

# Estates Events Appendix

## All Risks

- 1) An event defined elsewhere in this appendix excluding subsidence unless stated in the schedule to be an event insured.
- 2) Any other event excluding
  - a) **damage** which is excluded elsewhere in this appendix
  - b) **damage** cause by
    - i) subsidence, heave or landslip
    - ii) wear, tear or depreciation
    - iii) vermin, insects or fungus
    - iv) a gradually operating cause
    - v) the Government or any Public Authority legally taking property
    - vi) electronic, electrical or mechanical breakdown
    - vii) disease or exposure to weather conditions of livestock, growing crops and trees
    - viii) faulty design, materials or workmanship
    - ix) fraud, dishonesty, operational error or omission on the part of the Insured or an employee
    - x) leaking of joints, failure of welds, cracking fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or their steam and fuel piping
    - xi) the deliberate act of of a supplier in withholding water, gas, electricity, fuel or telecommunications services
    - xxi) sprouting of seed or failure of seed to germinate
  - c) damage caused by or resulting from pollution or contamination
  - d) damage caused by, consisting of or resulting from
    - i) disappearance, unexplained inventory shortage, misfiling or misplacing of information.
    - ii) erasure, loss, distortion or corruption of information on computer system or other record, programs or software.
  - e) **damage** (other than fire or explosion) resulting from the **property insured** undergoing any process of production, packaging, treatment, testing commissioning, servicing, cleaning, alteration or repair
  - f) unless specifically shown as insured, **damage** to
    - i) vehicles licensed for road use (and accessories), caravans, trailers, railway locomotives, rolling stock, watercraft, aircraft or other aerial devices or any property while in, on, being loaded onto or being unloaded from any of them
    - ii) property or structures in course of construction
    - iii) land, road, pavements, dams, reservoirs, pipes, wharves, jetties, bridges, tunnels, quarries, mines, culverts or excavations
  - g)
    - i) the first £100 of each **occurrence** of **damage** to each separate **house**
    - ii) in respect of all other property, the first £250 of each **occurrence** of **damage** at each situation

## Electrocution

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

## Escape of Water

- 1) Escape or freezing of water from or in a tank, apparatus or pipe, or a domestic appliance excluding
  - a) **damage** happening while the **building** or **house** is empty or not in use for more than 30 days during the months of November to March inclusive, unless
    - i) a central heating system is on, or
    - ii) the water and central heating installation are drained and the water turned off at the main stopcock
  - b) **damage** caused by water discharge or leaking from an installation of automatic sprinklers
  - c)
    - i) the first £100 of each **occurrence** of **damage** to each separate **house**
    - ii) in respect of all the property, the first £250 of each **occurrence** of **damage** at each situation.
- 2) Escape of oil from a fixed heating installation or connected apparatus
- 3) Escape of fertiliser from a storage tank.

## Explosion

Explosion, excluding **damage**

- a) 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, 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 examination to comply with statutory regulation, unless such vessel, **machinery** or apparatus is subject of a policy or other contract providing the required inspection service.

## Fire

- 1) Fire or lighting.
- 2) Smoke excluding damage arising gradually from repeated exposure.
- 3) Aircraft or other aerial devices or articles dropped from them.
- 4) Explosion of
  - a) boilers
  - b) gas  
used for domestic purposes only
- 5) Earthquake.

## Flood

Flood, excluding

- a) damage attributable solely to change in the water table level
- b) damage caused by frost, subsidence, ground heave or landslip or the escape of water from any tank, apparatus or pipe
- c) 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)
  - i) the first £100 of each **occurrence** of **damage** to each separate **house**
  - ii) in respect of all other property, the first £250 of each **occurrence** of **damage** at each situation.

## Impact

Impact by any vehicle or animal, excluding

- a) **damage** resulting from theft or attempted theft
- b) **damage** to
  - i) growing crops in the open
  - ii) animals  
caused by an animal belonging to, or under the control of, the Insured or an **employee**
- c)
  - i) the first £100 of each **occurrence** of **damage** to each separate **house**
  - ii) in respect of all other property, the first £250 of each **occurrence** of **damage** at each situation.

## Malicious Damage

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

- a) **damage**
  - i) resulting from cessation of work
  - ii) resulting from Government or any Public Authority legally taking property
  - iii) caused in Northern Ireland or the Republic of Ireland
  - iv) by theft or attempted theft
  - v) caused by, consisting of or resulting from erasure, loss, distortion or corruption of information on computer systems or other records, programs or software
- b)
  - i) the first £100 of each **occurrence of damage** to each separate **house**
  - ii) in respect of other property, the first £250 of each **occurrence of damage** at each situation.

## Storm

- 1) Storm (including hail or weight of snow), excluding
  - a) **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 storm or otherwise
    - iii) frost, subsidence, ground heave or landslip
  - b) **damage** attributable solely to change in the water table level
  - c) **damage** to
    - i) fences, gates or hedges
    - ii) movable property in open
    - iii) growing crops in the open, under frames, cloches or Dutch, English or pit lights
    - iv) polythene houses, unless the polythene covering has been maintained in good condition, correctly tensioned and securely attached to the structure.
- 2) Falling trees or parts of trees, excluding
  - a) **damage** caused during a felling or lopping operation by or on behalf of the Insured

- b) **damage** caused to fences, gates or hedges
  - c) the cost of removing fallen trees or parts of trees except where they have given rise to a valid claim for **damage** property.
- 3) Falling television or radio aerials, satellite dishes or masts

Excluding

- a) the first £100 of each **occurrence of damage** to each separate **house**
- b) in respect of other property, the first £250 of each **occurrence of damage** at each situation.

## Subsidence

Subsidence or heave of the site on which the **buildings** or **houses** stand, or landslip, excluding

- a) **damage** to walls, retaining walls, gates, fences, swimming pools, glasshouses, terraces, tennis courts, drives or footpaths, unless the **buildings** or **houses** are **damaged** at the same time
- b) **damage** caused by coastal or river erosion
- c) **damage** caused within ten years of construction of the **buildings** or **houses** by
  - i) bedding down of new structures,
  - ii) settlement of made up ground or infill materials brought to the site
- d) **damage** to solid floors unless the foundations beneath the load bearing walls sustain **damage** from the same cause at the same time
- e) **damage** caused by demolition, structural alteration or repair of the **buildings** or **houses**
- f) **damage** caused by faulty workmanship, materials or design
- g) the first £1,000 of each **occurrence of damage** to each separate **house** or **building**.

## Theft

- 1) Theft, or attempted theft, excluding theft by, or in collusion with, any of the Insured's family, employees or domestic servants.
- 2) Unexplained disappearance of livestock for a period exceeding 30 days from the date such disappearance is notified to **NFU Mutual**, provided that
  - a) **NFU Mutual** will not be liable for **damage** as a result of livestock straying from the **premises**, any public livestock saleyard or market, agricultural showground or dispersal sale site
  - b) if livestock are recovered or returned, the Insured will refund to **NFU Mutual** the amount paid, less any expenditure reasonably incurred by the Insured in respect of the recovery or return

### Excluding

- a) the first £100 of each **occurrence of damage** to each separate **house**
- b) in respect of other property, the first £250 of each **occurrence of damage** at each situation.