

Appendix A(i)

Events

Definitions

Event A

- 1) Fire or lightning
- 2) Aircraft or other aerial devices or articles dropped from such craft or devices
- 3) Explosion of
 - a) boilers
 - b) gasused for domestic purposes only.

Event B

- Explosion, excluding loss, destruction or damage
- a) caused by or consisting of the bursting by steam pressure of a boiler, economiser, or other vessel, machine or apparatus in which internal pressure is due to steam only, belonging to or under the control of the Insured
 - b) in respect of and originating in 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, unless such vessel, machinery or apparatus is the subject of a policy or other contract providing the required inspection service.

Event C

Storm (including hail or weight of snow), excluding:

- a) loss, destruction or damage caused by
 - i) the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam, or
 - ii) inundation from the sea

whether resulting from the storm or otherwise,

- iii) frost, subsidence, ground heave or landslip
- b) loss, destruction or damage attributable solely to change in the water table level
- c) loss or destruction of or damage to
 - i) fences, gates or hedges
 - ii) movable property in the open
 - iii) growing crops in the open, under frames,

cloches or Dutch, English or pit lights

- iv) buildings or glasshouses not maintained in a good state of repair
 - v) polythene houses, unless the polythene covering has been maintained in good condition, correctly tensioned and securely attached to the structure
- d) under Sections 2A to 2M, loss or destruction of or damage to plastic or polythene-covered structures.

Event D

Flood, excluding:

- a) loss, destruction or damage attributable solely to change in the water table level
- b) loss, destruction or damage caused by frost, subsidence, ground heave or landslip or the escape of water from any tank, apparatus or pipe
- c) loss or destruction of or damage to
 - i) fences, gates or hedges
 - ii) movable property in the open
 - iii) growing crops in the open, under frames, cloches or Dutch, English or pit lights
- d) under sections 2A to 2M, loss or destruction of or damage to plastic or polythene-covered structures.

Event E

Riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons acting on behalf of, or in connection with, any political organisation, excluding:

- a) loss, destruction or damage
 - i) resulting from cessation of work
 - ii) resulting from confiscation, destruction or requisition by order of the Government or any Public Authority
 - iii) caused in Northern Ireland or the Republic of Ireland
- b) under sections 2A to 2M, loss resulting from deliberate erasures, loss, distortion or corruption of information on computer systems or other records, programs or software.

Event F

Riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding:

- a) loss, destruction or damage
 - i) resulting from cessation of work
 - ii) resulting from confiscation, destruction or requisition by order of the Government or any Public Authority
 - iii) caused in Northern Ireland or the Republic of Ireland
 - iv) by theft or attempted theft
 - v) caused (other than fire or explosion) by malicious persons (not acting on behalf of or in connection with any political organisations) in respect of any building which is empty or not in use
- b) under Sections 2A to 2M, loss resulting from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programs or software.

Event G

Impact by any vehicle or animal not belonging to or under the control of the Insured or any occupier of the premises or any of their respective employees whilst acting in the course of their employment, excluding loss, destruction or damage resulting from theft or attempted theft.

Event H

Impact by any vehicle or animal excluding:

- a) loss, destruction or damage resulting from theft or attempted theft
- b) loss or destruction of or damage to
 - i) growing crops in the open
 - ii) animals

caused by impact by any animal belonging to or under the control of the Insured or any of his employees.

Event I

Escape of water from any tank, apparatus or pipe, excluding loss, destruction or damage

- a) happening while the building is empty or not in use, or
- b) caused by water discharge or leaking from an installation of automatic sprinklers.

Event J

Earthquake or subterranean fire.

Event K

Theft, excluding theft by, or in collusion with, any member of the Insured's family, business staff or domestic servants, or any other person lawfully on the premises.

Event N

Accidental electrocution resulting in the death of any animal or its necessary slaughter on humane grounds, under certificate by a registered veterinary surgeon, within seven days of the accidental electrocution.

Event O

Breakdown which is the sudden and complete failure of machinery or plant to function due to physical damage to any of its components (including electrical burn-out) occurring during normal use but excluding, under Section 2H, loss incurred during the first 24 hour period following such breakdown.

Exclusion

(in addition to any Exclusions applying to the Section)

In respect of each and every happening of loss, destruction or damage by each of the events specified below, NFU Mutual will not be liable, under the sections stated below, for the amount stated below as the excess in relation to that event, such amount being applied to the aggregate amount of NFU Mutual's liability under Sections 1A, 1B, 1C, 1D and 1E in respect of property insured at each separate situation.

For the purpose of this exclusion the amount of NFU Mutual's liability under each of the sections concerned will be the amount of that liability as ascertained after the application of any underinsurance condition in those sections.

Event	Section	Excess
C	1A, 1B, 1C, 1D, 1E	£250
D	1A, 1B, 1C, 1D, 1E	£250
F	1A, 1B, 1C, 1D, 1E	£250 (In respect only of loss, destruction or damage (other than by fire or explosion) caused by malicious persons not acting on behalf of or in connection with any political organisation)
H	1A, 1B, 1C, 1D, 1E	£250 (In respect only of loss, destruction or damage caused by impact by a vehicle or animal belonging to or under the control of the Insured or any occupier of the premises or any of their respective employees whilst acting in the course of their employment)
I	1A, 1B, 1C, 1D, 1E	£250
K	1A, 1B, 1C, 1D, 1E	£100