respect of any one occurrence unless specifically amended in the Schedule or noted below.

DAMAGE as insured by this cover includes

### **1 Suppliers Customers and Property Stored**

**(but only in respect of those suppliers/customers disclosed by the Insured)**

- (a) the premises of any of the **Insured's** suppliers manufacturers or processors of components goods or materials but excluding the premises of any public supply undertaking from which the **Insured** obtains electricity gas water or telecommunications services
- (b) the premises of any of the **Insured's** customers with whom the **Insured** has a contract or trading relationship to supply goods or services
- (c) premises not in the occupation of the **Insured** where property of the **Insured** is stored.

### **2 Contract Sites**

any situation not in the occupation of the **Insured** where the **Insured** is carrying out a contract.

### **3 Prevention of Access**

Interruption caused by damage to property within a 1 mile radius of your premises, caused by contingencies listed in Section 1 - Material Damage, which prevents all access to or the use of your premises whether your premises or your property suffers damage or not.

We will not cover loss, destruction or damage to property of any supply undertaking from which you obtain electricity, gas, water or telecommunications services which prevents or hinders the supply of these services.

The insurance provided by this extension shall only apply for the period starting with the prevention of access and is limited to 12 weeks or €7,500, whichever is less, during any one **Period of Insurance**.

### **4 Public Utilities**

Property that has suffered damage caused by contingencies listed in Section 1 Material Damage at any land based:

- (a) generating station or sub-station of the public electricity supply undertaking
- (b) premises of the public gas supply undertaking or of any natural gas producer linked directly therewith
- (c) waterworks or pumping station of the public water supply undertaking
- (d) premises of the public telecommunications undertaking from which the **Insured** obtains electricity gas water or telecommunications services.

## **CLAUSES**

### **1 Professional Accountants**

Any particulars or details contained in the **Insured's** books of account or other business books or documents which may be required by the Company under Claims Condition 1 of this Policy for the purpose of investigating or verifying any claim under this Section may be produced by professional accountants if at the time they are regularly acting as such for the **Insured** and their report shall be prima facie evidence of the particulars and details to which such report relates.

The Company will pay to the **Insured** the reasonable charges payable by the **Insured** to their professional accountants for producing such particulars or details provided that the sum of the amount payable under this clause and the amount otherwise payable under this cover shall in no case exceed the Limit of Liability.

## **2 Payments on Account**

Payments on account may be made to the **Insured** during the Indemnity Period if required at the Company's discretion.

## **3 Accumulated Stocks**

In adjusting any loss account shall be taken and an equitable allowance made if any shortfall in turnover due to the damage is postponed by reason of the turnover being temporarily maintained from accumulated stocks of finished goods in warehouses or depots.

## **4 Alternative Trading Clause**

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

## **5 Uninsured Standing Charges Clause**

If any standing charges of the **Business** be not insured by this Policy (having been deducted in arriving at the Gross Profit as defined herein) then in computing the amount recoverable hereunder as Increase in Cost of Working that proportion only of any additional expenditure shall be brought into account which the Gross Profit bears to the sum of the Gross Profit and the Uninsured Standing Charges.

## **6 Departmental Clause**

If the **Business** be conducted in departments the independent trading results of which are ascertainable the provisions of Clauses (a) and (b) of the item on Gross Profit shall apply separately to each department affected by the damage except that if the sum insured by the item on Gross Profit be less than the aggregate of the sums produced by applying the Rate of Gross Profit for each department of the **Business** (whether affected by the damage or not) to its relative Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable under the said item shall be proportionately reduced.

## **7 Automatic Reinstatement**

The liability of the Company will not be reduced by the amount of any loss provided that the **Insured** pays the premium calculated from the date of loss to the date of the expiry of the **Period of Insurance**.

## Section 3 - Money

### Insuring Clause

(Applicable only if specified in the Schedule)

The Company will indemnify the **Insured** against:-

- (a) loss of Money
- (b) loss of or damage to a safe or strongroom directly associated with any theft or attempted theft therefrom except in so far as this cost is otherwise insured
- (c) loss of or damage to clothing and personal effects being sustained by the **Insured** or any partner director or **Employee** of the **Insured** as a result of an assault by a person attempting to steal Money occurring in the Situation the Company will indemnify the Insured against such loss or damage.

### DEFINITIONS

**Money:-** Cash Bank and Currency Notes, Cheques, GiroCheques, Postal Orders, Money Orders, Crossed Banker's Drafts, Crossed Giro Drafts, Current Postage Stamps, Unexpired Units in Franking Machines, National Lottery Tickets for their nominal (unsold) value, National Savings and Holidays with Pay Stamps, National Savings Certificates, Prize Bonds, Luncheon Vouchers, Credit Card Sales Vouchers, Trading Stamps, Gift Tokens, Consumer Redemption Vouchers, VAT Purchase Invoices and Phone Cards all belonging to the **Insured** or for which he has accepted responsibility.

**Business Hours:-** The period during which the **Insured's** Premises or sites of contract are actually occupied for **Business** purposes and during which the **Insured** or any partner director or **Employee** of the **Insured** entrusted with Money are in the Premises or at sites of contract.

### The Situation:-

- (a) In Transit
- (b) At any of **Insured's** sites of contract during Business Hours
- (c) In residence of the **Insured** or any partner director or **Employee** of the **Insured**
- (d) In the Premises
- (e) In bank night safes and thereafter within bank premises until at banks risk.

All within the Republic of Ireland, Northern Ireland or the United Kingdom.



### Limits of Liability

The liability of the Company under this Section shall not exceed in respect of

A	any single loss of Money (other than as insured by paragraph B hereafter)	
	(i) in residences of the <b>Insured</b> or any partner director or <b>Employee</b> of the <b>Insured</b>	€500
	(ii) in the Premises out of Business Hours not secured in locked safe or strongroom specified in the Schedule	€400
	(iii)(a) in the Premises out of Business Hours secured in locked safe or strongroom specified in the Schedule	The amount stated in the Schedule
	(b) in unspecified locked safes or strongrooms	€1,000 in total
	(iv) in the bank night safes and thereafter within bank premises until at banks' risk	The amount stated in the Schedule
	(v) any other single loss of such money	The amount stated in the Schedule
B	any single loss of Money consisting of Crossed Cheques, Crossed GiroCheques, Crossed Postal Orders, Crossed Money Orders, Crossed Bankers' Drafts, Crossed Giro Drafts, Unexpired Units in Franking Machines, National Lottery Tickets for their nominal (unsold) value, National Savings Certificates, Prize Bonds, Credit Card Sales Vouchers and VAT Purchase Invoices	€250,000
C	safe or strongroom	Cost of repair or replacement
D	clothing and personal effects of the <b>Insured</b> or any partner director or <b>Employee</b> of the <b>Insured</b> .	€650 for each person

### Exceptions

This Section does not cover

- 1 any loss arising from fraud or dishonesty of the **Insured's Employees** not discovered within seven working days after the event
- 2 shortages due to error or omission
- 3 losses covered by a policy of fidelity guarantee insurance
- 4 loss from an unattended vehicle
- 5 any loss not notified to the Company within seven days after the event
- 6 any loss due to dishonoured cheques or unexplained shortages.

### Special Conditions

- 1 **Reasonable Precautions** (as per General Condition 3 of this Policy) are understood
  - (a) to include the removal off the premises out of Business Hours of keys to safes and strongrooms
  - (b) to extend to the selection and supervision of **Employees**.
- 2 The interest of the **Insured** under this Section shall not be assignable except with the written consent of the Company.
- 3 **Custodians Clause**  
It is a condition precedent to liability under this Section that Money in transit as insured under Limit of Liability A(v) is accompanied by one or more Custodians in accordance with the following Scale:-

## SCALE

Amount of Money at risk at any one time	Number of Custodians required
Up to but not exceeding €4,000	One
Exceeding €4,000 but not exceeding €8,000	Two
Exceeding €8,000 but not exceeding €12,000	Three
Exceeding €12,000	N.B. Limit per person €4,000
(a) In Transit	(a) Approved security firm required
(b) Otherwise	(b) Subject to agreed security arrangements approved by the Company

**Note 1:** Provision of additional Custodians does not per se increase the Policy Limits of Liability (which are as stated in the Policy). Any increase in the Limits of Liability must be agreed with the Company and endorsed on the Policy.

**Note 2:** A Custodian is defined as a person who

- (i) is a fully responsible adult of at least eighteen years of age and
- (ii) is charged with direct responsibility for security of said money.

**Note 3:** Any provisions of the Policy which automatically increase or escalate sums insured or monetary limits of the Company's liability do not per se increase the maximum amount of money permitted to be at risk at any one time for the given number of Custodians in terms of the above Scale.

**Note 4:** The provisions referred to in Note 3 shall not automatically increase Limit of Liability A(v) to an amount in excess of €12,000 until special security arrangements have been agreed with the Company and are in effective operation.

### 4 Requirement to Record Cheques etc.

It is a precondition of any claim under this Section for loss of Crossed Cheques, Crossed GiroCheques, Crossed Postal Orders, Crossed Money Orders, Crossed Bankers Drafts or Credit Card Sales Vouchers that such instruments shall have been recorded by the **Insured** immediately upon receipt thereof as to the amount of each individual instrument and its essential identification. Essential identification comprises the type of instrument the date of issue the serial number and where relevant the name and address or the Bank Account number of the Drawer. The record of such Money must be produced in support of any claim.

### 5 National Lottery Tickets

The **Insured** shall as Retail Sales Agent for Lottery Tickets comply with the normal rules of An Post National Lottery Company attaching to the agency for the sale of such tickets including the recording of the Serial Numbers of such tickets

- (a) immediately on receipt thereof
- (b) as regards the first and last ticket sold each day

The record of such numbers shall be kept separately from the tickets themselves.  
In the event of such lottery tickets being lost destroyed damaged or stolen the **Insured** shall give immediate notice thereof to An Post National Lottery Company and to the Gardai.

## Section 4 - Employers Liability

(Applicable only if specified in the Schedule)

### Insuring Clause

The Company will indemnify the **Insured** in respect of all sums which the **Insured** shall become legally liable to pay for damages arising from **Bodily Injury** to an **Employee** caused during the **Period of Insurance** within the **Territorial Limits** and arising out of or in the course of his/her employment by the **Insured** in connection with the **Business**.

### Limit of Indemnity

The total amount payable for all damages including costs charges and expenses in connection therewith in respect of any one occurrence or all occurrences of a series consequent on one original cause shall not exceed the Limit of Indemnity stated in the Schedule.

The Limit of Indemnity will not be reduced by the amount of any **Excess** that may be applicable to this Section.

## **Extensions Applicable To Employers Liability Section**

### **1. Indemnity to Principals**

The Company will indemnify any **Principal** against legal liability as defined in the Insuring Clause

Provided that

- (a) the **Insured** would have been entitled to indemnity under this Section had the claim been made against the **Insured**
- (b) the **Principal** is not entitled to indemnity under any other policy
- (c) the **Principal** shall as though he were the **Insured** observe fulfil and be subject to the terms Exclusions and Conditions of this Policy
- (d) nothing in this Extension will operate to increase the Company's liability beyond the amount for which the Company would have been liable had this Extension not applied.

### **2. Personal Representatives**

In the event of the death of the **Insured** the Company will indemnify the **Insureds'** legal personal representatives against legal liability as defined in the Insuring Clause

Provided that

- (a) the **Insured** was entitled to indemnity under this Section
- (b) such legal personal representatives shall as though they were the **Insured** observe fulfil and be subject to the terms Exclusions and Conditions of this Policy.

### **3. Indemnity to Other Persons**

If the **Insured** so requests the Company will indemnify the following persons in respect of legal liability as defined in the Insuring Clause

- (a) any **Employee** or partner or director of the **Insured** provided that the **Insured** would have been entitled to indemnity under this Section had the claim been made against the **Insured**
- (b) any officer or member of the **Insured's** canteen social sports or welfare organisation or first aid medical and dental services ambulance fire security services or safety organisation in his/her respective capacity as such in connection with the **Business**.

Provided that

- (i) such persons are not entitled to indemnity under any other policy
- (ii) such persons shall as though they were the **Insured** observe fulfil and be subject to the terms Exclusions and Conditions of this Policy
- (iii) nothing in this Extension will operate to increase the Company's liability beyond the amount for which the Company would have been liable had this Extension not applied.

4. *Safety Health and Welfare at Work Act 2005*

The Company will indemnify the **Insured** or at the request of the **Insured** an **Employee** or partner or director of the **Insured** against legal costs and expenses incurred in the defence of any criminal proceedings brought for a breach of the Safety Health and Welfare at Work Act 2005 committed or alleged to have been committed during the **Period of Insurance** including legal costs and expenses incurred with the consent of the Company in an appeal against conviction arising from such proceedings. Provided that the Company shall not be liable for the payment of fines or penalties.

5. *Work Overseas*

The Company will indemnify the **Insured** in respect of legal liability for **Bodily Injury** caused to an **Employee** as defined in the Insuring Clause arising within any member country of the European Union outside of the **Territorial Limits** where an **Employee** is on a temporary visit for the purpose of carrying out non-manual work in the course of the **Business**.

Provided that

- (a) such **Employee** is normally resident within the **Territorial Limits**
- (b) the Company will not indemnify the **Insured** in respect of any amount payable under Workmen's Compensation Social Security or Health Insurance legislation.

## Exclusions Applicable to Employers Liability Section

### 1. *Offshore Installations*

The Company will not indemnify the **Insured** in respect of any claim(s) for damages for **Bodily Injury** caused during any **Period of Insurance** and sustained by any **Employee**

- (a) on any offshore installation or support or accommodation vessel for any offshore installation or
- (b) in transit to or from or between any offshore installation or support or accommodation vessel for any offshore installation.

### 2. *Road Traffic Act Liability*

The Company will not indemnify the **Insured** in respect of any liability for which compulsory insurance or security is required under any Road Traffic Act or any legislation amending or replacing any such Act.

## Conditions Applicable to Employers Liability Section

### *Avoidance and Recovery*

The indemnity granted by this Section is deemed to be in accordance with the provisions of any law relating to compulsory insurance of liability to employees in any of the Policy Territories . But the **Insured** shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the provisions of such law.

## Section 5 - Public & Products Liability & Service Indemnity

(Applicable only if specified in the Schedule)

### Insuring Clause

The Company will indemnify the **Insured** in respect of all sums which the **Insured** shall become legally liable to pay for damages arising out of accidental

- (a) **Bodily Injury** to any person
- (b) **Nuisance**
- (c) loss of or damage to material property

occurring within the **Territorial Limits** during the **Period of Insurance** and arising out of and in the course of the **Business**.

### Limit of Indemnity

The total amount payable for all damages including costs charges and expenses in connection therewith in respect of any one occurrence or all occurrences of a series consequent on one original cause shall not exceed the Limit of Indemnity stated in the Schedule.

The Limit of Indemnity will not be reduced by the amount of any **Excess** that may be applicable to this Section.



## Extensions applicable to the Public & Products Liability & Servicing Indemnity Section

### 1. *Satisfactory Quality*

Notwithstanding Exclusion 11 the Company will indemnify the **Insured** against legal liability to pay compensation

- (a) to a consumer who purchases any goods sold
- (b) arising out of Servicing

by the **Insured** during the **Period of Insurance** in connection with the **Business** where such goods or Servicing are proved not to be of satisfactory quality

Provided that

the maximum liability of the Company in respect of any one claim shall be €130,000 inclusive of all costs and expenses unless otherwise specified in the schedule

- tt) the Company shall not be liable for the costs of replacing repairing or recalling the goods sold or of rectifying the original Servicing giving rise to the liability
- ttt) all work is checked by a qualified Motor Mechanic before vehicles are released to customers, and
  - all apprentices are supervised by a qualified Motor Mechanic
  - full servicing records are kept in relation to all repairs and servicing including the supply and sale of spare parts and accessories for the period of two years and are available for inspection by the Company at any time
  - all vehicles are fully serviced in accordance with the manufacturer's guidelines before sale and all such servicing records are kept for a period of two years and are available for inspection by the Company at any time.

### 2. *Indemnity to Principal*

Provided the Company agrees in writing the definition of "Insured" extends to include any party in respect of whom indemnity is required under any contract lease or other agreement entered into by the **Insured** in the course of the **Business** to the extent that indemnity is provided under the Policy

The Company may require the **Insured** to give full details of such contract lease or other agreement before agreeing to this extension and the **Insured** shall pay any additional premium the Company may require.

### 3. *Work Overseas*

The Company will indemnify the **Insured** against legal liability as defined in the Insuring Clause arising within any member country of the European Union outside of the **Territorial Limits** where an **Employee** or partner or director of the **Insured** is on a temporary visit for the purpose of carrying out non-manual work in the course of the **Business**.

Provided that such **Employee** or partner or director is ordinarily resident within the **Territorial Limits**.

### 4. *Leased and Rented Premises*

Exclusion 1 shall not apply in respect of premises (including fixtures and fittings) leased or rented to the **Insured** or for which they are temporarily responsible

Provided that the **Insured** is undertaking work at the premises in connection with the **Business**

The Company will not grant indemnity in respect of the first €635 of each and every occurrence caused otherwise than by fire or explosion

This Exclusion shall not apply where legal liability arises from any agreement to maintain in force insurance in respect of loss of or damage to such premises.

### 5. *Movement of Obstruction Vehicles*

Exclusion 3(a) shall not apply to liability arising from any **Vehicle** (not owned or hired by or lent to the **Insured**) being driven by the **Insured** or any **Employee** with the **Insured's** permission whilst such **Vehicle** is being moved for the purpose of allowing free movement of any **Vehicle** owned hired by or lent to the **Insured** or any **Employee** of the **Insured**

Provided that

- (a) movements are limited to **Vehicles** parked on or obstructing the **Insured's** own premises
- (b) the **Vehicle** causing obstruction will not be driven by any person unless such person is competent to drive the **Vehicle**
- (c) the **Vehicle** causing obstruction is driven by use of the owner's ignition key
- (d) the Company shall not indemnify the **Insured** against
  - (i) Damage to such **Vehicle**
  - (ii) liability for which compulsory insurance or security is required under any legislation governing the use of the **Vehicle**.

## Exclusions applicable to the Public & Products Liability & Servicing Indemnity Section

The indemnity provided by this Section does not apply to:

1. The cost of making good damage to property
  - (a) belonging to the **Insured** or
  - (b) being that part of any property upon which the **Insured** has carried out work or is at the date of the occurrence carrying out work and arising out of such work
  - (c) being that part of any **Product** giving rise to a claim
2. liability arising from
  - (a) any vessel or craft made or intended to float on or in or travel through water or air or space if such vessel or craft is owned leased hired borrowed or operated by the **Insured**
  - (b) the loading or unloading of such vessel or craft.
3. liability arising from or caused by the ownership possession or use by or on behalf of the **Insured** of mechanically propelled **Vehicle** or plant except where a licence for road use or a certificate of motor insurance or other security is not required or
  - (a) where usage is at any premises of the **Insured** or
  - (b) where usage is as a tool of trade at any contract site where the **Insured** is working or
  - (c) the loading or unloading of such vehicle or plant

The Company will not grant indemnity in respect of liability which is compulsorily insurable under any road traffic legislation.

4. liability arising out of **Products** incorporated in or on aircraft hovercraft waterborne craft or offshore structure or nuclear installations.
5. liability in respect of **Bodily Injury** sustained by an **Employee**.
6. liability for the costs of
  - (a) the repair inspection alteration correction or replacement of defective materials service or workmanship or
  - (b) the withdrawal recall repair replacement alteration or making of any refund in respect of **Products**.
7. liability arising from or in connection with any breach of professional duty in connection with fault error or omission in any advice design plan formula or specification provided for a fee or where a fee would normally be charged.
8. liability in respect of loss of or damage to any property which at the time of the occurrence is owned by or held in trust by or in the custody or control of the **Insured** other than
  - (a) **Employees'** or directors' or partners' or visitors' personal effects including **Vehicles** and their contents
  - (b) premises and their contents not owned by or leased by or rented to the **Insured** at which the **Insured** is undertaking work in connection with the **Business**.

9. liability in respect of **Products** arising solely by agreement or under contract which would not have attached in the absence of such agreement or contract unless the Company shall have agreed in writing to cover such liability.
10. (a) for personal injury or **Bodily Injury** or financial loss or loss of damage to or loss of use of property directly or indirectly arising out of the discharge dispersal release or escape of pollutants  
(b) for the cost of removing nullifying or cleaning up of pollutants  
(c) for fines penalties punitive or exemplary damages arising directly or indirectly out of the discharge dispersal release or escape of pollutants

Notwithstanding the foregoing this Agreement shall cover liability otherwise excluded under paragraphs (a) and (b) above which

- (i) is caused by a sudden identifiable unintended and unexpected happening which takes place in its entirety at a specific time and place and
- (ii) is indemnified in not more than one annual period of original insurance

For the purpose of this clause pollutants means any solid liquid gaseous or thermal irritant or contaminant including but not limited to smoke vapour soot fumes acid alkalis chemicals and waste. Waste includes material to be recycled reconditioned or reclaimed.

11. liability for financial loss arising out of loss unaccompanied by either
  - (a) Injury
  - (b) Damage.
12. liability in respect of loss of or damage to any property or persons following the sale or supply of remould tyres or part worn/second hand tyres by the **Insured**.
13. liability caused by or arising from a **Product** which is for use in or supply to the United States of America or Canada.
14. liability for fines penalties punitive or exemplary damages.
15. liability caused by or arising from a deliberate act or omission of the **Insured** and which could reasonably have been expected by the **Insured** having regard to the nature and circumstances of such act or omission.
16. liability caused by or arising from a defect in a **Product** which was known to the **Insured** prior to the inception date of this insurance or which comes to the attention of the **Insured** during the **Period of Insurance** and has not been notified to the Company under General Condition 2, or the Claims Conditions of this Policy.
17. liability directly or indirectly caused by or contributed to or arising from any wrongful arrest detention imprisonment or eviction of any person or wrongful accusation of shoplifting.
18. and does not cover any actual or alleged liability howsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of resulting from or in consequence of or in any way involving asbestos or any materials containing asbestos in whatever form or quantity.
19. liability arising from the failure or partial failure of any commodity, article or thing supplied to perform the function for which such commodity article or thing was intended.

