

Heritage Business and Leisure Insurance indication pack

How we use your data

Your privacy is important to us. We will process your personal data in accordance with data protection laws.

Ecclesiastical Insurance Office plc ("**we**", "**us**", "**our**") is the data controller in respect of any personal data which you provide to us or which we hold about you and any personal data which is processed in connection with the services we provide to you.

Where you provide us with personal data about a person other than yourself (such as a dependant or named person under a policy), you must inform them that you are providing their personal data to us and refer them to this notice.

To provide our insurance related services, we will collect and process your personal data such as your name, contact details, financial information and any information which is relevant to the insurance policy we are providing. In order to provide your insurance policy or when making a claim, we may also need to collect or process 'special categories of personal data' such as information relating to your health or criminal convictions or information which is likely to reveal your religious beliefs.

We process your personal data for the purposes of offering and carrying out insurance related services to you or to an organisation or other persons which you represent. Your personal data is also used for business purposes such as fraud prevention, business management, systems development and carrying out statistical and strategic analysis.

Providing our services will involve sharing your personal data with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, fraud prevention agencies, our service providers and professional advisors, or business partners and our regulators.

In some circumstances we may transfer your personal data to countries outside of the European Economic Area. We will put appropriate safeguards in place to ensure that your personal data is protected.

Where we have your consent, we may market our services to you or provide your personal data to our related companies or business partners for marketing purposes. You can opt out of marketing communications at any time by clicking on the link at the bottom of any email or by contacting us.

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.



Your quotation number
02/IHG/0471309

Date of quote
20 June 2023

Quotation for
Teignmouth Town Council

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further Information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW or on **0345 6073274** or email compliance@ecclesiastical.com.

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This quote is subject to the terms of our standard Heritage Business and Leisure Insurance policy, a copy of which is available from your broker. If any terms or conditions have been applied these will be shown on the appropriate page.

These details should be read along with the summary of cover and any subsequent insurance will be subject to the terms of our standard Heritage Business and Leisure Insurance policy, a copy of which is available from your broker. You should tell your broker if you want to make any changes.

If you need a copy of the policy documents, please contact your broker or visit www.ecclesiastical.com/ME871

Premium details

Premium: **£7,630.04**

This is made up of a premium of £6,812.53 plus Insurance Premium Tax of £817.51.

Premises and policy sections included

For full details of the cover offered, please see the sections on the following pages of this indication.

Insured premises	Policy section
Bitton House	Section 1 Property damage
	Section 2 Fine art and collections
	Section 3 Equipment breakdown
	Section 17 Terrorism

Policy clauses

CC230 Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter
- any mutation or variation to any of the above

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Your quotation number

02/IHG/0471309

Date of quote

20 June 2023

Quote valid until

20 July 2023

Quotation for

Teignmouth Town Council

Business description

Town Council

The policy document

If you need a copy of the policy documents, please contact your broker or visit

www.ecclesiastical.com/ME871

Financial reference check

A financial reference check may be carried out at our discretion.

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whether

- living or dead

- natural or artificial

- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE
including but not limited to

a. the fear of a threat (whether actual or perceived) from an INFECTIOUS OR COMMUNICABLE DISEASE

b. contamination or fear of contamination (whether actual or perceived) of property by an INFECTIOUS OR COMMUNICABLE DISEASE

but this shall not exclude direct physical loss or physical damage to insured property at the PREMISES occurring during the Period of insurance resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2) any action taken or failure to take action to prevent control or respond to any INFECTIOUS OR COMMUNICABLE DISEASE

Provided that

i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event

ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

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iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED

iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks
- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability
- h. Personal Accident
- i. Legal Expenses
- j. Travel
- k. Terrorism

CC234 Prevention of Access - non damage

Business Interruption - Amendment to Prevention of access -
Non-damage cover - applicable to any section of the policy covering
business interruption loss of income loss of revenue consequential
loss or rental income

Any extension that provides cover for prevention of access
(non-damage) is deleted and replaced with the following

Prevention of access - Non-damage

Access to or use of the PREMISES being prevented or hindered by

(a) any action of government police or a local authority due to an
emergency which could endanger human life or neighbouring property

(b) any bomb scare at or in the vicinity of the PREMISES

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Excluding

- (i) any restriction of use of less than 4 hours
- (ii) any period when access to the PREMISES was not prevented or hindered
- (iii) closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements
- (iv) closure or restriction in the use of the PREMISES due to VERMIN

Limit

£100,000 any one period of insurance

Special conditions

- (1) For the purpose of part (b) of this extension the General exclusion Terrorism does not apply
- (2) The maximum indemnity period under this extension will not exceed 3 months

CC239 Food Poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following

Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

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- a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the PREMISES
- b. any accident causing defects in drains or other sanitary arrangements at the PREMISES
- c. any discovery of vermin at the PREMISES
- d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £250,000 or 25% of

a. the sum insured by the items or

b. the limit of OUR liability by the items if the declaration-linked basis applies

The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

CC256 Equipment breakdown - Silent Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

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CYBER EVENT

means

- (a) a failure of electronic equipment to correctly recognise process or store any data
- (b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to
- (i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)
- (ii) hacking (unauthorised access to any computer or other electronic equipment)
- (iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

- (a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work
- (b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative
- (c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary
- (d) ELECTRONIC DERANGEMENT

The following Electronic derangement definition is added

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This replaces any existing definition of Derangement and or
Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic
circuitry controlling or operating the COVERED EQUIPMENT
that is not accompanied by visible DAMAGE and requires
replacement of one or more insured components of the
COVERED EQUIPMENT in order to restore it to its normal
operation

Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any
software or equipment installed introduced or networked within the
previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size
specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by
transmission or impact of any virus or damage caused by failure of a
system is deleted

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under
any Reinstatement of Data and Computer Increased Costs of
Working extension of cover)

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(c) loss of access

(d) loss of use

(e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

(i) OUR liability is limited solely to the cost of reinstating data onto MEDIA

(ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

£50,000 any one ACCIDENT

EXPLANATORY NOTE: NOT FORMING PART OF YOUR POLICY.

When property insurance policies were developed computer and cyber risks were rare or did not exist; therefore no specific exclusionary language was necessary at that time. As computer technology has evolved, allied with the growth of the internet and connectivity, exposure to cyber events has increased significantly. As cyber risks

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have not been insured by standard property insurances, premiums have never included such cyber risks. To cater for these new risks specific Cyber insurance covers (via a specific policy or section within a policy) have been developed, which may be purchased separately.

Following improved clarity and contract certainty in the reinsurance market as regards cyber risks, we are providing similar clarification under your policy through the following clause (which does form part of your policy).

ENDORSEMENT FORMING PART OF YOUR POLICY.

The following endorsement is applied to your policy and overrides any existing Electronic risks exclusion applicable to the relevant sections

CC291 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto this policy excludes all loss damage liability cost or expense of whatsoever nature directly or indirectly caused by contributed to by or resulting from arising out of or in connection with

1.1. any unauthorised access to or loss of alteration of or damage to or a reduction in the functionality availability or operation of a COMPUTER SYSTEM or any unauthorised access to or modification of DATA

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms and conditions and exclusions contained in this policy this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including DATA) and any TIME ELEMENT LOSS directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy

(i) Fire lightning or explosion

(ii) Impact by aircraft or vehicle or animal or falling objects

(iii) Wind storm hail tornado cyclone hurricane earthquake

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volcano tsunami flood freeze or weight of snow

- (iv) Escape of water or oil
- (v) Riot or civil commotion
- (vi) Subsidence heave or landslide
- (vii) Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- (viii) Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- (ix) Accidental damage to insured property caused by persons physically present at both the time and location of such damage

1.2. any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the provisions of this sub-paragraph 1.2. in the event that hardware or the data storage device of a COMPUTER SYSTEM insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1.1. above which results in damage to or loss of DATA stored on that hardware or the data storage device then the damage to or loss of such DATA shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost DATA under this Policy shall be limited to the cost of reproducing DATA provided that such costs are otherwise indemnifiable under this policy

Such costs shall include all reasonable and necessary expenses incurred in re-creating gathering and assembling such DATA but shall not include the value of the DATA whether to the Insured or any other party even if such DATA cannot be recreated gathered or assembled

1.3. any

- (i) Unauthorised appropriation of DATA
- (ii) Unauthorised transmission of DATA to any Third Party

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(iii) Misrepresentation or use or mis-use of DATA

(iv) Operator error in respect of DATA

1.4. any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1.1. - 1.3. above

1.5. any action taken or failure to take action to prevent control limit or respond to anything described in sub-paragraphs 1.1. - 1.4. above

Definitions specific to this exclusion

COMPUTER SYSTEM means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility

DATA means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a COMPUTER SYSTEM

TIME ELEMENT LOSS means business interruption contingent business interruption or any other consequential losses

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below:

- a. Employers' Liability
- b. Public Liability
- c. Medical Malpractice
- d. Reputational Risks
- e. Professional Indemnity
- f. Governors' Trustees' and Management Liability
- g. Directors & Officers Liability

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h. Personal Accident

i. Legal Expenses

j. Travel

k. Terrorism

l. Cyber

m. Equipment breakdown

CC334 Cyber amendments applicable to the Liabilities Professional indemnity Trustees' and management liability and Directors' and officers' liability sections

The following definitions are added to the Liabilities Professional indemnity Trustees' and management liability and Directors' and officers' liability sections

CYBER ACT

means an unauthorised malicious or criminal act or series of related unauthorised malicious or criminal acts regardless of time and place or the threat or hoax thereof involving access to processing of use of or operation of any COMPUTER SYSTEM

CYBER INCIDENT

means

(a) any error or omission or series of related errors or omissions involving access to processing of use of or operation of any COMPUTER SYSTEM or

(b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access process use or operate any COMPUTER SYSTEM

COMPUTER SYSTEM

means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any

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associated input output data storage device networking equipment or
back up facility

The following definition is added to the Professional indemnity
Trustees' and management liability and Directors' and officers'
liability sections

DATA

means information facts concepts code or any other information of any
kind that is recorded or transmitted in a form to be used accessed
processed transmitted or stored by a COMPUTER SYSTEM

THE FOLLOWING AMENDMENTS APPLY TO THE LIABILITIES SECTION OF THE POLICY

The definitions of Data and Property are deleted and replaced with
the following

DATA

means information facts concepts code or any other information of any
kind that is recorded or transmitted in a form to be used accessed
processed transmitted or stored by a COMPUTER SYSTEM

PROPERTY

means material property

The following exclusion applies

No indemnity will be provided in respect of any loss damage liability
claim cost or expense of whatsoever nature directly or indirectly
caused by contributed to by resulting from arising out of or in
connection with any CYBER ACT or CYBER INCIDENT
including but not limited to any action taken in controlling
preventing suppressing or remediating any CYBER ACT or
CYBER INCIDENT regardless of any other cause or event
contributing concurrently or in any other sequence thereto

This exclusion will not apply to legal liability to pay damages and
LEGAL COSTS resulting from

(i) statutory liability under the Employers' Liability cover

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(ii) liability caused by or arising out of a CYBER ACT or a CYBER INCIDENT that results in BODILY INJURY to third parties or physical damage to third party PROPERTY

(iii) liability arising under the Data Protection extension

Any loss damage liability claim cost expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA is not covered and is not considered as physical loss or damage for the purposes of this exclusion

Data Protection extension - amendment to limit

The total amount WE will pay in respect of (a) is £1,000,000 any one claim and in the aggregate any one period of insurance and not as otherwise stated

THE FOLLOWING AMENDMENTS APPLY TO THE PROFESSIONAL INDEMNITY SECTION OF THE POLICY

Exclusion (22) is deleted and replaced by the following

WE shall not have any liability under this section of the policy for or directly or indirectly arising out of or in any way connected with

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto

(b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

Notwithstanding the above no cover otherwise provided under Cover 1(a) for CLAIMS arising from WRONGFUL ACTS committed in the conduct of YOUR BUSINESS shall be restricted solely due

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to the use of a COMPUTER SYSTEM or DATA

Amendment to Exclusion (4)

Exclusion (4) is restated as follows

(4) any damage to or destruction or loss of any property (except as provided by Cover 1(b) and Cover 2) including loss of use unless directly caused by a WRONGFUL ACT

Amendment to Cover 2

Cover 2 - Loss of documents is restated as follows

WE shall indemnify YOU for reasonable and necessary costs incurred in restoring or replacing any DOCUMENT which has been unintentionally destroyed damaged lost or mislaid during the PERIOD OF INSURANCE (and which after diligent search cannot be found) the occurrence of which has been NOTIFIED during the PERIOD OF INSURANCE

Amendment to the Limit of Indemnity

The paragraph in respect of the limit for Cover 2(a) is restated as follows

In respect of Cover 2 an aggregate sub-limit of indemnity of £250,000 shall apply in respect of all such losses in any one period of insurance

THE FOLLOWING AMENDMENTS APPLY TO COVER 2 OF THE TRUSTEES' AND MANAGEMENT LIABILITY SECTION OF THE POLICY

Exclusion (i) is deleted and replaced by the following

No indemnity will be provided in respect of

(a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently

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or in any other sequence thereto

- (b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

However this exclusion shall not apply to claims for legal liability under Cover 2 (a) Trustees' and management liability arising from a WRONGFUL ACT of

- (a) any TRUSTEE when carrying out any duty as TRUSTEE
or

- (b) any EMPLOYEE when acting on behalf of the TRUSTEE when carrying out any duty of the TRUSTEE

involving access to processing of use of or operation of any COMPUTER SYSTEM or DATA

THE FOLLOWING AMENDMENTS APPLY TO THE DIRECTORS' AND OFFICERS' LIABILITY SECTION OF THE POLICY

The following exclusion is added

WE shall not have any liability under this section of the policy for or directly or indirectly arising out of or in any way connected with

- (a) any loss damage liability claim cost or expense of whatsoever nature directly or indirectly caused by contributed to by resulting from arising out of or in connection with any CYBER ACT or CYBER INCIDENT including but not limited to any action taken in controlling preventing suppressing or remediating any CYBER ACT or CYBER INCIDENT regardless of any other cause or event contributing concurrently or in any other sequence thereto
- (b) any loss of use reduction in functionality repair replacement restoration or reproduction of any DATA including any amount pertaining to the value of such DATA

However this exclusion shall not apply to LOSS under

- (a) Cover 1 Legal Liability or

Quotation number **02/IHG/0471309**
Date of issue **20 June 2023**

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(b) Cover 2 (a) and (b) DEFENCE COSTS AND
EXPENSES

arising from a WRONGFUL ACT of the INSURED

EXPLANATORY NOTE NOT FORMING PART OF THE POLICY

In recognition of the long-term change in working patterns brought about by the pandemic we previously enhanced our policy cover in respect of employees working from home, which was initially applied via our website. This endorsement embeds the existing cover from our website into your policy.

ENDORSEMENT FORMING PART OF THE POLICY

CC353 Office Equipment

The following extension is added to the Property damage section

If CONTENTS are insured WE will pay for DAMAGE to office contents owned by YOU whilst kept at any of YOUR employees' homes within the GEOGRAPHICAL LIMITS

Provided that no payment is made for the same claim under any other policy

Limit

£2,500 any one item

£5,000 any one claim

CC303 Amendment to Restoration and framing cover

Applicable to the Fine art/Fine art and collections section of this policy where insured

The Restoration and framing extension is deleted and replaced with the following

Restoration and framing contingent cover

If a professional conservator restorer or framer causes DAMAGE to an item insured whilst working upon it WE will pay the reasonable cost of repair and DEPRECIATION directly caused by such DAMAGE

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Provided that

a. YOU use a professional conservator restorer or framer who has Public Liability and Professional Indemnity insurance in force which

i. provide cover for the work to be carried out

ii. provide a limit of indemnity no less than £1,000,000

b. WE will only be liable for the cost of repair and DEPRECIATION in excess of the amount payable by the professional conservator restorer or framers own insurances

The exclusion of any process or alteration refurbishment repair maintenance dismantling restoration decoration heating drying cleaning washing or dyeing does not apply to this extension

Limit

The most WE will pay is

a. the sum insured for each item or £1,000,000 whichever is the less and

b. £1,000,000 in total for all claims during the PERIOD OF INSURANCE

CC123 Subject to Survey(s)

Cover is agreed subject to a survey(s) being undertaken by OUR nominated surveyor arranged by US to verify the information provided to US and to identify if any risk improvements are required

WE will issue a risk management report to YOU following the survey(s) and this will include details of any risk improvements that are required

These risk improvements must be completed within the timescales specified in the report

If any risk improvement is not carried out within the required timescale YOU must advise US no later than the expiry of the timescale whereupon WE may agree an alternative in writing

If

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- (i) YOU do not allow us to arrange or conduct the survey(s) or
- (ii) any risk improvement is not completed within the timescale specified and no alternative is agreed by US or
- (iii) following the survey(s) the information is found to be different to that originally provided

WE may amend the policy terms or cancel the policy in accordance with policy conditions

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Cover for
**Bitton House, Bitton Park Road, TEIGNMOUTH Devon,
TQ14 9DF**

Section 1 Property damage

The items your quotation covers

This table gives details of the items covered by the Property damage section, and the amounts they would be insured for.

Item	Sum insured	Day one items declared value	First loss items full value
Buildings	£7,381,637	£6,418,815	
including			
Bitton House	£6,534,645	£5,682,300	
Orangery	£760,742	£661,515	
Storage Unit	£86,250	£75,000	
Contents	£115,000	£100,000	

Subsidence

Extension applies

Excesses

The table below shows the excesses you will need to pay.

	Excess
RESTRICTED PERILS unless listed below	£350
STORM	£1,000

Other causes	Excess
THEFT	£350
SUBSIDENCE	£1,000
ESCAPE OF OIL	£350
Deterioration of refrigerated stock	£50
All other losses	£350

Item excesses (applicable to all losses)	Excess
PERSONAL BELONGINGS	£50

Property damage clauses

C1319 Visitors personal belongings

The limit of indemnity for PERSONAL BELONGINGS of visitors whilst at the PREMISES is increased to £1,000 per person any one claim

C1668 Felt and flat roof maintenance condition

It is a **CONDITION PRECEDENT TO LIABILITY** in respect of any claim for **DAMAGE** to or **DAMAGE** directly or indirectly arising from or in connection with any felt or flat roofs at the **PREMISES** that

- (a) at **YOUR** expense a visual inspection of the condition of the roof(s) is completed every year by a qualified building surveyor or other competent contractor
- (b) any defects identified must be rectified as soon as is reasonably possible or within 60 days from the date of identification whichever is the sooner unless otherwise agreed in writing by **US**
- (c) **YOU** retain records of the inspection and any remedial works undertaken and make these available to **US** if required

Section 2 Fine art and collections

Items covered

Item	Sum insured	Basis of settlement	Temporary removal location	Excess
Fine art	£130,923	Agreed value	Worldwide	NIL

Section 3 Equipment breakdown

Section applies.

Excess: £350

Section 17 Terrorism

Section applies



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Glossary

Estimated

Estimated figures allow us to provisionally assess the premium we require. When the policy is renewed, you should tell us the actual figure so that we may make the necessary additional premium charge or refund and create a new estimate for the year ahead.

Day one items declared value

The declared value is the cost of rebuilding or replacing the property on the first day of the period of insurance. The policy schedule shows the value you have given us.

The declared value does not allow for future inflation.

The sum insured shows the declared value increased by the percentage amount you have chosen as protection against inflation during the time it would take to rebuild or replace the property.

First loss items

First Loss items are those where a total loss is not expected. The amount we have agreed with you as the maximum likely loss following any one occurrence is shown under the sum insured. The full value represents the full reinstatement value.

Declaration-linked basis

The declaration-linked basis is a way of providing inflation protection for your sums insured. The premium and the sum insured are based on the estimates you have provided. At the end of each year, you provide us with declarations of your profits, and the sum insured and premium are adjusted in accordance with the declaration-linked basis special condition in the policy document.

Insured's own vehicles

These are vehicles operated by the Insured and declared to be in use for the transit of goods at any one time.

Excesses

The excess is the amount you would have to pay towards any loss.

Clauses

The clause records changes to the standard terms and conditions of the policy or relevant section. Words in capital letters are defined in the policy document.