

**Special definitions
for all property
sections**

Amount insured	The most we will pay as shown in the schedule. Unless we say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after we pay a loss provided you carry out our recommendations to prevent further loss or damage.
Breakdown	<ol style="list-style-type: none">1. Breaking, failure, distortion or burning out of any part of equipment or a computer whilst in ordinary use, arising from defects in the equipment or computer causing its sudden stoppage and necessitating repair or replacement before it can resume work; or2. fracturing of any part of equipment or a computer by frost which renders such equipment or computer inoperative; or3. the actual and complete severance of a rope, but not breakage or abrasion of wires or strands even though replacement may be necessary.
Buildings	<p>The buildings, which belong to you or for which you are legally responsible, at the premises shown in the schedule, including:</p> <ol style="list-style-type: none">1. outbuildings and annexes;2. landlord's fixtures and fittings, fixed fuel tanks;3. walls, gates, fences, car parks, yards, private roads, pavements and paths at the premises;4. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains. <p>The land at the premises is not included within this definition.</p>
Business premises	The space you occupy at the premises shown in the schedule located in a building of standard construction unless otherwise notified to us and to which we have confirmed our agreement. This includes any outbuildings you occupy on the same premises.
Communicable Disease	Any communicable, infectious or contagious disease including any related variation, strain, virus, complex or syndrome
Computers	Computers and ancillary equipment, including software and data-carrying media, but excluding data or information entered by you or on your behalf.
Contract works	<p>The works that you are legally responsible for as a direct result of a contract to carry out your business, including:</p> <ol style="list-style-type: none">1. work in progress and finished works you are still legally responsible for;2. materials required for the works supplied by a third-party which you are legally responsible for;3. materials owned by you required for the works;4. structures and materials that are required to enable you to complete the works, which will be removed on or before the completion date of the works and will not normally be used again in connection with any other contract. <p>Your own plant, tools and equipment, hired-in equipment, portable property, personal effects and any prototype are not included within this definition.</p>
Damage	Accidental physical loss or physical damage.
Earth movement	Any natural or man-made earth movement including, but not limited to earthquake, seaquake, volcanic eruption or subsidence , landslip or ground heave and any ensuing tsunami.
Employee	<p>Any person normally resident in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland working for you in connection with your business who is:</p> <ol style="list-style-type: none">1. employed by you under a contract of service or apprenticeship;2. hired to or borrowed by you;

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3. self-employed and working on a labour-only basis under **your** control or supervision;
4. engaged by labour-only sub-contractors;
5. a labour master or a person supplied by him;
6. engaged under a work experience or training scheme.

Equipment

Equipment, which belongs to **you** or for which **you** are legally responsible:

1. built to operate under vacuum or pressure, other than the weight of contents; or
2. used for the generation, transmission or utilisation of energy.

Computers are not included in this definition.

Explosion or collapse

1. Sudden and violent rending by force of internal steam or other fluid pressure causing bodily displacement of any part of the insured **equipment** together with forcible ejection of the contents; or
2. sudden and dangerous distortion of any part of the insured **equipment** caused by crushing stress by force of steam or other fluid pressure.

Pressure of chemical action or ignited flue gases or ignition of the contents are not included within this definition.

Failure

Damage caused by:

1. electrical or mechanical **breakdown**, including rupture or bursting caused by centrifugal force; or
2. artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires; or
3. **explosion or collapse of equipment** owned or leased by **you** or under **your** control and operating under steam or other fluid pressure; or
4. any condition or event, not otherwise excluded by this **policy**, occurring inside **equipment** operating under steam or other fluid pressure; or
5. any condition or event, not otherwise excluded by this **policy**, occurring inside oil or water storage tanks, hot water boilers or other water heating equipment; or
6. operator error.

Fine art

Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectability which are specifically mentioned in the schedule or contained in a valuation lodged with **us**.

Flood

Rising surface or tidal water, or the overflow of water from any natural or artificial watercourse (other than water tanks, apparatus or pipes), whether driven by **storm** or not.

Ground heave

The upward movement of the ground beneath any building as a result of the expansion or swelling of the subsoil.

Hacker

Anyone, including an **employee**, who maliciously targets **you** and gains unauthorised access to **your** website, intranet, computer system, network, telephony equipment or data held electronically by **you** or on **your** behalf, solely by circumventing electronically the security systems in place to protect against such unauthorised access.

Identity fraud

Someone, or a group of people, knowingly using a means of identification belonging to **you** without **your** knowledge or authorisation and with the intention of committing or helping someone else to commit an illegal act.

Landslip

Sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.

Money

Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travellers' tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers.

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Normal settlement	The downward movement of the ground beneath buildings as a result of the soil being compressed by the weight of the buildings.
Personal effects	Articles worn, used or carried about the person.
Portable property	<p>Portable equipment used in connection with your business which belongs to you or for which you are legally responsible, including:</p> <ol style="list-style-type: none"> 1. computers including laptops and tablets; 2. mobile phones; 3. television and video equipment; 4. stock; 5. research and development property including prototypes; 6. tools; 7. hired-in equipment.
Production or process equipment	Any equipment which has a primary purpose of processing or producing a product or service for eventual sale. This includes all component parts of such equipment and any other machine or apparatus used exclusively with such equipment .
Property	Tangible property.
Property in transit	<p>The property used in connection with your business which belongs to you or for which you are legally responsible, including computers, stock and prototypes, whilst within the geographical limits:</p> <ol style="list-style-type: none"> 1. in transit by road, rail, inland waterway or by person; or 2. being loaded or unloaded in the course of transit by road, rail, inland waterway or by person; or 3. temporarily housed overnight away from the business premises in the course of transit. <p>Fine art, money and personal effects are not included within this definition.</p>
Prototype	A sample or model built to test a concept or process.
Reconstitution of data	Reconstitution of the data you need to continue your business , if your electronic business records and electronic data have been lost or distorted.
Software	Programmes which run your computers , including both your own operating programmes and application programmes used in the course of your business .
Standard construction	Built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material.
Stock	Goods held in trust, stock, samples, merchandise goods, food, drink and tobacco.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Subsidence	The downward movement of the ground beneath any building other than by normal settlement .
Third party premises	Any location within the geographical limits which does not belong to you and for which you are not legally responsible, where you have a contract to carry out your business .