

Section 1L

“All Risks” - Specified Property

(Operative only if so stated in the schedule)

Definitions

Damage

Loss, destruction or damage.

Geographical Limits

Great Britain, Ireland, the Isle of Man and the Channel Islands.

Property Insured

As stated in the schedule.

Cover

If **property insured** sustains **damage** during the **period of insurance** within the **geographical limits**, **NFU Mutual** will either

- a) pay the value of such property at the time of the **damage**, or the cost of repair, or
- b) at its option, reinstate or replace such property or any part of it.

Provided that the liability of **NFU Mutual** (including under cover extensions) will not exceed

- a) in respect of each item, the sum insured on that item
 - b) in all, the total sum insured,
- at the time of the **damage**.

The sums insured will be reduced by the amount **NFU Mutual** has paid or is liable to pay for any previous **damage** which has occurred during the same **period of insurance**, unless **NFU Mutual** has agreed to reinstate them.

Exclusions

- 1) **NFU Mutual** will not be liable for **damage** caused by or resulting from
 - a) wear and tear, inherent vice or defect or faulty design, materials or workmanship
 - b) vermin or insects
 - c) confiscation, seizure, detention or destruction by customs or other officials or authorities
 - d) riot, strike or civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands
 - e) theft or attempted theft by, or in collusion with, any member of the Insured's family, business staff or domestic servants
 - f) any process of cleaning, repairing or restoring
 - g) damp, mildew, rust or frost

h) delay of any kind

i) electrical or mechanical derangement or breakdown.

2) **NFU Mutual** will not be liable, in respect of each and every happening of **damage** (other than by fire), for the sum stated in the schedule as the excess, such excess being applied to the amount of **NFU Mutual's** liability as ascertained after the application of the underinsurance condition in this section.

Cover Extension

Professional Fees

Each item on machinery includes consulting engineers', legal and other fees necessarily incurred in reinstatement but not for preparing any claim.

Warranties

Under a warranty the Insured is asserting that certain statements or facts are and will remain accurate or that certain actions are and will be performed.

Failure to comply with a warranty, which contributes to **damage**, may result in any claim not being paid.

It is warranted by the Insured that:

Security

- a) All protections for the security of the **property insured** will be maintained in good working order and not be withdrawn or varied without the consent of **NFU Mutual**
- b) all safes will be kept locked and their keys removed to a place of safe keeping except when deposits or withdrawals are being made
- c) whenever buildings are unattended
 - i) all protections will be put into effective operation
 - ii) keys for doors will be removed to a place of safekeeping.

Special Conditions

1 Reinstatement or Replacement

If **NFU Mutual** elects, or becomes liable, to reinstate or replace any property, it will not be bound to reinstate or replace exactly or completely, but only as circumstances permit and in a reasonably sufficient manner. **NFU Mutual** will not in any case be bound to expend, in respect of such property, more than the sum insured on that property.

2 Underinsurance

If the sum insured on an item, at the commencement of **damage**, is less than the value of the **property insured** within such item, **NFU Mutual** will be liable for only that proportion of the amount of the **damage** which the sum insured bears to the value.