

Section 1H

Money

(Operative only if so stated in the schedule)

Definitions

All other situations

- a) In transit
- b) in bank night safe and thereafter within a bank until at the bank's risk
- c) in **the premises** during **business hours**
- d) in a locked safe or locked strongroom in **the premises** outside **business hours**.

Business hours

The period during which any **person insured** entrusted with **money** is in attendance in or on **the premises**.

Damage

Loss, destruction or damage.

Limit of liability

As stated in the schedule.

Money

Cash, bank and currency notes, cheques, Girocheques, postal orders, money orders, bankers' drafts, Giro drafts, National Insurance Stamps, unused postage stamps, holiday saving stamps, trading stamps, gift tokens, luncheon vouchers and any other negotiable money instruments, all belonging to the Insured or for which the Insured is responsible and pertaining to **the business**.

Non - negotiable instruments

Crossed cheques, crossed Girocheques, crossed postal orders, crossed money orders, crossed bankers' drafts, crossed Giro drafts, cancelled National Insurance Stamps, credit card sales vouchers, V.A.T. purchase invoices and any other money instruments which are by their nature non-negotiable, or have been made expressly non-negotiable, all belonging to the insured or for which the Insured is responsible and pertaining to **the business**

Person insured

The Insured, any member of the Insured's family, or any partner, director or employee of the Insured.

The Business

As stated in the schedule

The premises

Any building used by the Insured in connection with **the business**.

Unsecured

In **the premises** but not in a locked safe or locked strongroom.

Cover

1) If, in the circumstances stated in the schedule to this section, **money** (other than **non-negotiable instruments**) is **damaged** during the **period of insurance**, **NFU Mutual** will pay to the Insured the value of such **money**.

Provided that **NFU Mutual's** liability for any one occurrence of such **damage** will not exceed, in respect of each item, the **limit of liability** on that item.

2) If non-negotiable instruments are damaged during the period of insurance, **NFU Mutual** will pay the insured the value of such non-negotiable instruments. Provided that **NFU Mutual's** liability for all such damage occurring during the period of insurance will not exceed £250,000.

3) If

- a) safes, strongrooms, tills, cash registers, franking machines, or
money-carrying cases, bags, waistcoats or belts belonging to the Insured,
or
- b) clothing or personal effects belonging to a person insured,

are damaged as a direct result of theft or attempted theft of money or non-negotiable instruments, during the period of insurance, **NFU Mutual** will pay to the Insured the value of such property at the time of its destruction or the amount of the damage.

Provided that **NFU Mutual's** liability for any one occurrence of **damage** in respect of b) above, will not exceed £500 in respect of any one **person insured**.

4) If a person insured suffers bodily injury solely and directly as a result of theft or attempted theft of money or **non negotiable instruments**, during the **period of insurance**, **NFU Mutual** will pay compensation as follows:

- a) for death within 12 months
from the date of the injury £10,000
- b) for loss of limbs within
12 months from the date of the
injury (loss of limbs means
physical separation of one or both
hands or feet or permanent and
total loss of use of one or both
hands or feet) £10,000

- c) for the loss of sight within 12 months from the date of the injury (loss of sight means total and final loss of sight in one or both eyes) £10,000
- d) for permanent total disablement which after 104 weeks from the date of the injury, will prevent the **person insured** from engaging in a business or occupation of any kind £10,000
- e) for temporary total disablement which prevents the **person insured** from engaging in his or her business or occupation with the Insured £100 per week for a period not exceeding 104 weeks from the date of the injury

Provided that

- 1) no compensation will be payable unless the **person insured** is more than 16 years of age and less than 70 years of age at the time of the theft or attempted theft
- 2) payment will be made to the Insured or the personal representatives of the Insured or, if requested by the Insured, to the **person insured** suffering the injury or to his or her personal representatives
- 3) a payment will be made under only one of a), b) c) or d) above in respect of any one **person insured**.

Cover extension

If Cattle Passports are **damaged**, **NFU Mutual** will pay the cost of obtaining duplicates of such documents, provide that **NFU Mutual's** liability for all such **damage** during the **period of insurance** will not exceed £250,000.

Exclusions

- 1) **NFU Mutual** will not be liable for
 - a) **damage** or bodily injury
 - i) occurring outside Great Britain, Ireland, the Isle of Man or the Channel Islands
 - ii) resulting from riot, strike or civil commotion happening in Ireland
 - b) loss resulting from fraud or dishonesty by any director or employee of the Insured which is
 - i) not discovered within 7 working days of its occurrence or
 - ii) the subject of a fidelity guarantee insurance
 - c) shortages due to error or omission
 - d) loss of **money** from, or of **damage** to, gaming or vending machines
 - e) i) loss of **money** in the custody of any roundsman or collector, or
 - ii) **damage** to clothing or personal effects belonging to any roundsman or collector, or
 - iii) bodily injury to any roundsman or collector,

unless specifically mentioned as insured by this section.

- 2) If the home of a **person insured** is used by such person in connection with **the business**
 - a) item no.2 will not apply to such home.
 - b) **NFU Mutual's** liability for **damage** to **money** in such home is limited to the amount stated in item no.1
- 3) In respect of each and every happening of **damage**, the sum stated in the schedule to this section as the excess will be deducted from the amount for which **NFU Mutual** would otherwise have been liable.

This exclusion does not apply to any sum payable by **NFU Mutual** as compensation for bodily injury.

Special Conditions

1 Warranties

it is warranted by the insured:

- 1) as regarded all protections for the security of the property insured that
 - a) they will be maintained in good working order and will 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 extractions are being made
 - c) whenever buildings housing property insured are closed to business or unattended
 - i) all such protections will be put into effective operation
 - ii) all keys for doors will be removed to a place of safe keeping
- 2) as regards any Intruder Alarm System that
 - a) a maintenance agreement approved by **NFU Mutual** will be operative
 - b) such systems, including telephone lines and equipment used to transmit any alarm signal, be put into full operation whenever alarmed buildings housing property insured are closed to business or unattended further that no such buildings will be left unattended if the insured or his representative is aware that such system, including telephone lines and equipment used to transmit any alarm signal is not fully operational
 - c) no variation to the system will be made with the knowledge of the insured
 - d) immediate notice will be given to **NFU Mutual** of any warning received of withdrawal or of threat to withdraw any of the services (including Police response) connected with or relating to the effectiveness of such system.

