

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section.

<b>What is covered</b>	<b>We</b> will insure <b>you</b> against <b>damage</b> occurring during the <b>period of insurance</b> to <b>property in transit</b> and any other items as specified in the schedule.
<b>Additional cover</b>	The following are also provided up to the amount shown in the schedule:
Costs following damage to transporting vehicle	<p>1. If a vehicle or craft transporting <b>property in transit</b> is disabled as a result of <b>damage</b> occurring during the <b>period of insurance</b>, the reasonable costs <b>you</b> incur in:</p> <ul style="list-style-type: none"> <li>a. transferring the <b>property in transit</b> to another vehicle or craft; or</li> <li>b. hiring an alternative vehicle or craft of similar specification and capacity;</li> </ul> <p>in order to fulfill the commitments of <b>your business</b> to deliver the <b>property in transit</b> to its intended destination within the <b>geographical limits</b> or to return it to its place of dispatch, provided:</p> <ul style="list-style-type: none"> <li>i. the <b>damage</b> is not otherwise excluded by the buildings, contents or other Property section of this <b>policy</b>; and</li> <li>ii. payment has been made or liability admitted by the insurer under any insurance covering such <b>damage</b>.</li> </ul>
Reloading property after fall	2. The reasonable costs of reloading the <b>property in transit</b> in the event of it falling accidentally from the transporting vehicle or craft during the <b>period of insurance</b> .
Removal of debris	3. The necessary and reasonable costs and expenses <b>you</b> incur for clearance of the debris of <b>property</b> insured under this section and its container following <b>damage</b> occurring during the <b>period of insurance</b> .
Money in transit	<p>4. <b>Damage</b> occurring during the <b>period of insurance</b> to <b>money</b> belonging to <b>you</b> and held in connection with <b>your business</b> whilst within the <b>geographical limits</b>:</p> <ul style="list-style-type: none"> <li>a. in transit by road, rail, inland waterway or in person; or</li> <li>b. being loaded or unloaded in the course of transit by road, rail, inland waterway or by person; or</li> <li>c. temporarily housed overnight away from the <b>business premises</b> in the course of transit in.</li> </ul>
Personal assault following robbery or attempted robbery	5. Compensation as shown in the schedule if any partner, director, trustee or <b>employee</b> is physically injured in the course of <b>your business</b> in a robbery or attempted robbery occurring during the <b>period of insurance</b> whilst accompanying insured <b>property in transit</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the <b>period of insurance</b> .
Continuing hire charges	<p>6. Continuing hire charges for <b>property</b> hired in by <b>you</b> whilst <b>property</b> is being repaired or until permanently replaced as a direct result of <b>damage</b> covered under this section occurring during the <b>period of insurance</b>, provided:</p> <ul style="list-style-type: none"> <li>a. <b>you</b> are legally liable for such costs under a written contract; and</li> <li>b. <b>we</b> have made payment or admitted liability for such <b>damage</b>.</li> </ul>
Reconstitution of electronic data	7. The reasonable cost of <b>reconstitution of data</b> as a direct result of <b>damage</b> covered under this section.
Reconstitution of other business documents	8. The reasonable costs of replacing or reconstituting <b>your</b> business documents that are not held electronically and which <b>you</b> need to continue <b>your business</b> , if such documents have been lost or destroyed as a direct result of <b>damage</b> covered under this section.

**What is not covered**

We will not make any payment for:

1. **damage** caused by:
  - a. inadequate labelling or incorrect addressing;
  - b. any failure to comply with any manufacturer's guidelines for storage or transportation;
2. **damage** caused by:
  - a. packing being inadequate;
  - b. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
  - c. dryness or humidity, being exposed to light or extreme temperatures;unless **you** take reasonable precautions to protect the insured **property** from **damage** during transit;
3. **damage to property in transit** by:
  - a. air; or
  - b. sea, other than by scheduled ferry service where the ports of departure and arrival are within the **geographical limits**; or
  - c. courier or postal service where the method of delivery does not require a recipient's signature on receipt;
4. **damage** caused by theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
5. **damage to property at third party premises**;
6. **damage to fine art or personal effects**;
7. damage to any **computers, equipment** or electrical or mechanical plant or equipment directly resulting from its own **failure**;
8. loss or distortion of information resulting from error or malfunction of **computers**;
9. the value to **you** of any lost or distorted information;
10. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials;
11. unexplained loss or disappearance or inventory shortage;
12. loss due to clerical or accounting errors;
13. loss by fraud or dishonesty of any trustee, partner, director or **employee of yours**;
14. financial loss due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full;
15. any indirect losses which result from the incident which caused **you** to claim;
16. pollution or contamination except **damage** to insured **property** which is not otherwise excluded and which is caused by:
  - a. pollution or contamination which itself results from insured **damage** covered under this section, or
  - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination;
17.
  - a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
  - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.If there is any dispute between **you** and **us** over the application of this clause, it will be for **you** to show that the clause does not apply.
18. **war, confiscation and nuclear risks**;
19. the amount of the **excess**



## Property – in transit (Technology)

Policy wording

20. any **damage** or loss directly or indirectly caused by, contributed to by, resulting from or in connection with any **communicable disease** or the fear or threat of any **communicable disease**.

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**How much we will pay**

Repair and replacement	<p><b>We</b> will pay up to the <b>amount insured</b> shown in the schedule unless limited below or in the schedule.</p> <p>At <b>our</b> option <b>we</b> will repair, restore, replace or pay for any lost or damaged items on the following basis:</p> <ol style="list-style-type: none"><li>1. for <b>property in transit</b> other than <b>stock, prototypes</b> or hired-in equipment, the cost of repair or replacement as new;</li><li>2. for <b>stock</b>, other than second-hand <b>stock</b> or goods held in trust, the cost of repair or replacement at the cost price to <b>you</b>;</li><li>3. for second-hand <b>stock</b>, the cost of repair or replacement at the trade market value;</li><li>4. for hired-in equipment or goods held in trust, the lesser of:<ol style="list-style-type: none"><li>a. <b>your</b> liability in respect of the hired-in equipment or goods held in trust; or</li><li>b. the cost of repair or replacement at the trade market value of such equipment or goods;</li></ol></li><li>6. for <b>prototypes</b>, the cost to <b>you</b> of the materials necessary to reinstate the <b>prototype</b> to the same condition as it was immediately prior to <b>damage</b> occurring.</li></ol>
Personal assault following robbery or attempted robbery	<p><b>We</b> will not pay compensation under more than one heading in the schedule for the same injury.</p>
Pair and sets	<p>If any <b>property</b> which has an increased value because it forms part of a pair or set is <b>damaged</b> any payment <b>we</b> make will take account of the increased value.</p>
Other interests	<p>Any payment will take into account the interest of any party having an insurable interest in the <b>property</b> insured, provided <b>you</b> have advised <b>us</b> of the nature and extent of the interest together with the name and address of that interested party.</p>

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**Your obligations**

If any damage occurs	<p><b>We</b> will not make any payment under this section unless <b>you</b> notify <b>us</b> promptly of any <b>damage</b> which might be covered.</p> <p><b>You</b> must report to the police or An Garda Síochána, as soon as reasonably possible, any <b>damage</b> arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.</p> <p><b>You</b> must arrange for urgent repairs to be done immediately. Before any other repair work begins <b>we</b> have the right to inspect the damaged property. <b>We</b> will tell <b>you</b> if <b>we</b> want to do this.</p>
Money in transit	<p><b>We</b> will not make any payment for <b>damage</b> to <b>money</b> under this section unless <b>money</b> in transit with a total value:</p> <ol style="list-style-type: none"><li>a. between £2,000 and £6,000 is carried by at least two able bodied adults;</li><li>b. between £6,000 and £10,000 is carried by at least three able bodied adults;</li><li>c. in excess of £10,000 is carried by a Security Industry Authority approved Cash and Valuables in Transit company.</li></ol> <p>Please check the <b>policy</b> schedule to see what cover <b>you</b> have for <b>money</b> as it may be lower than the above limits.</p>
Condition of vehicles	<p><b>We</b> will not make any payment under this section unless <b>you</b> take all reasonable measures to maintain <b>your</b> vehicles or craft in a roadworthy or seaworthy condition.</p>
Carriage contract	<p><b>We</b> will not make any payment under this section unless <b>you</b> notify the third-party carrier of the <b>property</b> of any <b>damage</b> <b>you</b> discover within the time limits for notification of damage stipulated in <b>your</b> contract of carriage with them.</p>