

PROPERTY ALL RISKS (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Loss of Money</p> <ul style="list-style-type: none"> during business hours on the premises and in transit from a safe outside business hours 	<p>Theft of Money is not insured The maximum amount payable is £2,500 This extension does not apply if the Money section is in force</p>	<p>Property All Risks "Business hours" is defined in the Definitions section of the policy "Premises" is defined in the Definitions section</p>
<p>Stock is covered whilst in transit for up to £15,000</p>		Property All Risks
<p>Loss or damage to tools and equipment (owned or hired in by you) whilst on any contract site or in transit</p>	<p>Theft from any unattended vehicle or trailer unless securely protected against theft</p>	See Property All Risks section Exclusions for security details
<p>Sums Insured on Buildings and General Contents are protected from inflation by</p> <ul style="list-style-type: none"> being Index Linked in line with rises in re-building costs and the Retail Price Index respectively a 15% increase (Day One condition) 		<p>Property All Risks General Condition 22 Property All Risks section Basis of Settlement and Policy Schedule</p>
<p>Damage to Glass</p>	<p>Not insured if Buildings are not insured by the policy Damage by scratching, fitting, removal or repair is excluded</p>	Property All Risks
<p>Up to £5,000 for legal liability for damage to buildings rented to you</p>	<p>Damage by theft is not insured when buildings are empty or not in use General Contents must be insured for this extension of cover to apply</p>	Property All Risks
<p>Up to £500 for the cost of replacing locks in insured buildings following loss of keys</p>	<p>Cover does not apply to theft of keys outside business hours or from any building that is empty or not in use</p>	Property All Risks
<p>Up to £25,000 for the cost of repair to septic tanks and underground services (for which you are responsible)</p>		Property All Risks
<p>Up to £25,000 for the cost of refilling fire extinguisher equipment and refilling fire extinguishing appliances following insured damage</p>		Property All Risks
<p>The cost of metered water and gas charges following damage to the water or gas apparatus up to a maximum of £2,500</p>	<p>Losses not discovered within 180 days or occurring when the buildings are Unoccupied are not covered</p>	Property All Risks
<p>Newly acquired or constructed buildings and alterations or additions to existing buildings within the territorial limits are insured from the time you are responsible for them until the next renewal date if not otherwise insured for the lesser of 10% of the Buildings sum insured or £250,000</p>	<p>You must pay any appropriate additional premium</p>	<p>Property All Risks "territorial limits" is defined in the Definitions section of the policy</p>

BUSINESS INTERRUPTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further details
<p>This section covers loss of gross profit and additional costs of working during the Indemnity Period following damage to property insured under the Property All Risks section</p>	<p>Exclusions: -</p> <p>Loss or damage caused by malicious persons, escape of water or oil, theft or attempted theft and breakage of glass or sanitary ware whilst the buildings are empty or not in use</p> <p>Faulty design, materials or workmanship</p> <p>The cost of wear and tear, lack of maintenance or other gradual deterioration</p>	<p>Business Interruption</p> <p>"Indemnity Period" is defined in the definitions section of the policy</p>
	<p>Loss or damage caused by contractors on the premises carrying out substantial alterations or extensions to buildings, unless:-</p> <ul style="list-style-type: none"> • you advise us and we agree in advance appropriate precautions that we specify are complied with <p>Theft from:-</p> <ul style="list-style-type: none"> • the open or an outbuilding • buildings unless involving forcible and violent entry • any building that is empty or not in use <p>Weather damage to fences, gates and other property in the open</p> <p>Pollution or contamination unless arising from a defined peril</p> <p>Malicious Damage in Northern Ireland</p> <p>Loss or damage due solely to a change in the water table level</p> <p>Damage by Subsidence, heave or landslip (unless resulting from a defined peril). The policy can usually be extended to include this cover at extra cost</p> <p>Damage by freezing, escape of water and malicious persons is not covered in empty or disused buildings</p> <p>Collapse of a building unless resulting from a defined peril</p> <p>Damage to computer equipment</p> <ul style="list-style-type: none"> • unless resulting from a defined peril other than acts of thieves or malicious persons not involving force or violence and deliberate acts of strikers, rioters etc. 	<p>"contractors" is defined in the Definitions section of the policy</p> <p>"Premises" is defined in the Definitions section</p> <p>"defined peril" is defined in the Definitions section of the policy</p> <p>"defined peril" is defined in the Definitions section of the policy</p> <p>"defined peril" is defined in the Definitions section of the policy</p>
<p>Loss arising from damage to property in the vicinity of the premises that hinders or prevents use of or access to the premises</p> <p>Loss arising from damage at land based premises of gas, water and electricity suppliers up to a maximum of £25,000</p> <p>Loss arising from damage at the premises of any of your suppliers up to a maximum of £25,000</p> <p>Loss arising from damage to your Property that is stored away from your premises up to a maximum of £25,000</p> <p>Loss arising from closure of the premises due to vermin, pests, defects in drains or defective sanitation</p>	<p>The maximum amount payable is £25,000</p> <p>The maximum amount payable is £25,000</p>	<p>Business Interruption</p> <p>"Premises" is defined in the Definitions section</p> <p>Business Interruption</p> <p>"Premises" is defined in the Definitions section</p> <p>Business Interruption</p> <p>"Premises" is defined in the Definitions section</p> <p>Business Interruption</p> <p>"Premises" is defined in the Definitions section</p> <p>Business Interruption</p> <p>"Premises" is defined in the Definitions section</p>

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BOOK DEBTS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers damage to the your business records caused by any cause not excluded</p>	<p>Exclusions:-</p> <ul style="list-style-type: none"> • Loss due to alteration, manipulation, falsification or other act in order to conceal any dishonesty • Loss due to book keeping, accounting or invoicing errors / omissions • Loss due to disappearance or mislaid / misfiled records • Loss from erasure or distortion of information on computer records • Loss from damage to computer equipment unless resulting from a defined peril other than acts of thieves or malicious persons not involving force or violence and deliberate acts of strikers, rioters etc. <p>Conditions:-</p> <p>Records must be kept in metal cabinets or fire proof safes when not in use</p> <p>Records must be duplicated monthly and kept elsewhere than at your premises</p>	<p>Book Debts</p> <p>The schedule shows if this section is covered and if so, the sum insured</p> <p>"Premises" is defined in the Definitions section</p>

EMPLOYERS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers your legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p>	<p>Exclusions:-</p> <p>Liability arising from work or visits offshore</p> <p>Injury involving motor vehicles in circumstances where motor insurance is required by law</p> <p>Injury involving mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos</p>	<p>Employers Liability</p> <p>"injury" and "offshore" are defined in the Definitions section of the policy</p>
<p>Costs and expenses in connection with prosecutions and appeals against convictions arising under Health & Safety Legislation, subject to our agreement</p>		Employers Liability
<p>Court attendance compensation for directors, partners or employees attending court at our request as a witness in relation to a claim under this insurance</p>	<p>The maximum amount payable is:- £250 per day for a director or partner £150 per day for an employee</p>	Employers Liability "employee", "partner" and "director" are defined in the Definitions section of the policy
<p>This insurance will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you.</p>	<p>The principal must comply with the terms and conditions of the policy</p> <p>We must have full control of all claims</p>	Employers Liability

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PUBLIC AND PRODUCTS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>This section covers your legal liability to third parties arising out of injury to any persons or physical loss to their property occurring in connection with the Business during the period of insurance at the premises and elsewhere within the Territorial Limits (including claimants costs and expenses)</p>	<p>Exclusions:</p> <p>Liability</p> <ul style="list-style-type: none"> For injury to Directors, partners or Employers For damage to property in your custody or control or being worked upon Arising from any mechanically propelled vehicles, watercraft or aircraft From design advice formula plan or specification given for a fee arising from work in 'restricted access' areas of airports for costs incurred in recalling, repairing, reconditioning, replacing, testing or remarketing any product or defective workmanship arising from products known to be in use in any type of aircraft assured under agreement or contract from pollution or contamination from work offshore for the failure of any computer equipment to recognise dates as their true calendar dates and / or to act upon such information arising from removing / handling / disposing of asbestos <p>The maximum amount payable in respect of all indemnity under this section in respect of any one occurrence or series of occurrences attributable to one original cause or source will not exceed in the total the Limit of Indemnity</p> <p>For liability arising from Products the maximum amount payable in in any one period of insurance is the Limit of Indemnity</p> <p>The first £250 of any claim for damage to property is excluded</p>	<p>Public and Products Liability</p> <p>"employee", "partner" and "director" are defined in the Definitions section of the policy</p> <p>"Territorial Limits" is defined in the Public and Products Liability section</p> <p>The schedule shows the Limit of Indemnity</p> <p>"Products" is defined in the Definitions section of the policy</p>
<p>Contingent Motor Liability for use of vehicles not belonging to or provided by you by employees in connection with the business</p>	<p>Liability for:-</p> <ul style="list-style-type: none"> Damage to the vehicle or its contents Injury or loss whilst being driven by You Injury or loss if indemnity is available under any other insurance Injury or loss occurring outside the UK 	<p>Public and Products Liability</p> <p>"employee", "partner" and "Insured" are defined in the Definitions section of the policy</p>
<p>Liability under the Defective Premises Act 1972 for owned or leased premises disposed of by you</p>	<p>Liability:-</p> <ul style="list-style-type: none"> For damage to the premises themselves Occurring prior to your disposal of the premises 	<p>Public and Products Liability</p> <p>"Premises" is defined in the Definitions section</p>
<p>Indemnity to your Principal for work you carry out under a contract or agreement</p>	<p>For cover to operate:</p> <ul style="list-style-type: none"> Indemnity would have to have been provided if a claim were made against you The principal must comply with all terms and conditions of this policy We must control any claims 	<p>Public and Products Liability</p> <p>"Principal" is defined in the Definitions section</p>

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PUBLIC AND PRODUCTS LIABILITY (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
Liability arising from loss or damage to Premises that are leased, hired or rented to you	Liability assumed by you under a tenancy or other agreement that would not attach in the absence of such agreement	Public and Products Liability "Premises" is defined in the Definitions section
Liability for Products used in or supplied to North America without your knowledge	Any liability for pollution or contamination is excluded The Limit of Indemnity is inclusive of all costs and expenses	Public and Products Liability "Premises" is defined in the Definitions section
Liability for legal costs and expenses in defence of prosecution / conviction / appeal under Health & Safety legislation	Liability: <ul style="list-style-type: none"> • Insured by any other policy • Arising from deliberate acts 	Public and Products Liability

MONEY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The Money section provides cover up to Limits of Liability stated in the schedule for:-</p> <ol style="list-style-type: none"> 1 Non-negotiable money as defined in the policy schedule 2 Other Money <p>In premises:</p> <ul style="list-style-type: none"> • During business hours • In locked safes / strong rooms out of business hours <p>Not in premises whilst:</p> <ul style="list-style-type: none"> • In transit, in your custody • In transit by a specialist security carrier • In a night bank safe • At your home 	<p>Exclusions:</p> <p>Any loss outside the UK</p> <p>Depreciation, shortages, errors or omissions</p> <p>Direct / indirect consequential loss of any kind</p> <p>Loss from theft, fraud dishonesty by you</p> <p>Loss due to use of counterfeit money</p> <p>Losses insured by a fidelity guarantee insurance</p> <p>Loss from any:</p> <ul style="list-style-type: none"> • Unattended vehicle • Coin operated machine <p>Conditions:</p> <p>Security requirements must be complied with</p> <p>The schedule shows the maximum amount of Money that may be carried by any one person</p>	<p>Money section</p> <p>"Money" is defined in the Definitions section</p> <p>"Business Hours" is defined in the Definitions section</p>
The Limits of Liability for Money in Transit and on the premises during business hours are doubled during the week prior to any annual holiday shutdown		Money section
Damage to safes and strongrooms arising from theft is also insured		Money section
Money in your custody during Business trips anywhere in the world is insured	Maximum amount insured is £500	Money section
Your Clothing and Personal Effects are insured against damage during robbery	Maximum amount insured is £500	Money section

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PERSONAL INJURY (ROBBERY)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Personal Injury (Robber) cover is automatically provided when the Property All Risks section and / or Money section is in force</p> <p>If you or any employees sustain serious injury as a result of robbery in the course of employment causing death/disablement within 12 months, the following benefits will be paid</p> <ol style="list-style-type: none"> 1 a lump sum of £15,000 maximum per person for death, serious injury or permanent total disablement 2 a weekly rate of £100 for a maximum of 2 years for temporary total disablement 	<p>Cover is restricted to persons between 16 and 70 years of age</p> <p>Exclusions:</p> <ul style="list-style-type: none"> • Injury involving collusion of insured Director, Partner or Employee • Injury bought about by drugs or intoxication or physical defect / infirmity unless previously agreed by us 	<p>Personal Injury (Robbery) section</p>

FIDELITY GUARANTEE

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Loss of money or goods belonging to:-</p> <ol style="list-style-type: none"> 1 You, caused by an act of theft by an employee 2 Your customers at whose premises you are carrying out work, caused by any act of theft by any employee working for you as a fitter or installer <p>so long as the loss is discovered not later than 24 months after the termination of</p> <ol style="list-style-type: none"> a this insurance b the employment of any employee <p>whichever occurs first</p> <p>If a loss is discovered during the period of insurance but occurred under a previous insurer's policy we will indemnify You if the loss is not recoverable under the previous policy solely because the period allowed for discovery has expired</p> <p>Auditors fees incurred with our consent to substantiate the amount of a claim is also insured</p> <p>Costs of re-writing or amending software programmes or systems where necessary to correct programmes or amend the security codes following fraudulent use of computer equipment that is the subject of a valid Fidelity Guarantee claim</p>	<p>Exclusions:</p> <p>The Excess of £250</p> <p>Loss of interest or consequential loss of any kind</p> <p>Second or subsequent thefts by an employee immediately following discovery of an act of theft by that person</p> <p>Any money that You owe to an employee will be deducted from any claim for theft or dishonesty by that employee</p> <p>If at the time of loss You are entitled to indemnity from any other source we will only be liable for any amount over and above that recoverable from the other source</p> <p>Conditions:</p> <p>You must comply with Minimum Standards specified in the policy in relation to the following matters:-</p> <p>Employee References, Auditing of Accounts, Banking, Reconciliation of Receipts and Accounting Records, Cheque Signing, Cash and Petty Cash Checking, Payroll Checking, Computer Security and Minimum Uninterrupted Holiday Breaks.</p> <p>The maximum amount payable for any claims</p> <ul style="list-style-type: none"> • involving one employee • involving more than one employee • during the whole period in which the insurance is in force <p>will not exceed the Limit of Indemnity</p>	<p>Fidelity Guarantee section</p> <p>The schedule shows the limit of Indemnity</p>

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GOODS IN TRANSIT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The cover operates in respect of damage to Stock or General Contents whilst in transit by:</p> <ul style="list-style-type: none"> vehicles operated by you vehicles operated by haulers rail, post or courier service any other conveyance specified in the schedule anywhere within the UK <p>Loss or damage that occurs during loading, unloading or temporary storage in the course of a journey is also insured</p>	<p>Exclusions:</p> <p>The excess</p> <p>Damage to livestock, explosives, money securities for money, documents, manuscripts, computer records or business books, precious metals, bullions, precious stones, jewellery, watches, furs, works of art or rare books</p> <p>Damage caused by:</p> <ul style="list-style-type: none"> defective or inadequate packaging or labelling wear and tear, latent defect inherent vice, moths, insects, vermin, climatic conditions, damp mildew, rust, pollution or contamination Loss in weight, evaporation, leakage, spillage, electrical or mechanical breakdown delay, loss of market direct or indirect consequential loss of any kind disappearance or shortages. <p>damage caused by or to dangerous goods</p> <p>Damage to goods despatched on Free on Board ferry unless agreed by us</p> <p>Limitations:</p> <p>The maximum amount payable for all claims arising out of any event or series of events is the Event Limit stated in the schedule</p> <p>The maximum amount payable for all losses in any one period of insurance is the Aggregate Limit stated in the schedule</p> <p>Conditions:</p> <p>Vehicle security precautions specified in the policy must be complied with for theft cover to operate</p> <p>Vehicles must be maintained in a roadworthy condition</p>	<p>Goods in Transit section</p> <p>“Excess” is defined in the Definitions section of the policy</p> <p>“Stock” and “General Contents” are defined in the Definitions section of the policy</p> <p>“Dangerous Goods” is defined in the Definitions section of the policy</p>

COMPUTER

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>The computer section provides cover for:</p> <ul style="list-style-type: none"> damage or breakdown to computer equipment anywhere in the UK reinstatement of data due to damage / breakdown to computer equipment or erasure /distortion / destruction of data / programs / software additional costs of working arising from breakdown of computer equipment or erasure of data / programs / software 	<p>Exclusions:</p> <p>The Excess</p> <p>Additional costs of working incurred in the 8 hours immediately following damage or breakdown</p> <p>Withholding of power or telecom services by right of the supplier</p> <p>Inherent fault of data / programs / software</p> <p>Loss from an unidentifiable event</p> <p>Loss of dongles or software copyright protection devices unless agreed by us</p> <p>Loss due to virus or hacking</p>	<p>Computer section</p> <p>“Excess” is defined in the Definitions section of the policy</p> <p>“Breakdown” is defined in the Definitions section of the policy</p>

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COMPUTER (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Damage or Breakdown:-</p> <ul style="list-style-type: none"> • arising from a defined peril • in a building that is empty or not in use • wear and tear or deterioration • damage caused by contractors on the premises carrying out structural or other substantial alterations • caused by weather to property in the open • or Additional Costs of working caused by virus or hacking <p>Conditions:</p> <p>A maintenance contract and surge / lightning protection must be in force for all computer equipment</p> <p>A duplicate set of up to date records and software must be created weekly</p>	

LEGAL EXPENSES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>Standard cover is normally provided free of charge for the following covers:</p> <ul style="list-style-type: none"> • Property Protection cover • Prosecution Defence for Employers • Employment Disputes • Tax Disputes <p>The following additional optional covers are individually available at an additional premium:</p> <ul style="list-style-type: none"> • Tenancy Disputes • Statutory Licence Protection • Data Protection Act • Prosecution Defence for Employees • Inland Revenue Enquiries • Contribution Agency Investigations <p>The standard Limit of Indemnity for each of the above covers is £50,000 (other than for Tax Disputes where the limit is £25,000). Increased limits are available other than for Tax Disputes.</p> <p>Legal Expenses claims are handled on our behalf by Amicus Legal Limited</p>	<p>Exclusions:</p> <p>The excess shown in the schedule</p> <p>Claims</p> <ul style="list-style-type: none"> • relating to an event that commenced prior to the original start date of cover • involving any deliberate criminal act or omission by you • which are false or fraudulent • involving prosecutions which allege dishonesty or intentional violence • notified more than 180 days after the event • claims where you act without Amicus Legal's consent • notified after you have ceased trading <p>Condition:</p> <p>Immediate notice must be given to Amicus Legal on becoming aware of any Employment Dispute. For other claims, details must be provided as soon as possible. Amicus Legal's advice must be followed on all claims</p>	<p>Legal Expenses Section</p>

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PERSONAL ACCIDENT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>If an Insured Person suffers accidental bodily injury which results in death or disablement within twenty four months the following benefits will be paid per one unit of cover:</p> <ol style="list-style-type: none"> 1 Death, serious injury or Permanent Total Disablement £5,000 2 Temporary Total Disablement £50 per week for a maximum of 2 years 3 Medical expenses based on the number of units to a maximum of £1,000 <p>The death benefit will be payable upon disappearance if, after a suitable period of time, it is reasonable to assume the person has died, but the amount payable must be refunded if it is subsequently found that death has not occurred</p>	<p>Persons under 16 or over 70 years of age cannot be covered</p> <p>Benefit is not payable as a result of an Insured Person</p> <ul style="list-style-type: none"> • Flying in an aircraft other than as a passenger in a fully licensed passenger aircraft • hang gliding • committing or attempting to commit suicide or intentionally inflicting self-injury • sub aqua diving in connection with their occupation <p>Benefit is not payable in respect of</p> <ul style="list-style-type: none"> • any disability existing at the time of injury • more than £5,000 per unit of cover in respect of the same injury • pregnancy or childbirth • Temporary Total Disablement when the period of disablement is less than seven days <p>Where two or more persons are injured in the same accident the maximum amount payable is the Aggregate Limit of Liability</p>	<p>Personal Accident section</p> <p>The schedule shows the Aggregate Limit of Liability</p>

HELPLINES

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
<p>24 hour Advice Helpline on Tax and Employment matters: 01206 731959</p> <p>Business Assistance – Property Repair Helpline 0117 934 2111</p>	<p>1.</p>	<p>Special Benefits for Groupama Policyholders</p>

GENERAL EXCLUSIONS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Exclusions:</p> <p>Loss damage or liability arising from any incident involving nuclear explosions, radiation or contamination from such incident</p> <p>Acts of War or confiscation, nationalisation or requisition of property in times of war</p> <p>Loss damage or liability arising from acts of terrorism (other than in respect of Employers Liability insurance) The Property sections of the policy may be extended to include Terrorism cover at an additional premium</p> <p>Damage caused by sonic bangs</p> <p>Loss, damage or liability that is more specifically insured</p>	<p>General Exclusions</p>

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GENERAL EXCLUSIONS (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Loss or damage by</p> <ul style="list-style-type: none"> • fraud, forgery deception or by • theft or attempted theft by You or Your family <p>The cost of fines, penalties, punitive, exemplary, aggravated, liquidated and multiple damages</p> <p>Damage to property and consequential loss in Northern Ireland caused by malicious damage</p> <p>Loss or damage by Pollution or Contamination unless caused by or resulting in a Defined Peril. (Not applicable to Public & Products Liability and Goods in Transit sections which have their own pollution and contamination exclusions)</p> <p>Change in the level of the water table</p> <p>Failure of any computer equipment to recognise dates as their true calendar dates and / or to act upon such information</p> <p>Liability arising from work at hazardous locations or arising from work by You using slings or cradles to carry or move people</p>	<p>"defined peril" is defined in the Definitions section of the policy</p>

GENERAL CONDITIONS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains further Details
	<p>Information You provide to us must be true and correct. If You do not advise us of important information or give us incorrect information, we may cancel the insurance from its commencement and no claims will be payable</p> <p>You must take all reasonable precautions to prevent accidents and maintain premises, plant and machinery in a sound condition</p> <p>Where Your insurance risk is increased without our prior agreement, we will not be liable for damage or legal liability</p> <p>You must comply with any risk improvement requirements we notify You of</p> <p>You must maintain any intruder alarm system (including the means of communication used to transmit signals) in full working order, set the system in full whenever the premises are left unoccupied and advise of any withdrawal or alteration of Police response immediately</p> <p>If any claims are dishonest in any respect, all benefit under this policy will be forfeited</p> <p>If at the time of a loss or injury, there is other insurance in force covering the same property or liability, we will not be liable for more than our rateable proportion of the claim. You must let us know of any other such insurance</p> <p>We may cancel this insurance by giving You 14 days notice. If we do so we will return a proportionate amount of premium</p>	<p>General Conditions</p>

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Underwritten by:

Groupama Insurance Company Limited Registered Number 995253
Registered in England Registered Office: Groupama House 24-26 Minorities London EC3N 1DE
www.groupama.co.uk
Member of the Association of British Insurers
Authorised and regulated by the Financial Services Authority.

Administered by:-

Camberford Law plc Registered in England Number 608819
Lygon House 50 London Road Bromley Kent BR1 3RA
www.camberford-law.com
Authorised and regulated by the Financial Services Authority.