

Faith and Community Insurance Ireland

POLICY DOCUMENT

www.ecclesiastical.ie

 ecclesiastical

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Introduction

Thank you for insuring with Ecclesiastical and we welcome you as a policyholder. We are a specialist financial services group, with a strong portfolio of insurance businesses in Ireland, the UK, Canada and Australia. All are underpinned by a reputation for delivering an outstanding service for customers, with firmly established roots as a socially responsible general insurer.

Policy information

The policy is divided into a number of sections. Your schedule will show which sections are in force and for how much you are insured.

Please read the policy and schedule carefully. If you have any queries or wish to change your cover, contact your insurance intermediary.

We will send you an updated schedule whenever the cover is changed and at each annual renewal date. The most recent schedule will provide the details of your current cover. Please retain this with your policy booklet, together with any special notices we send you about the policy.

Please also retain all other schedules so you may check what cover applied on any specific date should you need to do so.

If your needs change, please tell your insurance intermediary.

Data Privacy Notice

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. We may also collect and process information which is likely to reveal your religious beliefs where you have manifestly made that information public or by communicating with us using a title or honorific which indicates a religious belief. We may also collect data relating to any previous unspent criminal convictions that you may have where that data is necessary to facilitate the provision of insurance services in connection with you, or related activities.

We process your personal data and your special category personal data relating to health and religious affiliation 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 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. If you make a claim, we will share your information (where necessary) with other companies 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.

We may also use information from other sources such as the Companies Registration Office, Financial Credit Agencies and Insurance Link (a central claims database for the insurance industry) to obtain additional details and to independently verify information you have provided to us. You can find more information about Insurance Link at www.inslink.ie.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. 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.ie/privacy-policy or contact our Compliance Associate, by post at Ecclesiastical Insurance Office plc, 2nd Floor, Block F2, EastPoint, Dublin 3, D03 T6P8, or by telephone on **01 619 0300** or by email at compliance@ecclesiastical.com.

Claims enquires

At Ecclesiastical, we like to keep claims simple.

When you claim, we'll look at your cover to see how we can best help you. We'll work swiftly, and deal with your claim fairly. If we can resolve your claim when you first contact us, we will. But if it's a little more complicated, we'll make sure you always know what's going on. We'll also give you direct access to the expert claims handler dealing with your claim, who will be able to make key decisions about your claim.

We'll take a proactive approach to protecting your interests against third party legal liability claims, and we'll always consult you before making any admission of liability.

Making your claim

For claims other than Legal expenses claims - If you wish to report a new claim or discuss an existing claim during office hours (Monday to Friday 9am to 5pm) please call

01 619 0300

Outside of business hours please call

01 619 0325

For Legal expenses claims call ARAG

01 670 7470

For all claims

The action to be taken by the policyholder in the event of any incident which may give rise to a claim is shown in the Claims conditions.

Helpline services

In the event of a problem, you can obtain help from any of the following helpline services.

Please make sure that you are able to give your policy number shown on your policy schedule.

The following are provided by ARAG Legal Protection Limited (ARAG).

To help them check and improve their services all calls (except those relating to counselling) may be recorded.

ARAG will not accept responsibility if the helpline services fail for reasons they cannot control.

Please note that charges for Lo-call numbers may vary if you call from a mobile phone.

Business assistance

01 881 8010 or 091 545 928

This helpline is available 24 hours a day, 365 days a year.

In the event of an unforeseen emergency affecting your premises which causes damage or potential danger ARAG will contact a suitable repairer or contractor and arrange assistance on your behalf.

You are responsible for paying contractors' fees, but if the damage is covered under your policy you will be able to submit a claim in the normal way.

Eurolaw commercial legal advice

0818 670 747

ARAG can provide confidential legal advice over the phone on any commercial legal problem affecting you, under the laws of the Republic of Ireland, any European Union country, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Switzerland and Norway. Wherever possible the commercial legal advice helpline aims to provide immediate advice from a qualified legal advisor. However if this is not possible they will arrange a call back at a time to suit you.

Legal advisors can provide advice on the laws of the Republic of Ireland 24 hours a day, 7 days a week, 365 days a year. Where advice is sought in an area of law beyond this jurisdiction or in respect of very specialist matters, ARAG will refer you to specialist advisors. This will include European law and certain areas of law for Scotland and Northern Ireland.

Specialist advice is provided 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, ARAG will call you back.

Counselling

1800 670 407

This helpline is available 24 hours a day, 365 days a year.

ARAG can provide all your employees (including any member of their immediate family who permanently live with them) with a confidential counselling service over the telephone if they are aged 18 years or over (or aged between 16 and 18 and in full-time employment), including where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by ARAG.

Health and medical information services

0818 254 164

Health and medical information is provided by qualified nurses 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

ARAG will give an insured person information over the phone on health and fitness and non-diagnostic advice on medical matters. Advice can be given on allergies, the side effects of drugs and how to improve general fitness.

Information service

Provided by ARAG Legal Protection Limited (ARAG).

Employment manual

The ARAG Employment manual provides up to date guidance on employment law.

**To view the Employment manual please visit the ARAG website at
www.arag.ie**

You can print any part of this document for your own use.

General information

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints:

Ecclesiastical Insurance Office plc,
2nd Floor,
Block F2,
Eastpoint,
Dublin 3,
D03 T6P8

Tel: 01 619 0300

Email: complaints@ecclesiastical.com

For Legal expenses complaints:

ARAG Legal Protection Limited (ARAG),
1 Upper Hatch Street,
Dublin 2,
D02 PY28

Tel: 01 670 7470

Email: customerrelations@arag.ie

Website: www.arag.ie

Our promise to you

- We will investigate your complaint and provide you with the name of your point of contact in relation to your complaint.
- We will keep you informed of the progress of your complaint with regular written updates on the progress of our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve your complaint within 40 business days and will furnish you with the findings of our investigation into your complaint within five business days of completion of our investigation.
- We will use feedback from your complaint to improve our service.

If you're not entirely satisfied with our handling of and final response to your complaint, or if we have not completed our investigation in 40 business days, we'll inform you of your right to take your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2
D02 VH29

Tel: 01 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The Financial Services and Pensions Ombudsman can investigate complaints from all customers, except limited liability companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorised non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the website at www.centralbank.ie

General definitions

Each time any of the following words or phrases appear in this policy in bold italic type or capital letters in the schedule they will take the specific meaning shown below unless specifically defined in a policy section

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Aircraft

means aircraft and other aerial devices dropped from them

Asbestos

means asbestos asbestos fibres or any derivatives of asbestos including any product containing any asbestos asbestos fibres or any derivatives of asbestos

Authorised volunteers

means voluntary workers normally resident in the ***geographical limits*** acting under ***your*** authority whilst engaged in ***your business***

Business

means the business of the ***Insured*** as stated in the schedule

Company/we/our/us

means Ecclesiastical Insurance Office plc

Condition precedent to liability

means a condition of this policy where non-compliance (provided that such non-compliance is material to the loss) shall mean the claim will not be paid and any payment on account of the claim already made by ***us*** shall be repaid to ***us***

Damage

means physical loss destruction or damage

Earthquake

means earthquake including fire as a result of earthquake

Escape of oil

means accidental escape of oil from any fixed oil fired heating installation or storage tank caused by a sudden identifiable unintended and unexpected incident which has taken place in its entirety at a specific time and place during the ***period of insurance***

Escape of water

means escape of water from any tank apparatus or pipe including ***damage*** to any water tank apparatus or pipe itself caused by freezing of water but excludes water discharged or leaking from an installation of automatic sprinklers

Excess

means the first amount of each and every loss (after applying any adjustment for underinsurance) up to the amount set out in the schedule to this policy relevant to that loss

Fire

means fire by any cause other than ***earthquake*** and includes any losses arising from lightning or explosion

Flood

means the escape of water from the normal confines of any natural or artificial water course or lake reservoir canal or dam or inundation from the sea

Geographical limits

means Republic of Ireland Northern Ireland England Scotland Wales the Channel Islands and the Isle of Man

Heave

means upward movement of the ground beneath the site on which the **premises** stand as a result of the soil expanding

Impact

means impact by any road or rail vehicle or animal

Insured/you/your

means the Insured shown in the schedule including trustees and patrons of the Insured shown in the schedule

Landslip

means downward movement of sloping ground at the site on which the **premises** stand

Malicious persons

means intentional and wilful **damage** not caused by thieves

Period of insurance

means the period of insurance stated in the schedule

Premises

means that part of the buildings and grounds at the addresses shown in the schedule owned or occupied by **you** in connection with the **business**

Restricted peril(s)

means **fire earthquake aircraft riot malicious persons storm flood impact escape of water**

Riot

means riot civil commotion strikers locked out workers or persons taking part in labour disturbances

Settlement

means downward movement as a result of the

(a) normal settlement or bedding-down of structures

(b) settlement or movement of made-up ground

Sprinkler leakage

means accidental escape of water from any automatic sprinkler installation in the **premises** not caused by explosion **earthquake** or heat caused by **fire**

Storm

means a period of violent wind rain snow or hail but excluding **damage** caused by **flood**

Subsidence

means downward movement of the ground beneath the site on which the **premises** stand and includes any losses arising from **heave** or **landslip**

Theft

means theft or attempted theft

Unoccupied

means vacant untenanted unfurnished empty or no longer in active use for a period exceeding 30 consecutive days

Vermin

means any wild animals birds and insects (whether they have protected status or not) that are known to cause **damage** or carry disease

Insuring clause

This policy document and the schedule including all clauses applied to the policy shall together form the policy and be considered as one document

In consideration of payment of the premium **we** will provide insurance against loss destruction damage injury or liability (as described in and subject to the terms conditions limits and exclusions of this policy or any section of this policy) occurring or arising in connection with **your business** during the **period of insurance** or any subsequent period for which **we** agree to accept a renewal premium

Insurance Act 1936

All moneys which become payable by the **Company** under the policy shall in accordance with Section 93 of the Insurance Act 1936 be payable and paid in the Republic of Ireland

Stamp Duty

The appropriate stamp duty has been or will be paid to the Revenue Commissioners in accordance with Schedule 1 of the Stamp Duties Consolidation Act 1999

General exclusions

This policy does not cover the following

1 Excess

Any **excess**

2 Other insurances

Property more specifically insured under another policy

3 Radioactive contamination

Loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- (a) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- (b) the radioactive toxic explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
- (c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- (d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter
Part (d) does not extend to radioactive isotopes other than nuclear fuel or nuclear waste when such isotopes are on the property insured and are being prepared stored or used in the normal course of operations by **you** for the commercial agricultural medical scientific or other similar peaceful purposes for which they were intended
- (e) any chemical biological bio-chemical or electromagnetic weapon

However this exclusion does not apply to losses arising from naturally occurring radioactive gases released from the earth such as Radon

This exclusion does not apply to the Personal accident section

4 War risks

Loss or damage directly or indirectly occasioned by happening through or in consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power

5 Terrorism

Definition specific to this exclusion

Act of terrorism

means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

Any loss damage cost or expense directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss

This insurance also excludes loss damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to any **act of terrorism**

If **we** allege that by reason of this exclusion any loss damage cost or expense is not covered by this policy the burden of proving the contrary shall be upon **you**

This exclusion does not apply to the Cyber section

6 Date recognition

Definitions specific to this exclusion

Computer

means computer or other equipment media or system (or any part of them) for processing storing or retrieving data to include without limitation any microchip integrated circuit or similar device or any computer software

Any claim directly or indirectly arising from the failure or possible failure of any **computer**

- (a) to correctly recognise any date as its true calendar date
- (b) to save and/or correctly interpret or process any data or command as a result of treating any date other than its true calendar date
- (c) to save or correctly process any data on or after any date

but this shall not exclude subsequent **damage** or consequential loss not otherwise excluded which itself results from a **restricted peril** or **theft**

For the purposes of this exclusion **theft** means theft or attempted theft involving entry to or exit from the buildings of the **premises** by forcible and violent means or following actual or threatened assault or violence

This exclusion does not apply to the following sections: Reputational risks The assault extension of the Money section Personal accident Liabilities Hirers' liability Professional indemnity Trustees' and management liability Cyber and Legal expenses

7 Electronic risks

Damage caused by electronic risks as set out below

Definitions specific to this exclusion

Data

means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

Failure of a system

means the complete or partial failure or inability whether in terms of availability functionality and/or performance or otherwise of a **system** whether or not owned by **you** to operate at any time as desired as specified or as required in the circumstances of **your** business activities

Microchip(s)

means a unit of packaged computer circuitry manufactured in small scale and made for program logic and/or computer memory purposes and expressly includes integrated circuits and microcontroller

System(s)

shall include computers other computing and electronic equipment linked to a computer hardware electronic data processing equipment **microchips** and anything which relies on a **microchip** for any part of its operation and includes for the avoidance of doubt any computer installation

Virus

means programming code designed to achieve an unexpected unauthorised and/or undesirable effect or operation when loaded onto a **system** transmitted between **systems** by transfer between computer systems via networks extranets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMS or otherwise and whether involving self-replication or not

Cover excludes **damage** to

- (a) **data** (other than as provided for under any Reinstatement of data extension within the Business interruption section or Equipment breakdown section) which shall include but shall not be limited to
 - (i) **damage** to or corruption of **data** whether in whole or in part
 - (ii) unauthorised appropriation of use of access to or modification of **data**
 - (iii) unauthorised transmission of **data** to any third parties
 - (iv) **damage** arising out of any misinterpretation use or misuse of **data**
 - (v) **damage** arising out of any operator error in respect of **data**
- (b) any items insured arising directly or indirectly from
 - (i) the transmission or impact of any **virus**
 - (ii) unauthorised access to a **system**
 - (iii) interruption of or interference with electronic means of communication used in the conduct of **your business** including but not limited to any diminution in the performance of any website or electronic means of communication
 - (iv) **failure of a system**
 - (v) anything described in (a) above

but in respect of (b) (i) (b) (ii) (b) (iii) and (b) (iv) this shall not exclude subsequent **damage** or loss resulting from subsequent **damage** which itself results from a cause not otherwise excluded provided that such **damage** does not arise by reason of any malicious act or omission

This exclusion does not apply to the following sections: Reputational risks Personal accident Loss of registration/licence Liabilities Hirers' liability Professional indemnity Trustees' and management liability Cyber Legal expenses and Fidelity

8 Pollution or contamination

Damage caused by pollution or contamination but this shall not exclude **damage**

- (a) to the property insured caused by pollution or contamination which itself results from a **restricted peril** or **theft** or **escape of oil**
- (b) to the property insured caused by a **restricted peril** or **theft** or **escape of oil** which itself results from pollution or contamination
- (c) as insured under the Loss of oil gas or water extension of the Property damage section

For the purposes of this exclusion **theft** means theft or attempted theft involving entry to or exit from the buildings of the **premises** by forcible and violent means or following actual or threatened assault or violence

This exclusion does not apply to the following sections: Equipment breakdown Reputational risks Money with assault extension Personal accident Loss of registration/licence Liabilities Hirers' liability Professional indemnity Trustees' and management liability Cyber Legal expenses and Fidelity

9 Infectious and communicable diseases

Definition specific 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 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

- (a) any ***infectious or communicable disease*** including but not limited to
 - (i) the fear of a threat (whether actual or perceived) from an ***infectious or communicable disease***
 - (ii) 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

- (b) any action taken or failure to take action to prevent control or respond to any ***infectious or communicable disease***

Provided that

- (a) this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- (b) 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
- (c) where ***we*** apply this exclusion the burden of proving the contrary rests with the ***insured***
- (d) this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below
 - (i) Employers' liability
 - (ii) Public liability
 - (iii) Reputational risks
 - (iv) Professional indemnity
 - (v) Trustees' and management liability
 - (vi) Personal accident
 - (vii) Legal expenses

General conditions

1 Misrepresentation

You must ensure that **you** answer all questions asked by **us** honestly and with reasonable care

If **you** fraudulently give **us** incorrect information **we** may void the policy and retain any premiums paid

If **you** negligently give **us** incorrect information **we** may

- (a) void the policy and refund to **you** any premium paid if **we** would not have entered into this policy on any terms had correct information been given
- (b) proportionately reduce the amount to be paid on any claim if **we** would have entered into this policy on the same terms but for a higher premium

The reduction in claim payment will represent the percentage difference between the premium **you** have paid and the premium **we** would have charged **you** had the correct information been given

- (c) impose additional terms on this policy if **we** would have entered into this policy on such additional terms but at the same premium had the correct information been given

We may apply these additional terms to **your** policy with effect from inception

2 Reasonable care

It is a **condition precedent to liability** that **you** shall

- (a) take all reasonable precautions to prevent **damage** accident illness and disease
- (b) exercise reasonable care in seeing that all statutory and other obligations and regulations are observed and complied with
- (c) maintain the **premises** works machinery and plant in sound condition

3 Alteration of risk

If after the start of this insurance there is a change to the property insured or **your business** which materially increases the risk of **damage** accident or liability **you** must tell **us** as soon as is reasonably possible

This includes

- (a) a change in use of the **premises**
- (b) the **premises** undergoing alterations or repairs where the contract value exceeds €100,000
- (c) where **your** interest ceases except by will or operation of law
- (d) where an administrator or a liquidator or receiver is appointed or where **you** enter into a voluntary arrangement

We will then be entitled to cancel the policy from the date of the alteration or impose special terms or charge an additional premium

Additional requirements apply under the 'Unoccupied buildings' policy condition

4 Multiple insurances

(a) All sections except those detailed separately below

If at the time any claim arises under this policy there is any other insurance in force whether effected by **you** or not covering the same **damage** loss expense or liability **we** shall not be liable for more than **our** rateable proportion

If such other insurance is subject to any condition of underinsurance this policy if not already subject to any condition of underinsurance shall be subject to that condition of underinsurance in like manner

**(b) Equipment breakdown Money (excluding the assault extension) Liabilities Hirers' liability
Reputational risks Professional indemnity and Trustees' and management liability sections**

If at the time of any claim arising under this policy **you** are or would but for the existence of this policy be entitled to indemnity under any other policy or policies **we** shall not be liable except in respect of any additional amount beyond the amount which would have been payable under such other policy or policies had this insurance not been effected

5 Fraudulent claims

If a claim made by **you** or anyone acting on **your** behalf or any other person claiming to obtain benefit under this policy is fraudulent or exaggerated whether ultimately material or not or if any **damage** is caused by **your** wilful act or with **your** connivance **we** may at **our** option

- (a) repudiate the claim
 - (b) recover any payments already made by **us** in respect of the claim
 - (c) cancel the policy from the date of the fraudulent act
- If **we** cancel the policy **we** will notify **you** in writing by special delivery to **your** last known address

6 Unoccupied buildings

It is a **condition precedent to liability** that

- (a) when a building or part of a building insured by this policy becomes **unoccupied** or when an **unoccupied** building or part of a building is again occupied **you** must tell **us** as soon as is reasonably possible

Upon any alteration as described above **we** may at **our** option

- (i) amend the terms and conditions that apply to such buildings and charge an additional premium
 - (ii) cancel the cover for any affected buildings
 - (iii) cancel the policy in accordance with the Cancellation condition
- (b) in respect of any building or part of a building which becomes **unoccupied**
 - (1) **you** must turn off electricity gas and water supplies at the mains and drain down all water systems other than those required to maintain intruder alarm fire alarm and sprinkler installations or other fire suppression security or other risk protection systems or devices
 - (2) **you** must remove all waste and unfixed combustible materials both internally and externally from such buildings
 - (3) **you** must maintain in full and efficient working order and keep operational all alarms sprinkler installations fire suppression systems locks and all other protective and security devices including perimeter security protection at the **premises**
 - (4) where there is a sprinkler installation **you** must maintain the central heating system to prevent freezing and
 - (i) the system should be inspected to ensure it is operating correctly whenever such buildings are inspected
 - (ii) the temperature throughout the building must be maintained at not less than 7 degrees Centigrade (45 degrees Fahrenheit)
 - (iii) the system must be serviced and maintained at least annually by an appropriately qualified engineer
 - (5) **you** must undertake an internal and external inspection of such buildings at least every 7 days and rectify as soon as is reasonably possible any defects in the fabric of the building or the security or fire protection installations

A record of inspections including remedy of any defects must be maintained

- (6) **you** must permanently seal shut the letterbox
Where the letterbox cannot be sealed shut **you** must fit a metal box or cage to the inside of the letterbox aperture and remove the post from it whenever such buildings are inspected
- (7) **you** must tell **us** as soon as is reasonably possible if such buildings are to be occupied by contractors for any alterations renovations conversions or repair
- (8) in addition to the Claims condition that requires **you** to tell **us** as soon as **you** become aware of an incident that may result in a claim **you** must also tell **us** as soon as **you** become aware of any illegal entry to the **premises** whether or not any **damage** has occurred
- (9) **you** must review and update **your** risk assessment (including the fire risk assessment) of such buildings to reflect the change in risk

Unless otherwise agreed by **us** in writing

7 Security

It is a **condition precedent to liability** for **damage** at or to the **premises** caused by theft or attempted theft that all locks bolts and other protective devices fitted to the **premises** be put into full use whenever the **premises** are closed for business and are not attended by **you** or an authorised person for the purpose of the **business**

Where the **premises** are occupied by **you** for **business** and residential purposes

- (a) the **business** portion must be secured as outlined above outside of working hours of the **business**
- (b) the residential portion must be secured as outlined above when this portion is unattended by **you** or **your** family or other authorised persons

Any additional security conditions that apply will be detailed on **your** policy schedule if applicable

8 Fire extinguishing appliances

The schedule will show if this condition applies

Where **you** are entitled to a discount for Fire Extinguishing Appliances **you** must have all such appliances inspected and maintained under a service contract at least annually with a specialist contractor or otherwise competent person

9 Fire alarm installations

The schedule will show if this condition applies

It is a **condition precedent to liability** that where any **premises** is protected by an automatic fire alarm installation that

- (a) the installation (including any automatic alarm signalling) shall be maintained in full and efficient working order at all times and all reasonable steps taken to prevent damage to the installation
- (b) an undertaking shall be in force with engineers who are registered with the National Standards Authority of Ireland (NSAI) (or engineers as otherwise accepted by **us**) to maintain the automatic fire alarm installation in accordance with IS3218 and written confirmation shall be obtained from them that the installation is in satisfactory working order following each inspection
- (c) the testing servicing and maintenance requirements specified by the manufacturer of the equipment/installing engineers shall be carried out and any defect revealed by the testing promptly rectified
- (d) immediate notice shall be given to **us** if the level of response to the automatic fire alarm has been or will be reduced or delayed
- (e) where there is an external alarm signal **you** shall appoint at least two keyholders and lodge written details (which must be kept up to date) with the alarm receiving centre

- (f) in the event of notification of any activation or alarm fault of the automatic fire alarm a keyholder shall attend the **premises** as soon as is reasonably possible
- (g) immediate notice shall be given to **us** of any disconnection or failure of the automatic fire alarm installation (including any automatic alarm signalling) and any precautions **we** instruct **you** to take shall be acted upon
- (h) advance notice is given to **us** if it is proposed that any part of the
 - (1) installation (including any automatic alarm signalling) is to be extended altered repaired or rendered inoperative
 - (2) **premises** is to be extended or altered and obtain **our** prior written agreement
- (i) records of all alarm faults disconnections tests and maintenance visits are kept and made available when required to **our** representatives
- (j) **our** access to the **premises** is permitted at all reasonable times for the purpose of inspecting and witnessing the testing of the installation

Unless otherwise agreed by **us** in writing

10 Intruder alarms

The schedule will show if this condition applies

Definitions specific to this condition

Intruder alarm system

means the component parts of the intruder alarm system including the means of communication used to transmit signals

Keyholder(s)

means **you** or any person or keyholding company authorised by **you** who is available at all times to accept notification of faults or alarm signals relating to the **intruder alarm system** and attend and allow access to the **premises**

It is a **condition precedent to liability** that where any **premises** is protected by an **intruder alarm system** that

- (i) the **intruder alarm system** shall be installed in accordance with the specification agreed in writing by **us** and no alteration or variation of the system or any structural alteration to the **premises** which would affect the system shall be made without **our** written consent
- (ii) the **intruder alarm system** shall be maintained in full and efficient working order at all times and be serviced under a maintenance contract approved by **us** and immediate notice of any apparent defect in the **intruder alarm system** or its signalling shall be given to the maintenance contractor
- (iii) the **intruder alarm system** shall be tested and set whenever the alarmed portion of the **premises** is closed for business and is not attended by **you** or any person authorised by **you** to be responsible for the security of the **premises** provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times
- (iv) all keys including duplicate keys and notes of combination locks/electronic pass codes letters and numbers relative to the **intruder alarm system** shall be removed from the buildings of the **premises** whenever they are closed for business and are left unattended provided that at such times if part of the **premises** is occupied residentially by **you** or an authorised employee the said keys shall be removed from the business portion of the **premises** to the part occupied residentially
- (v) immediate advice shall be given to **us** of any notice from the Gardaí or a security organisation that **intruder alarm system** signals may be or will be disregarded
- (vi) **you** shall appoint at least two **keyholders** and lodge written details (which must be kept up to date) with the alarm company and the Gardaí

- (vii) in the event of notification of any activation of the **intruder alarm system** or interruption of the means of communication during any period that the **intruder alarm system** is set a **keyholder** shall attend the **premises** as soon as is reasonably possible

Unless otherwise agreed by **us** in writing

11 Deep fat frying apparatus

It is a **condition precedent to liability** in respect of **damage** by fire that if there is any deep fat frying apparatus at the **premises**

- (a) it must be securely fixed and free from any contact with any combustible materials
- (b) any woodwork within 1 metre of the apparatus must be protected with metal or other incombustible material
- (c) the extraction ducts and flues must be kept clean and free from grease or oily accumulations
- (d) it is fitted with a thermostat designed to prevent the temperature of cooking oils and fat rising above 205 degrees C
- (e) at least one 2 litre capacity fire extinguisher suitable for use on fat or oils and an approved fire blanket must be kept in the immediate vicinity of the apparatus and must be clearly marked and accessible at all times
- (f) it must never be left unattended when turned on or in use

12 Arbitration

If any difference shall arise under this policy such difference shall be referred to an Arbitrator to be appointed by the parties in accordance with the statutory provisions in force at the time

Where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against **us**

Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned

13 Cancellation

(a) Your right to cancel in the cooling-off period

You have 14 working days from receiving the policy to write to the sender confirming that **you** do not wish to continue

No charge will be made and any premium **you** have already paid will be refunded

(b) Your right to cancel after the cooling-off period

If **you** do not cancel the policy within the 14 day cooling-off period mentioned above the policy is in force and **you** are committed to pay the premium

However **you** can still cancel the policy providing **you** give **us** notice in writing

As long as **you** have not made a claim **you** will receive a refund of the part of **your** premium which covers the cancelled period providing this exceeds €30

If **you** have made a claim then the full annual premium is due

(c) **Our right to cancel**

(1) **Non-payment of premium**

(i) **If you do not pay your premium by instalments**

Unless otherwise agreed with **us** **we** will not provide cover under this policy unless **you** pay the premium by the due date

If **you** do not pay the premium by the due date **we** will send notice of the outstanding premium to **you** and give **you** a further period of at least 14 working days from the due date in which to pay the outstanding amount

If payment is still not received in the timescale **we** have advised the policy is cancelled from the outset

(ii) **If you pay your premium by instalments**

Unless otherwise agreed with **us** **we** will not provide cover under this policy unless **you** pay the first instalment of premium when requested

If the first instalment of premium is not received the policy is cancelled from the outset

If **you** pay the first instalment of premium but default on any subsequent instalments **we** may cancel the policy with effect from the date the first outstanding instalment was due by notifying **you** in writing

If **your** instalment plan is provided by **us** **we** will send notice of any outstanding instalment to **you** and advise the date when we will re-present **our** payment request to the bank

This will not be less than 14 days from the date on which **our** payment request was originally presented

We will not cancel the policy for failure to pay the premium or any instalment of premium if such failure is due to error on our part or on the part of **your** insurance intermediary bank or building society

(2) **Other cancellation rights**

In addition to **our** rights under

- (i) Non-payment of premium above and
- (ii) Policy voidable Alteration of risk and Fraudulent claims conditions

we have the right to cancel **your** policy at any time by giving **you** at least 14 working days' notice in writing sent by Registered post to **your** last known address where **we** have a valid reason for doing so

Our cancellation letter will set out the reason why **we** are cancelling **your** policy

Valid reasons for cancelling **your** policy may include but are not limited to

- (a) circumstances which are outside **our** reasonable control for example
 - where the law requires that **we** cancel **your** policy
 - where the continuation of your policy would result in **us** breaching any applicable law or regulation that applies to your policy
- (b) **you** receiving a criminal conviction which results in a custodial sentence

If **we** cancel **your** policy for a valid reason in accordance with **our** rights under (2) above and **you** do not pay **your** premium by instalments **we** will refund the part of **your** premium which relates to the period remaining under **your** policy which has been cancelled by **us**

14 Sanctions

We shall not provide any cover under this policy or be liable to pay any claim or provide any benefit to the extent that the provision of such cover payment of such claim or provision of such benefit would expose **us** to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands the Isle of Man or the United States of America

If any such sanction prohibition or restriction takes effect during the **period of insurance you** or **we** may cancel that part of this policy which is affected with immediate effect by giving such notice in writing

In such circumstances **we** shall return a proportionate premium for the unexpired period of cover provided no claims have been paid or are outstanding

15 Assignment

You shall not assign any of the rights or benefits under this policy or any section of this policy without **our** prior written consent

We will not be bound to accept or be affected by any notice of trust charge lien or purported assignment or other dealing with or relating to this policy or any section of this policy

16 Law applicable

This policy shall be governed by and construed in accordance with the law of the Republic of Ireland

17 Changes to premium

If **you** make a change in the policy cover and this results in a charge or a refund for the period up to the renewal date of the policy then such charge or refund will only be made by **us** if it exceeds €30

Claims conditions

Your duties

When an incident occurs that may result in a claim it is a **condition precedent to liability** that **you** shall

- (a) take all practicable steps to recover property lost and otherwise minimise the claim
- (b) tell the Gardaí as soon as is reasonably possible
 - (i) if the **damage** is caused by thieves malicious persons vandals or as a result of **riot**
 - (ii) for incidents under the Fidelity section
- (c) tell **us** as soon as **you** become aware
- (d) within 30 days give **us** at **your** expense any information **we** require and continue to provide **us** with any information and assistance **we** require before or after **we** pay **your** claim under the policy
- (e) not make or allow to be made on **your** behalf any admission offer promise payment or indemnity without **our** written consent
- (f) forward to **us** every letter claim writ summons and process immediately upon receipt without acknowledgement and advise **us** in writing as soon as **you** have any knowledge of any impending prosecution inquest or inquiry in connection with that event

Additional conditions apply to the Reputational risks Loss of registration/licence Professional indemnity Trustees' and management liability Cyber and Legal expenses sections which are detailed in the sections and which for the Legal expenses cover include conditions relating to **your** legal representation

Our rights

We may

- (a) start take over defend and conduct any legal action in **your** name
- (b) prosecute in **your** name for **our** benefit any claim for indemnity or damages

We will have full discretion in the conduct and settlement of any such action

- (c) enter any building where **damage** has occurred and take and keep possession of any property insured by this policy

We will not accept property abandoned to **us**

This policy shall be proof that **you** have authorised **our** rights under this condition

- (d) at any time pay to **you** the relevant limit of indemnity
 - (i) in the case of claims for Employers' liability or Prosecution defence costs or Trustees' and management liability less any amount already paid or incurred
 - (ii) in the case of Public & products liability claims less any amount already paid or incurred as damages
 - (iii) less any amount already paid or agreed to pay for settlement damages interest and claimant's costs or costs for which **you** are liable in the case of claims for Professional indemnity or any lesser amount for which at **our** discretion any claim or claims can be settled

We will then relinquish control of the claim and have no further liability except for any Public & products liability claim (other than any claim originating from within the legal jurisdiction of the United States of America or Canada) **we** will also pay any legal costs incurred prior to the date of such payment

- (e) in the case of Personal accident or Assault extension claims involving the death of an insured person have a post mortem carried out at **our** expense

Additional conditions apply to the Fine art Legal expenses Professional indemnity Trustees' and management liability Cyber and Loss of registration/licence sections which are detailed in the sections and which for the Legal expenses cover include conditions relating to **your** legal representation

1 Property damage

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Buildings

means the buildings at the ***premises*** including

- (a) landlord's fixtures and fittings
- (b) outbuildings storage tanks walls gates and fences
- (c) piping ducting cables wires and associated control gear and accessories on the ***premises*** and extending to the public mains but only to the extent of ***your*** responsibility
- (d) aerials and satellite dishes fixed to the buildings
- (e) the following items fixed to the buildings
 - (i) wind turbines less than 10kW generating capacity
 - (ii) solar panels less than 50kW generating capacity
 - (iii) photovoltaic panels less than 50kW generating capacity
 subject to the limits shown under the Limit of liability paragraph to this section
- (f) yards car parks roads and pavements
- (g) artificial playing surfaces tennis courts swimming pools and associated apparatus
- (h) fixed glass and sanitary fixtures

Excluding

- (i) Bridges land piers jetties and excavations
- (ii) Natural or artificial
 - (a) water courses
 - (b) confines of any body of standing water including but not limited to
 - (1) dams reservoirs culverts canals moats rivers and lakes
 - (2) any man-made elements attaching to or forming part of such structures
- (iii) Property or structures in the course of construction or erection and all materials or supplies in connection with such property or structure except as specifically provided for by the Minor contract works extension unless more specifically mentioned in the schedule to this policy

Unless stated otherwise buildings are brick stone or concrete built and roofed with slates tiles concrete metal asphalt or sheets or slabs composed of incombustible mineral ingredients

Contents

means business equipment computers plant machinery furniture fixtures and fittings tenants improvements consumable stock not for sale and all other contents belonging to ***you*** or for which ***you*** are legally responsible or which are entrusted to ***you*** whilst at the ***premises*** and elsewhere as stated in this policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph to this section

- (1) the cost of materials labour and computer time in reproducing
 - (a) documents manuscripts and business books
 - (b) patterns models moulds plans and designs
 - (c) computer systems records

but not any cost in connection with producing information to be recorded or the value of the information to **you**

- (2) prints paintings drawings rare books pieces of tapestry sculptures or other works of art
- (3) jewellery precious stones or precious metals bullion furs or curiosities
- (4) the **personal belongings** of the following whilst at the **premises**
 - (a) directors trustees officials partners employees residents and **authorised volunteers**
 - (b) visitors and members
 - (c) other persons as shown in the schedule
- (5) personal money of those specified in (4)

Excluding

- (i) **stock**
- (ii) landlord's fixtures and fittings
- (iii) cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (5) above)
- (iv) vehicles licensed for road use (including accessories thereon) caravans trailers railway locomotives rolling stock watercraft or aircraft
- (v) any living creatures
- (vi) trees shrubs plants or other vegetation (except where more specifically noted by this policy)
- (vii) explosives
- (viii) any other property more specifically insured

Item(s) insured

means the items insured as set out in the Property damage section of the schedule to this policy

Personal belongings

means clothing and personal articles worn used or carried about the person but excluding bankers' cards credit and debit cards and property more specifically insured

Stock

means stock (other than consumable stock not for sale) materials in trade and work in progress belonging to **you** or for which **you** are legally responsible or which are entrusted to **you** whilst at the **premises** including its open yards and spaces and elsewhere as stated in this policy and the schedule

Cover

We will indemnify **you** in respect of **damage** to the **items insured** at the **premises** or elsewhere as stated in this section or the schedule by any cause not specifically excluded happening during the **period of insurance**

Exclusions

The cover provided by this section excludes

- (1) **damage** caused by or consisting of
 - (i) inherent vice latent defect depreciation gradually operating causes wear and tear frost its own faulty or defective design or materials faulty or defective workmanship by **you** or any of **your** employees or operational error or omission by **you** or any of **your** employees
But this shall not exclude subsequent **damage** which itself results from a cause not otherwise excluded
 - (ii) corrosion dust rust wet or dry rot contamination mildew shrinkage evaporation loss of weight dampness dryness marring scratching **vermin** change in temperature colour flavour texture or finish
 - (iii) erasure loss distortion or corruption of information on computer systems or other records programs or software

- (2) **damage** to property resulting from its undergoing any process of cleaning dyeing restoration production packing treatment testing commissioning servicing or repair
- (3) **damage** caused by the property undergoing any heating process or any process involving the application of heat
- (4) **damage** caused by or consisting of
 - (i) acts of fraud or dishonesty
 - (ii) disappearance unexplained or inventory shortage misfiling or misplacing of information
- (5) **damage** caused by joint leakage failure of welds or cracking fracturing collapse or overheating of boilers economisers superheaters pressure vessels or any range of steam feed piping in connection therewith
- (6) **damage** consisting of mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates
- (7) (i) **damage** in respect of and originating in any vessel machinery or apparatus or its contents belonging to **you** or under **your** control which is required to be examined to comply with any statutory regulations unless such vessel machinery or apparatus is the subject of a contract providing the required inspection service
 - (ii) **damage** caused by the bursting of a boiler economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to **you** or under **your** control
- (8) **damage** resulting from atmospheric and climatic conditions (other than **storm** or **flood**)
- (9) **damage** attributable solely to change in the water table level
- (10) **damage** occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- (11) **damage**
 - (i) resulting from cessation of work
 - (ii) occasioned by confiscation or destruction or requisition by order of the government or any public authority
- (12) **damage** to any electrical plant or apparatus caused by self-ignition but this exclusion shall apply only to that part of the electrical plant or apparatus in which self-ignition occurs
- (13) property more specifically insured
- (14) consequential loss of any kind
- (15) **damage** to any **building** or structure caused by its own collapse or cracking unless it results from a **restricted peril**
- (16) **damage** to wind turbines solar panels and photovoltaic panels unless resulting from a **restricted peril** or **theft**
- (17) **damage** to any **building** which is **unoccupied**
This exclusion shall not apply to **damage** caused by **fire aircraft earthquake** or **impact**
- (18) **damage** caused directly by or consisting of
 - (i) **subsidence** unless provided for under the Subsidence extension or caused by fire subterranean fire explosion **earthquake** or **escape of water**
 - (ii) **settlement**
 - (iii) coastal or river erosion
- (19) **damage** caused by **storm** to inflatable structures except where damaged by falling trees
- (20) **damage** caused by **flood** wind rain hail sleet or snow to
 - (i) any moveable property in the open
 - (ii) fences and gates
- (21) **damage** caused by or arising from **malicious persons** to moveable property in the open except for
 - (i) groundsperson's equipment in the grounds of the **premises** provided that any mechanically or electrically driven equipment is immobilised when not in use
 - (ii) to fixed or unfixed equipment garden decorations and ornaments monuments memorials statues bridges and garden furniture in the grounds of the **premises**
 - (iii) **your** signs and nameplates fixed to the **buildings** or positioned outside but in the immediate vicinity of the **premises**

(22) **damage** caused by or arising from **theft**

- (i) unless
 - (a) entry to or exit from the buildings of the **premises** is by forcible and violent means or
 - (b) following actual or threatened assault or violence
- (ii) to the **buildings** other than provided for under the Damage to the buildings by theft extension
- (iii) of moveable property in the open except for
 - (a) groundsperson's equipment in the grounds of the **premises** provided that any mechanically or electrically driven equipment is immobilised when not in use
 - (b) fixed or unfixed equipment garden decorations and ornaments monuments memorials statues bridges and garden furniture in the grounds of the **premises**
 - (c) **your** signs and nameplates fixed to the **buildings** or positioned outside but in the immediate vicinity of the **premises**
- (iv) where **you** or any member of **your** household or any of **your** partners or employees are concerned as principal or accessory

(23) **damage** to

- (i) glass caused by scratching or chipping or whilst not fixed
- (ii) glass caused by or traceable to alterations to the **premises** or in the glass whereby the risk of **damage** is increased
- (iii) bulbs or tubes unless the signs in which they are contained are damaged at the same time
- (iv) glass sanitary fixtures or signs already cracked chipped or scratched at the commencement of the insurance

Basis of settlement

We will pay up to the value of the **item(s) insured** at the time of the **damage** or at **our** option repair reinstate or replace the **item(s) insured** in accordance with the following

1 Reinstatement

Subject to the following Special conditions the basis upon which the amount payable in respect of property insured under this section (but excluding bed linen stock and **personal belongings**) is to be calculated shall be the reinstatement of the property lost destroyed or damaged

For this purpose "reinstatement" means

- (a) the rebuilding or replacement of property lost or destroyed which provided **our** liability is not increased may be carried out
 - (i) in any manner suitable to **your** requirements
 - (ii) upon another site
- (b) the repair or restoration of property damaged

In the case of (a) or (b) to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

Special conditions applicable to this basis of settlement

- 1 If at the time of reinstatement the sum representing 85% of the cost which would have been incurred in reinstating the whole of the property covered by any item subject to this basis of settlement exceeds its sum insured at the time of commencement of any **damage our** liability shall not exceed that proportion of the amount of the **damage** which the said sum insured adjusted for index-linking shall bear to the sum representing the total cost of reinstating the whole of such property at that time
- 2 **Our** liability for the repair or restoration of property damaged in part only shall not exceed the amount which would have been payable had such property been wholly destroyed

- 3 No payment beyond the amount which would have been payable in the absence of this basis of settlement shall be made
 - (a) unless reinstatement commences and proceeds without unreasonable delay
 - (b) until the cost of reinstatement shall have been actually incurred
 - (c) if the property insured at the time of its **damage** shall be insured by any other insurance effected by **you** or on **your** behalf which is not upon the same basis of reinstatement
- 4 **We** shall not be bound to reinstate exactly or completely any property that is the subject of a claim but only as circumstances permit and in reasonably sufficient manner
We shall not pay out in respect of any one of the **items insured** more than its sum insured
- 5 All the terms and conditions of the policy shall apply
 - (a) in respect of any claim payable under this basis of settlement except insofar as they are varied hereby
 - (b) where claims are payable as if this basis of settlement had not been incorporated

2 Day One Basis – non-adjustable

This applies if a Day One figure is shown against an item in the schedule

- 1 **You** have agreed the declared value incorporated in each item to which this extension applies and the premium has been calculated accordingly
 "Declared value" means **your** assessment of the cost of reinstatement of the property insured (as defined in Basis of settlement - Reinstatement) at the level of costs applying at the inception of the **period of insurance** (ignoring inflationary factors which may operate subsequently) together with insofar as the insurance by the item provides due allowance for
 - (a) the additional cost of reinstatement to comply with the stipulations defined in the European Union and Public Authorities (including undamaged portions) extension
 - (b) professional fees
 - (c) debris removal costs
- 2 At the inception of each period of insurance **you** shall notify **us** of the declared value of the property insured by each of the said item(s)
 In the absence of such declaration the last amount declared by **you** (adjusted to reflect index-linking) shall be taken as the declared value for the ensuing period of insurance
- 3 In respect of each item to which this extension applies the following replaces Special conditions 1 and 5 of Basis of settlement - Reinstatement
 - 1 Each item insured under this basis of settlement is declared to be separately subject to the following condition of underinsurance namely
 If at the time of **damage** the declared value of the property covered by such item be less than the cost of reinstatement (as defined in paragraph 1 of the Day One memorandum) at the inception of the **period of insurance** then **our** liability shall be limited to that proportion thereof which the declared value bears to such cost of reinstatement
 - 5 Where by reason of any of the above Special conditions no payment is to be made beyond the amount which would have been payable under the policy if this basis of settlement had not been incorporated the rights and liabilities of the **Company** and the **Insured** in respect of the **damage** shall be subject to the terms of the policy including any condition of underinsurance as if this basis of settlement had not been incorporated except that the sums insured shall be increased in proportion with the additional amount charged in respect of this memorandum

3 Donated second hand goods

The most **we** will pay in respect of **damage** to second hand goods is the cost to replace the goods at the time of the **damage** with similar goods less an allowance for wear and tear

The amount payable will be based on **your** records of the goods including invoices bills or receipts

Limit of liability

Our liability shall not exceed

(1) (i) for each **item insured**

- (a) its individual sum insured or
- (b) any other limit of liability noted in this section or elsewhere in the policy

(ii) in total the total sum insured for all items

(2) for the following items the limit specified below will apply unless more specifically mentioned in the schedule

Limit

- (i) Groundsperson's equipment in the grounds of the **premises**
- (ii) Fixtures including fixed floodlighting and external lighting security equipment fixed to the exterior of the **buildings** or in the grounds of the **premises**
- (iii) Fixed or unfixed equipment garden decorations and ornaments monuments memorials statues bridges and garden furniture in the grounds of the **premises** (other than provided by (i) and (ii) above)
- (iv) Signs and nameplates fixed to the **buildings** or positioned outside but in the immediate vicinity of the **premises**

€25,000 in the aggregate for all claims in the **period of insurance**

(v) computer systems records

5% of the contents item sum insured any one claim

(vi) prints paintings drawings rare books pieces of tapestry sculptures or other works of art

€7,500 in the aggregate for all claims in the **period of insurance**

(vii) jewellery precious stones or precious metals bullion furs or curiosities

€1,500 in the aggregate for all claims in the **period of insurance**

(viii) the **personal belongings** of the following whilst at the **premises**

- (a) directors trustees officials partners employees residents and **authorised volunteers**
- (b) visitors and members
- (c) other persons as shown in the schedule

€3,000 per person any one claim

€750 any one claim
the limit shown for any one person any one claim

(ix) personal money of those specified in (viii) above

€150 per person any one claim

(x) for wind turbines less than 10kW generating capacity

(xi) solar panels less than 50kW generating capacity

€25,000 in the aggregate for all claims in the **period of insurance**

(xii) photovoltaic panels less than 50kW generating capacity

Provided that **our** liability in any one period of insurance shall not exceed the sum insured for each item or the total sum insured for all items

Irrespective of the number of insured parties **our** total liability to all the insured parties will not exceed that shown above

Any payment or payments by **us** to any one or more insured party shall reduce the extent of **our** liability to all parties by the amount of such payment in respect of any one event giving rise to a claim under this section

Automatic reinstatement of sum insured

The sums insured stated in the schedule will be automatically reinstated by the amount of any claim **we** pay provided that

- (a) **we** have not given **you** notice within 30 days of **you** reporting the **damage** that **we** will not reinstate the sum insured
- (b) **you** pay any such additional premium as may be required
- (c) **you** complete any improvements to security or other measures **we** may require at the **premises**
- (d) in respect of **damage** by theft or attempted theft reinstatement of the sum insured will apply only once during each period of insurance

Memoranda

1 Index-linking

The sum insured by each **item insured** (but not extension limits) under this section will be adjusted in accordance with suitable indices selected by **us**

The annual renewal premium will be amended accordingly

In the event of **damage** index-linking will continue from the date of **damage** until the resulting claim is settled but **we** will not pay for increased costs which arise due to unnecessary delay on **your** part

2 Underinsurance

Unless otherwise shown in the schedule or elsewhere in this policy the sum insured by each **item insured** is subject to the following condition of underinsurance

If the property insured by any item of this section shall at the commencement of any **damage** to such property be collectively of greater value than such sum insured as adjusted for index-linking **you** will be considered as being **your** own insurer for the difference and shall bear a rateable proportion of the loss accordingly

3 Adjustment of premium

If any part of the premium has been calculated on estimates **you** shall within 30 days from the expiry of each period of insurance supply to **us** such information as **we** may require

The premium for such period will be adjusted and the difference paid by or allowed to **you** subject to any minimum premium and provided this exceeds €30

4 Designation

For the purpose of determining where necessary the heading under which any property is insured **we** agree to accept the designation under which such property has been entered in **your** books

5 72 hour provision

All individual losses arising out of and directly occasioned by **storm flood** or **earthquake** occurring continuously or intermittently within 72 consecutive hours is deemed to be one event and one **excess** will apply

The date and time that any such period of 72 hours shall commence shall be set by **us**

6 Mortgagees

The interest of the mortgagee(s) in this insurance shall not be prejudiced by any acts or neglect of the mortgagor(s) or occupier of any building hereby insured whereby the danger of **damage** is increased without authority or knowledge of the mortgagee(s) and provided that the mortgagee(s) shall immediately on becoming aware thereof give notice in writing to **us** and on demand pay such additional premium as **we** may require

Extensions

The insurance cover provided by this section is extended to include the following

Unless specifically stated otherwise these extensions do not increase **our** liability as stated in the Limit of liability paragraph to this section

All claims are subject to the appropriate **excess**

1 Non-invalidatio

The cover by this section shall not be invalidated by any act omission or alteration whereby the risk of **damage** is increased unknown to **you** or beyond **your** control provided that on becoming aware of this **you** give notice to **us** as soon as is reasonably possible and pay an additional premium if required

2 Other interests

The interest in the **buildings** insured by this section of any mortgagees lessors and freeholders of the property is noted

3 Fees

If the **buildings** are insured architects' surveyors' consulting engineers' and legal fees necessarily and reasonably incurred in the reinstatement of the property insured consequent upon its **damage** by any cause not specifically excluded under this section but not for preparing any claim it being understood that the amount payable for such **damage** and fees shall not exceed in the aggregate the sum insured by each item

4 Removal of debris

Costs and expenses necessarily incurred by **you** with **our** consent in

- (a) removing debris
- (b) dismantling and/or demolishing
- (c) shoring up or propping

of the portion or portions of the property insured by the said items destroyed or damaged by any cause not specifically excluded under this section it being understood that the amount payable for such **damage** and costs incurred under (a) (b) and (c) shall not exceed in the aggregate the sum insured by each item

We will also pay the costs and expenses necessarily incurred by **you** with **our** consent in removing fallen trees within the grounds of the **premises**

Provided that

- (1) the trees have fallen as a result of a cause not specifically excluded under this policy and
- (2) the buildings of the **premises** are damaged by the same cause occurring at the same time and a claim for this **damage** has been admitted by **us**

We will not pay for any costs or expenses

- (i) incurred in removing debris except from the site of such property destroyed or damaged and the area immediately adjacent to such site
- (ii) arising from pollution or contamination of property not insured by this section

5 Emergency services damage to the grounds

- (a) **Damage** caused by the emergency services at any part of the **premises** or to insured property for which **you** are responsible but excluding **damage** caused by raids by the Gardaí
- (b) Charges levied against **you** by any local authority in respect of attendance by the fire brigade for the purpose of minimising a loss following **damage** at the **premises**

The most **we** will pay for any one claim under (b) is €50,000

6 European Union and Public Authorities (including undamaged portions)

If the **buildings** are insured such additional cost of reinstatement of the destroyed or damaged property and undamaged portions as may be incurred solely by reason of the necessity to comply with the Stipulations of

- (a) European Union legislation or
 - (b) building or other regulations under or framed in pursuance of any Act of the Oireachtas or bye-laws of any public authority
- (hereinafter referred to as "the Stipulations")

Excluding

- (i) the cost incurred in complying with the Stipulations
 - 1 in respect of **damage** occurring prior to the granting of this extension
 - 2 in respect of **damage** excluded or otherwise not insured by this section
 - 3 under which notice has been served upon **you** prior to the happening of the **damage**
 - 4 for which there is an existing requirement which has to be implemented within a given period
- (ii) the additional cost that would have been required to make good the property lost destroyed or damaged to a condition equal to its condition when new had the necessity to comply with the Stipulations not arisen
- (iii) the amount of any charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner of the property by reason of compliance with the Stipulations

Special conditions applicable to this extension

- 1 The work of reinstatement must be commenced and carried out without unreasonable delay and in any case must be completed within 12 months after the **damage** or within such further time as **we** may allow (during the said 12 months) and may be carried out upon another site (if the Stipulations so necessitate) subject to **our** liability under this extension not being increased
- 2 If **our** liability under the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then **our** liability under this extension (in respect of any such item) shall be reduced in like proportion
- 3 The total amount recoverable under any item of the policy under this extension shall not exceed
 - (a) 15% of its sum insured or
 - (b) where the sum insured by the item applies to property at more than one premises 15% of the total amount for which **we** would have been liable had the property insured by the item at the **premises** where **damage** has occurred been wholly destroyed

- 4 The total amount recoverable under any item of the policy shall not exceed its sum insured
- 5 All the terms of this policy except insofar as they may be expressly varied shall apply as if they had been incorporated herein

7 Trace and access

The costs and expenses necessarily and reasonably incurred by **you** with **our** consent in locating the source of **damage** caused by an escape of oil water or gas from any fixed water or heating system in the **buildings** and in subsequent repair of **damage** caused by locating the source

Limit

€60,000 any one claim

8 Loss of oil gas or water

We will pay for

- (a) loss of metered water from the water or heating system after **damage** to that system by any cause not otherwise excluded by this policy
- (b) loss of oil (other than covered by (d) below) or gas from the water or heating system after **damage** to that system by any cause not otherwise excluded by this policy
- (c) the cost of replacing liquid petroleum gas or oil following accidental discharge from the storage container at the **premises**
- (d) **theft** of oil from any storage tank used for the heating system at **your premises**
- (e) the cost of decontaminating the grounds of **your premises** following accidental discharge of oil (not otherwise excluded by this policy) from any oil fired heating installation or storage tank

The most **we** will pay under (a) (b) or (c) is €7,500 any one claim

The most **we** will pay under (d) is €7,500 in any one period of insurance

The most **we** will pay under (e) is €30,000 any one claim

9 Sale of the building

If the **buildings** are insured the interest of the purchaser in the insurance by this section for the period from the written offer and acceptance or exchange of contracts until completion of the sale is noted

Provided that

- (a) the **buildings** are not insured elsewhere for the benefit of the purchaser
- (b) the purchaser complies with and is bound by the terms of the policy

10 Raffle prizes and donated goods

Damage by any cause not otherwise excluded by this policy to raffle prizes and donated goods to be used for fund raising events including whilst at the home of a director trustee employee or **authorised volunteer**

Limit

€7,500 any one claim

€2,500 any one item

11 Deterioration of refrigerated stock

If **contents** are insured **damage** to the contents of chill or deep freeze food units as a result of failure of the unit failure of the electricity or gas supply or contamination from refrigerant or refrigerant fumes

In addition **we** will pay if incurred the necessary and reasonable cost of hiring temporary alternative freezing space

Excluding

- (a) **damage** caused by **your** failure to pay for the electricity or gas supply or the deliberate withholding or restricting of supplies by any public utility supplier
- (b) **damage** to freezer contents where the freezer or compressor is more than 15 years old unless the refrigeration unit is the subject of a current manufacturer's guarantee or an annual maintenance contract
- (c) the **excess** specified in the schedule

Limit

€7,500 for the contents of any unit and €25,000 in the aggregate in any one period of insurance

12 Temporary storage

The necessary and reasonable costs incurred by **you** as a tenant for the temporary storage of **contents** following **damage** to the buildings by any cause not otherwise excluded by this policy

Provided that there is no other insurance in force

Limit

€25,000 any one period of insurance

13 Damage to the buildings by theft

Where **theft** is included the insurance extends to include

- (a) repairs to the **buildings** following **theft** of the fabric of the **buildings** provided that the **buildings** are insured under this section
- (b) **damage** to the **buildings** caused by **theft** of **contents** provided that the **contents** are insured under this section
- (c) **damage** to **buildings** and **contents** (if insured under this section) directly caused as a result of the entry of rainwater following the **theft** of the fabric of the **buildings**

This extension does not apply

- (i) when scaffolding is erected at the **premises** unless **we** have agreed in writing to continue cover
- (ii) in respect of any **unoccupied premises**

14 Lock replacement following loss or theft of keys

If **contents** are insured the reasonable costs incurred in gaining access to the **premises** and/or replacing locks at the **premises** including locks of safes or strongrooms in the **premises** if keys are stolen or lost

Limit

€10,000 in any one period of insurance

15 Clearing of drains

The reasonable costs incurred by **you** for clearing or repairing drains gutters sewers and the like for which **you** are responsible incurred as a direct result of **damage** by any cause not otherwise excluded by this policy

Limit

€75,000 any one claim

16 Extinguisher and alarm resetting expenses

The reasonable costs incurred by **you** in refilling fire extinguishing appliances replacing sprinkler heads and resetting fire or intruder alarm systems solely in consequence of their activation following **damage** to property insured under this section

17 Loss avoidance measures

The reasonable costs incurred by **you** in taking reasonable but exceptional measures to prevent or mitigate impending **damage** to the **item(s) insured** by any cause not otherwise excluded by this policy

Provided that

- (a) if **damage** had occurred it would have resulted in a claim that would have been accepted by **us** under this section of the policy
- (b) **we** are satisfied that **damage** has been prevented or mitigated by means of the exceptional measures
- (c) the terms conditions and exclusions of this section and the policy apply as if **damage** had occurred
- (d) the amount **we** will pay will be no greater than the cost of **damage** which would have otherwise occurred

Limit

€10,000 any one occurrence or series of events arising out of one occurrence

18 Property away from the premises

- (a) **Contents** whilst temporarily removed for cleaning renovation repair or other similar purposes to any premises and in transit to or from such locations within the **geographical limits**
- (b) **Personal belongings** belonging to persons detailed in part (4) of **contents** whilst they are engaged in **your business** anywhere in the **geographical limits** (or other area if shown in the schedule) unless more specifically insured elsewhere in this section
- (c) **Contents** comprising unspecified items other than **personal belongings** situated anywhere in the **geographical limits** (or other area if shown in the schedule) unless more specifically insured elsewhere in this section

Limit

The most **we** will pay under (b) is €300 for any one item and €600 for any one person

The most **we** will pay under (c) is €4,000 for any one item

The most **we** will pay under (b) and (c) in the aggregate in any one period of insurance is €7,500

- (d) Items specified in the schedule are covered whilst at the location stated in the schedule up to the sum insured shown for each item

The limits in respect of (d) are in addition to the **contents** sums insured stated in the schedule

Excluding **damage**

- (i) to a trailer or caravan whilst attached to or being towed by a motor vehicle
- (ii) by **theft** from any unattended vehicle unless
 - (1) the vehicle is locked at all points of access
 - (2) there are visible signs of forcible and violent entry to the vehicle
 - (3) the property (unless permanently fixed in position) is out of sight

19 Archaeological costs

Definitions specific to this extension

Archaeological rescue work

means any archaeological exercise concerned with the recording of information which would otherwise be lost or in danger of being lost

Archaeological research work

means any other archaeological exercise

The on-site costs of **archaeological rescue work** (including the recording of standing and collapsed fabric and damaged floor surfaces but not the excavation of below-ground deposits) necessarily and reasonably incurred with **our** consent as a result of **damage** to the **buildings** by any cause not otherwise excluded by this policy

Excluding

- (i) the costs of any **archaeological research work** which may be enabled or facilitated as a result of **damage** but which is not a necessary part of the process of repair conservation or rebuilding
- (ii) the costs of analysis of data subsequent to **archaeological rescue work** (except insofar as such costs are a necessary and integral part of the process of repair conservation or rebuilding)
- (iii) the costs of conservation or scientific analysis of materials or objects retrieved in the course of an archaeological exercise

Limit

€375,000 any one claim

20 Green clause

Where following **damage** to **buildings** by any cause not otherwise excluded by this policy **you** elect with **our** consent to rebuild the **premises** in a manner that aims to reduce potential harm to the environment or improve energy efficiency (beyond the minimum standard required to comply with European Community or Building or other Regulations under or framed in pursuance of any Act of the Oireachtas or Bye-Laws of any Public Authority) **we** will pay these rebuilding costs

Provided that

- 1 this shall not include any works or materials that in **our** view increases the risk of future **damage** or increases the potential extent of future **damage**
- 2 if **you** elect not to rebuild the **premises** then this clause will not apply
- 3 if **our** liability is reduced by the application of any terms or conditions of this policy **our** liability under this extension will similarly be reduced

Excluding

- (i) the costs of work that prior to the **damage**
 - (a) **you** had already planned to carry out or
 - (b) **you** had been notified to carry out by any relevant authority
- (ii) any additional costs for replacing undamaged property
- (iii) the amount of any charge tax or assessment arising out of capital appreciation arising from the works funded by this extension

Limit

Our liability under this extension shall not exceed

- (i) 10% of any one claim or
- (ii) 10% of the sum insured or
- (iii) €750,000

whichever is the lower

21 Removal of wasp bee or hornet nests

We will pay the costs incurred by **you** in removing wasp bee or hornet nests from the **buildings**

Limit

€750 any one claim

22 Landscaping costs

The necessary and reasonable costs to restore landscaped gardens or grounds at the **premises** including trees shrubs plants and other vegetation following **damage** caused by **fire riot malicious persons storm flood impact** and **theft** to its appearance when first planted

Provided that the buildings of the **premises** are damaged at the same time and a claim for this **damage** has been admitted by **us** or resulting from impact by any vehicle or aircraft or by straying cattle or horses

Excluding

any cost arising from the failure of seed to germinate or trees plants or turf to become established

Limit

€25,000 any one period of insurance

The following extensions 23 to 26 increase the sums insured that apply but only to the extent stated

23 Seasonal stock increase

In respect of additional **stock** and consumable stock not for sale **you** have purchased for any exhibition festival or fund raising event **we** will increase the sums insured by this section in the aggregate by an additional €15,000 any one claim

Provided that such increases shall not exceed a period of 60 days for any one exhibition festival or event

24 Stock in transit

Stock whilst in transit by any road vehicle operated by **you** anywhere in the **geographical limits**

Limit

€1,500 any one period of insurance

25 Capital additions

Under the Buildings and Contents items

- (a) alterations and additions to the property insured but not in respect of any appreciation in value
- (b) newly acquired property so far as it is not otherwise insured anywhere in the **geographical limits**

Provided that

- 1 at any one situation this cover shall not exceed 10% of the total sum insured on such property or €1,000,000 in respect of both **buildings** and **contents** whichever is the less
- 2 **you** undertake to give details of such extension of cover as soon as practicable and to effect specific insurance and pay any additional premium that is required from the date of the alteration addition or acquisition

26 Bequeathed property

Damage to material property anywhere in the **geographical limits** bequeathed to **you**

Cover is operative from the commencement date of **your** interest in the material property

Within three months of legal title of such property passing to **you you** must either notify **us** about the property and arrange for it to be specifically insured by this policy (or any other policy with **us**) or arrange for it to be insured elsewhere

If **you** arrange to insure such property with **us** any additional premium payable shall be calculated from the date the legal title of the property passed to **you**

Limit

- (a) For buildings shall not exceed 10% of the **buildings** sum insured or €600,000 whichever is the less any one bequest
- (b) All other bequeathed property shall not exceed
 - (i) €75,000 any one bequest
 - (ii) a single article limit of €7,500

Excluding

- (i) motor vehicles licensed for road use or their accessories trailers caravans watercraft or aircraft
- (ii) property insured under any other policy
- (iii) cash or money instruments of any description whether negotiable or non-negotiable

Optional Extension

This extension does not increase **our** liability as stated in the Limit of liability paragraph to this section

27 Subsidence

(only applicable if stated as insured in the schedule)

Notwithstanding exclusions 15 and 18 of this section the insurance is extended to include **subsidence** excluding **damage**

- (a) to bridges boundary walls gates fences piping ducting cables wires and associated control gear and accessories yards car parks roads and pavements storage tanks artificial playing surfaces and swimming pools unless also resulting in **damage** to a building insured under this policy
- (b) to **contents** and **stock** unless caused by **landslip**
- (c) caused by or consisting of
 - (i) **settlement**
 - (ii) coastal or river erosion
- (d) caused by defective design or workmanship or the use of defective materials
- (e) caused by **fire earthquake** or **escape of water**
- (f) which originated prior to the inception of cover
- (g) resulting from
 - (i) demolition construction structural alteration or repair of any property
 - (ii) groundworks or excavation
 at the same **premises**

Special condition applicable to this extension

You shall notify **us** immediately **you** become aware of any demolition groundworks excavation or construction being carried out on any adjoining site

We shall then have the right to vary these terms or cancel this cover

2 Fine art and collections

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Agreed value

means the value agreed by **you** and **us** for the purpose of this policy

No representation is made by **us** that those values represent the **market value** or any other basis of value

Art

means anything that could be bought or sold at a reputable auction house including but not limited to

- (a) paintings works on paper **exhibits** tapestries rugs antique guns furniture sculpture ceramics gold silver or gold and silver plated items architectural features
- (b) collectibles including glass clocks barometers coins stamps medals antiques and wine

Excluding **jewellery/watches/furs**

Depreciation

means the reduction in value of an item caused directly by **damage** to the item and arrived at with reference to the full insured value of the item as per the basis of settlement and its condition prior to the **damage**

Exhibits

means any temporary or permanent item or items held in **your** collections as listed in the schedule

Jewellery/watches/furs

means jewellery watches gemstones pearls items of gold or silver or other precious or semi-precious metal and/or articles comprising them designed to be worn on the person and furs

Market value

means the price a willing buyer would pay to a willing seller with good title at the place the item was located immediately prior to the loss after a reasonable period for marketing taking into account the state of the market for goods of that type and the size and condition of the goods

Temporary

means for a period not exceeding 90 days

Cover

We will indemnify **you** in accordance with the Basis of settlement following **damage** to an item of **art** and **jewellery/watches/furs** as stated in this section or the schedule belonging to **you** or for which **you** are legally responsible or which are entrusted to **you** occurring during the **period of insurance** whilst at the **premises** or whilst at other locations agreed by **us**

Exclusions

We shall not be liable for

- (1) **damage** or expense caused by or resulting from theft fraud or dishonesty committed by any of **your** directors trustees employees or **authorised volunteers** or anyone to whom **your art** is consigned or otherwise directly or indirectly entrusted or loaned
- (2) items kept in the open grounds of the **premises** unless specifically declared to **us** as such and agreed by **us** at the applicable premium
- (3) **damage** to the property insured whilst in any building which is **unoccupied**
- (4) mysterious disappearance or unexplained loss
- (5) **damage** or expense caused by or resulting from
 - (a) natural ageing gradual deterioration inherent vice latent defect rust or oxidation **vermin** warping or shrinkage mould fungus mildew corrosion or the intrinsic nature of the subject matter insured
 - (b) smoke damage caused by smog agricultural or industrial work or any gradual cause
 - (c) aridity humidity exposure to light or extremes of temperature unless such **damage** is caused by storm frost or fire or another sudden unforeseen event
 - (d) any process or alteration refurbishment repair maintenance dismantling restoration decoration heating drying cleaning washing or dyeing
 - (e) misuse of any property insured under this section
- (6) **damage** attributable solely to change in the water table level
- (7) **damage** to information on computer systems or other records programs or software resulting from accidental or malicious erasure loss distortion or corruption or from any unidentifiable cause or any consequential loss resulting therefrom

Basis of settlement

- (1) **Art**
 - (a) The basis of valuation for settlement of any total loss covered will be
 - (i) for **art** individually listed the **agreed value** shown in the schedule
 - (ii) for **art** not individually listed the **market value** immediately prior to the loss up to €35,000 for any one item pair or set
 - (iii) for **art** loaned to **you we** will pay the value specified in the Loan Agreement
 - (b) In the event of partial **damage** to any **art** the amount payable will be the cost of restoration plus any resulting **depreciation** but not exceeding the full insured value of the **art** valued as in (1)(a) above as applicable
- (2) **Jewellery/watches/furs**
 - (a) The basis of valuation for settlement of any total loss covered will be
 - (i) for **jewellery/watches/furs** individually listed in the schedule the value listed or the market value immediately prior to the loss whichever is the less
 - (ii) for **jewellery/watches/furs** not individually listed in the schedule the **market value** immediately prior to loss up to €20,000 for any one item pair or set
 - (b) In the event of partial **damage** to any **jewellery/watches/furs** insured **we** will pay the cost of repair plus any resulting **depreciation** but not exceeding the full insured value of that item as in (2)(a) above as applicable

At **our** option **we** may arrange the repair

Any disagreements as to the **market value** are to be resolved in accordance with the General condition 'Arbitration'

Following **damage** to any item which has an increased value because it forms part of a pair or set the amount **we** shall pay will take into account the loss in overall value

Limit of liability

Our liability in the *period of insurance* shall not exceed

- (a) the sum insured for each item shown in the schedule or
- (b) any other limit of liability in this section
- and
- (c) in total shall not exceed the total sum insured for all items

Extensions

The insurance by this section is extended to include the following

Unless specifically stated otherwise these extensions do not increase **our** liability as stated in the Limit of liability paragraph

1 New acquisitions

The limit provided by this extension is in addition to the sums insured stated in the schedule

New acquisitions of *art jewellery/watches/furs* acquired during the *period of insurance* provided that **you** notify **us** within 60 days of the acquisition and pay any additional premium as may be required from inception of the cover

We may cancel cover for new acquisitions by notifying **you** in writing within 14 days of receiving notification and giving 7 days notice

Limit

10% of the total sum insured on such property or €250,000 whichever is the lower any one claim

2 Defective title

The limit provided by this extension is separate from the sums insured stated in the schedule

We will indemnify **you** for claims made against **you** arising from **your** purchase of *art* for which the vendor had defective or no title or on which a charge or encumbrance had been placed prior to the purchase of which **you** were not aware and should not have been aware after making reasonable enquiry

Providing always that

- (i) the purchase was made after the date **you** first insured **your art** with **us** under this policy
- (ii) the claim is made against **you** during the *period of insurance*
- (iii) **you** do not commence any litigation or other legal process without **our** consent and **you** inform **us** immediately upon becoming aware of any title issues and do not initiate or respond to any related letter or other communication without **our** consent
- (iv) **we** have the right to take over the conduct of the litigation if **we** wish and settle on such terms as the lawyer instructed advises are reasonable
- (v) if **you** are required to relinquish possession of the *art* to another party **we** will pay the amount that **you** paid to purchase the *art*
- (vi) if **you** are required to pay damages to another party **we** will pay the amount of those damages up to the *market value* of the item at the time of payment

Limit

€600,000 including legal costs in the *period of insurance*

3 Restoration and framing

Notwithstanding exclusion 5(d) if any **damage** occurs which is caused by a professional conservator restorer or framer **we** will pay the reasonable cost of repair and any **depreciation** directly caused by the **damage**

Provided that **our** liability under this extension shall not exceed the value of the individual item and in the aggregate the sum insured for **art**

4 Work in progress

We will cover uncompleted works of **art** and **jewellery/watches/furs** by an artist commissioned by **you** which are damaged prior to completion or which cannot be completed due to the artist's death

We will pay for the costs **you** have incurred for the materials and supplies for the artist and the contracted costs for labour

Limit

For any one claim **we** will not pay more than the amount of non-recoverable deposits or the full commission price if pre-paid

The most **we** will pay is €35,000 in the aggregate any one period of insurance

5 Temporary removal

Art and **jewellery/watches/furs** whilst away from the **premises** for a **temporary** period at locations shown in the schedule and in transit

Limit

- (i) for **art** is €6,000,000 or the sum insured for **art** whichever is the less
- (ii) for **jewellery/watches/furs** is €22,500 in the aggregate in any one period of insurance
- (iii) in respect of losses from unattended vehicles for **art** and **jewellery/watches/furs** €15,000 in the aggregate in any one period of insurance provided that
 - (a) the vehicle is locked at all points of access and alarmed
 - (b) there are visible signs of forcible or violent entry to the vehicle
 - (c) the property is out of sight in a locked compartment or locked boot within the vehicle

When in transit it is a **condition precedent to liability** that **you** comply with the Transit condition

6 Emergency evacuation

- (a) The reasonable cost with **our** agreement of moving **your art** and **jewellery/watches/furs** to and from and keeping them in secure storage if **your premises** become unoccupied due to sudden loss of or damage to **your premises** or
- (b) A statutory or regulatory body prohibits occupation or use of **your premises**

until either the loss or damage is rectified or the local authority allows **you** to occupy **your premises** again

Conditions

1 Recovered property

Following payment of the full amount insured for any **art** or **jewellery/watches/furs** title passes legally to **us**

However if **we** recover any of **your** property after **we** have paid a claim **we** will contact **you** and **you** can buy it back from **us** within 60 days

We will charge

- (a) the amount **we** paid for **your** claim plus interest and any recovery cost and expenses or
- (b) the **market value** of the item at the time **we** recover it

whichever is the less

2 Art – loaned items

- (a) In respect of **art** loaned to **you** values for the purpose of this policy should be agreed between **you** and the owner before the loan is accepted and should be documented in a Loan Agreement complying with paragraph (b) below

Anything first loaned to **you** after the inception of this policy with no Loan Agreement will not be covered under this policy unless specifically agreed by **us** in writing

- (b) Loan Agreements must incorporate the following
 - (i) the name of the owner
 - (ii) a statement specifying which party shall be responsible for any loss or damage and when risk transfers
 - (iii) a description of each item of **art** loaned
 - (iv) the loan value of each item of **art** consigned as agreed between **you** and the owner

3 Consignment of art

Items of **art** loaned to **you** must not be given to any third party without the written approval of the owner of the **art**

If there is a breach of this condition **we** will not pay any claim arising whilst the **art** is out of **your** possession (with the exception of specialist transporters art handlers conservators framers and specialist photographers)

4 Transit

All items must be packed securely and adequately when being transported

When property insured is being transported and the combined value of all items exceeds €10,000 then the following conditions apply

- (a) Transits by air must either
 - (i) be transported by **you** or **your** employee as hand luggage and at all times be kept in sight or
 - (ii) be transported as air cargo with enhanced security control by the airline
- (b) Transits by road must either
 - (i) be transported by **you** or **your** employee in a vehicle under control of **you** or **your** employee kept out of sight at all times and all entry points of the vehicle must be locked when not in use or
 - (ii) be transported by a professional Fine Art carrier

For any other transit not detailed above **you** must inform **us** in advance and **we** must agree in writing to the security in place during transit

3 Equipment breakdown

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Accident(s)

means

- (a) electrical or mechanical ***breakdown*** including rupture or bursting caused by centrifugal force
- (b) artificially generated electrical current including electric arcing that disturbs electrical devices appliances or wires
- (c) ***explosion*** or ***collapse*** of ***covered equipment*** operating under steam or other fluid pressure
- (d) ***damage*** to hot water boilers other water heating equipment oil or water storage tanks or other ***covered equipment*** operating under steam or fluid pressure caused by or resulting from any condition or event (not otherwise excluded) occurring inside such equipment
- (e) ***damage*** caused by operator error that results in the overloading of ***covered equipment***

Biomass and biogas installations

means any equipment and machinery used in connection with running a biomass or biogas heating or power-generation plant including anaerobic digesters storage tanks augers screeners scrubbers boilers gas engines generators heat exchangers pumps and motors

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

Collapse

means the sudden and dangerous distortion (whether or not attended by rupture) of any part of the ***covered equipment*** caused by crushing stress by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents)

Computer equipment

means

- (a) electronic computer or other data processing and/or storage equipment
- (b) projectors printers scanners and other peripheral devices used in conjunction with (a)
- (c) software and programs licensed to ***you*** and installed on (a)
- (d) ***portable computer equipment*** owned by ***you*** or for which ***you*** are responsible

Covered equipment

means equipment at the **premises** owned by **you** or for which **you** are responsible

- (i) which is built to operate under vacuum or pressure (other than the weight of its contents) or
- (ii) that generates transmits stores or converts energy or
- (iii) comprising **computer equipment**

Excluding

- (a) any supporting structure foundation masonry brickwork cabinet
- (b) any insulating or refractory material
- (c) any vehicle aircraft floating vessels or any equipment mounted thereon (other than vehicle recovery cranes or equipment which are included but not the actual vehicle)
- (d) self-propelled plant and equipment (other than fork lift trucks and pallet trucks used by **you** at **your premises**) dragline excavation or construction equipment
- (e) equipment manufactured by **you** for sale
- (f) kitchen and food preparation equipment laundry and cleaning equipment audio-visual equipment and **computer equipment** whilst in a private dwelling or private dwelling quarters
- (g) safety or protective devices due to their functioning
- (h) tools dies cutting edges crushing surfaces trailing cables non-metallic linings driving belts or bands or any part requiring periodic renewal
- (i) any electronic equipment (other than **computer equipment**) used for research diagnostic treatment experimental or other medical or scientific purposes with a new replacement value in excess of €45,000
- (j) any **manufacturing production or process equipment** including linked **computer equipment**
- (k) any electricity generating equipment other than emergency back-up power equipment or wind turbines less than 10kW or photovoltaic equipment less than 50kW generating capacity
- (l) any **biomass and biogas installation**
- (m) any **hydroelectric installation**

Derangement

means electrical or mechanical malfunction arising from a cause internal to **computer equipment** unaccompanied by visible damage to or breaking of any parts of the equipment

Explosion

means the sudden and violent rending of the **covered equipment** by force of internal steam or other fluid pressure (other than pressure of chemical action or ignited flue gases or ignition of the contents) causing bodily displacement of any part of the **covered equipment** together with forcible ejection of the contents

Hazardous substance

means any substance other than ammonia that has been declared to be hazardous to health by a governmental agency

Hydroelectric installation(s)

means any equipment machinery dam and weir used in connection with running a hydroelectric power station including turbines sluice gates screens screeners pumps motors generators gearboxes engines alternators and associated equipment

Plus any substation and distribution transformer switchgear meter cabling telecommunication and monitoring device building and converter housing (including fixtures and fittings) security equipment access roads hardstandings and spares used only for insured property

Manufacturing production or process equipment

means any machine or apparatus (other than boilers lifts fork lift trucks dock levellers and lifting tables) which has a primary purpose of processing or producing a product or service intended for eventual sale by **you** and any equipment which exclusively serves such machinery or apparatus

Media

means all forms of electronic magnetic and optical tapes and discs for use in any **computer equipment**

Portable computer equipment

means

- (a) laptops palmtops and notebooks
- (b) personal digital assistants (PDAs)
- (c) projectors printers scanners and other peripheral devices which are designed to be carried and used in conjunction with other **portable computer equipment**
- (d) removable satellite navigation systems
- (e) digital cameras
- (f) smartphones

owned by **you** or for which **you** are responsible

Verified

means checked for accuracy and integrity to ensure a precise match with the source data and capable of restoration

Cover

We will indemnify **you** in respect of **damage** to **covered equipment** arising from an **accident** happening during the **period of insurance**

Exclusions

We shall not be liable for

- (1) **damage** caused by or resulting from
 - (a) a hydrostatic pneumatic or gas pressure test of any boiler or pressure vessel or an insulation breakdown test of any type of electrical equipment
 - (b) depletion deterioration corrosion erosion wear and tear or other gradually developing conditions
But if **damage** from an **accident** results **we** shall be liable for that resulting **damage**
 - (c) installation erection dismantling re-siting transportation or removal of **covered equipment** other than re-siting transportation or removal under its own power whilst at its operating site
- (2) **damage** which is recoverable under a maintenance agreement warranty or guarantee
- (3) **damage** caused by any condition which can be corrected by resetting calibrating realigning tightening adjusting or cleaning or by the performance of maintenance but if **damage** from an **accident** results **we** shall be liable for that resulting **damage**

Basis of settlement

We will pay up to the value of **covered equipment** at the time of the **damage** or at **our** option repair reinstate or replace the **covered equipment** in accordance with the following

Reinstatement

Subject to the following Special conditions the basis upon which the amount payable in respect of **covered equipment** is to be calculated shall be the reinstatement of the **covered equipment** that is the subject of an **accident**

For this purpose 'reinstatement' means

- (a) the replacement of **covered equipment** that is the subject of an **accident** which provided **our** liability is not increased may be carried out
 - (i) in any manner suitable to **your** requirements
 - (ii) upon another site
- (b) the repair or restoration of **covered equipment** that is the subject of an **accident**

In the case of (a) or (b) to a condition equivalent to or substantially the same as but not better or more extensive than its condition when new

Special conditions

- 1 **Our** liability for the repair or restoration of **covered equipment** that is the subject of an **accident** shall not exceed the amount payable for replacement of the **covered equipment**
- 2 No payment beyond the amount which would have been payable in the absence of this basis of settlement shall be made
 - (a) unless reinstatement commences and proceeds without unreasonable delay
 - (b) until the cost of reinstatement shall have been actually incurred
- 3 **We** shall not be bound to reinstate exactly or completely any property that is the subject of a claim but only as circumstances permit and in reasonably sufficient manner
We shall not pay out in respect of any one of the items insured more than the sum insured
- 4 All the terms and conditions of the policy shall apply
 - (a) in respect of any claim payable under this basis of settlement except in so far as they are varied hereby
 - (b) where claims are payable as if this basis of settlement had not been incorporated

Limit of liability

Our liability in any one period of insurance shall not exceed the sum insured under the appropriate Property damage section provided by this policy for each item of **covered equipment** nor in all the total Property damage sum insured subject to the following maximum limits

The total amount **we** will pay in respect of this section shall not exceed €7,500,000 for any one period of insurance

Within this amount **our** liability shall not exceed

- €650,000 for any one **accident** to **computer equipment** whilst at the **premises**
- €6,500 for any one **accident** to **portable computer equipment** anywhere in the world

All **accidents** that are the result of the same event will be considered one **accident**

Extensions

The insurance provided by this section is extended to include the following

These extensions do not increase the maximum liability of €7,500,000 for any one period of insurance

1 Reinstatement of Data and Computer Increased Costs of Working

- (a) **We** will pay the costs **you** incur in reinstating data that is lost or damaged as a consequence of an **accident** to or **derangement** of **computer 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

€75,000 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

€75,000 any one **accident**

2 Business interruption

If the Business interruption section of this policy is operative **we** will pay to **you** in respect of each item in the Business interruption schedule the loss occurring during the indemnity period (as defined in the Business interruption section) following an **accident** to **covered equipment** that results in the **business** being interrupted or interfered with

Our liability shall not exceed the sum insured for each item nor in all the total sum insured and in any event **our** maximum liability shall not exceed €130,000 any one period of insurance

Excluding any loss resulting from the Damage to own surrounding property extension

3 Hazardous substances

Following an **accident** **we** will also pay the additional cost to repair or replace **covered equipment** which has been contaminated by a **hazardous substance**

This includes any additional expenses incurred to clean up or dispose of such property

Limit

€13,000 any one **accident**

4 Expediting expenses

Reasonable costs necessarily incurred by **you** to make temporary repairs and expedite permanent repairs or permanent replacement of damaged **covered equipment**

Limit

€22,500 any one **accident**

5 European Union and Public Authorities

(Including undamaged portions)

If in force the European Union and Public Authorities extension of the Property damage section of this policy applies to **covered equipment** damaged as a result of an **accident**

6 Damage to own surrounding property

We shall be liable for **damage** to property at the **premises** belonging to **you** or in **your** custody and control and for which **you** are responsible directly resulting from the **explosion** or **collapse** of any **covered equipment** operating under steam pressure

Limit

€1,300,000 any one **accident**

7 Hire of substitute item

If **covered equipment** is damaged as a result of an **accident** **we** shall be liable for the cost of hire charges actually incurred by **you** during the **period of insurance** for the necessary hire of a substitute item of similar type and capacity during the period of repair or until permanent replacement of the item lost or damaged

Limit

€13,000 any one **accident**

8 Storage tanks and loss of contents

Damage caused by an **accident** to oil storage tanks or water tanks including connected pipework belonging to **you** or for which **you** are responsible at the **premises**

In addition this extension covers loss of the contents of oil storage tanks caused by

- (a) escape of contents - leakage discharge or overflow from the oil storage tanks caused by or resulting from an **accident**
- (b) contamination - contamination of the contents of oil storage tanks caused by or resulting from an **accident** including cleaning costs incurred as a result of such loss

Limit

€13,000 any one **accident**

9 Debris removal

Following an **accident** to **covered equipment** **we** will pay the costs necessarily incurred for

- (a) the removal of debris and
- (b) the protection of the **covered equipment**

Limit

€35,000 any one **accident**

10 Repair costs investigation

We will pay the costs incurred with **our** prior written consent relating to repair investigations and tests by consulting engineers for **damage** to **covered equipment** following an **accident**

We shall not be liable for costs incurred in preparing a claim under this section

Limit

€32,500 any one **accident**

11 Additional Access costs

Provided that the Business interruption section of this policy is operative **we** shall be liable under this extension for any necessary additional costs incurred in order to gain access to repair or replace the **covered equipment** following an **accident**

Limit

€20,000 any one **accident**

Special condition applicable to this section – Back-up records

It is a **condition precedent to liability** that **you** shall maintain a minimum of 2 generations of **verified** back-up computer records taken at intervals no less frequently than 48 hours and take all reasonable precautions to store and maintain records in accordance with the makers recommendations

4 Business interruption

The schedule will show if this section applies and the cover in force

Definitions

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Adjusted

means adjusted as necessary to provide for the trend of the ***business*** and any other circumstances affecting the ***business*** either before or after the ***damage*** or which would have affected the ***business*** had the ***damage*** not occurred so that the adjusted figures represent as near as possible the results which would have been obtained during the relative period after the ***damage*** had the ***damage*** not occurred

Annual rent receivable or annual revenue

means the ***rent receivable*** or ***revenue*** during the 12 months immediately before the date of the ***damage adjusted***

Computer equipment

means equipment that is electronic computer or other data processing equipment including all forms of electronic magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment software and peripherals used in conjunction with such equipment belonging to ***you*** or for which ***you*** are responsible

Damage

means unless stated otherwise in the schedule destruction or damage by any cause not specifically excluded under the Property damage section

For the purpose of this section the definition of ***damage*** shall also include explosion of any boiler or economiser on the ***premises***

Estimated revenue or estimated rent receivable

means ***your*** estimate of or ***revenue*** or ***rent receivable*** which ***you*** anticipate the ***business*** will earn during the financial year most closely corresponding with the ***period of insurance*** (proportionately increased if the maximum indemnity period exceeds 12 months)

Indemnity period

means the period beginning with the occurrence of the ***damage*** and ending not later than the expiry of the maximum indemnity period during which the results of the ***business*** are affected as a result of the ***damage***

Rent receivable

means the amount of the rent and service charges received or receivable from the letting of the ***premises***

Revenue

means the money paid or payable to ***you*** for services rendered in the course of the ***business*** at the ***premises*** less any expenses shown as excluded on the schedule

Standard rent receivable or standard revenue

means the ***rent receivable*** or ***revenue*** during the period corresponding with the ***indemnity period*** in the 12 months immediately before the date of the ***damage*** proportionately increased where the maximum indemnity period exceeds 12 months ***adjusted***

Suppliers

means suppliers to ***you*** of goods or services other than electricity gas water or telecommunications services

Cover

If any property used by **you** at the **premises** suffers **damage** during the **period of insurance** and as a result the **business** at the **premises** is interrupted or interfered with **we** will pay to **you** for each item in the schedule the amount of loss as a result of the interruption or interference in accordance with the Basis of settlement

Provided that at the time of the **damage** there is insurance in force covering **your** interest in the property at the **premises** against **damage** and payment shall have been made or liability admitted under that insurance (but this proviso shall not apply if no payment is made solely due to an **excess**)

Exclusions

We shall not be liable in respect of any loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** as a result of anything which is excluded under the Property damage section other than the consequential loss of any kind exclusion

Basis of settlement

Revenue or Rent receivable items

The amount payable is limited to

- (a) loss of **revenue** or loss of **rent receivable**
Your schedule will show if **revenue** includes or excludes donations and grants
- (b) additional expenditure occurring during the **indemnity period** and the amount payable as indemnity shall be
 - (i) for loss of **revenue** or **rent receivable** the amount by which the **revenue** or **rent receivable** during the **indemnity period** shall as a result of the **damage** fall short of the **standard revenue** or **standard rent receivable**
 - (ii) additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in loss of **revenue** or **rent receivable** which but for that expenditure would have taken place during the **indemnity period** in consequence of the **damage** but not exceeding the amount of the reduction in **revenue** or **rent receivable** avoided

less any sum saved during the **indemnity period** for such expenses of the **business** payable out of **revenue** or **rent receivable** which cease or are reduced as a result of the **damage**

Provided that the amount payable shall be proportionately reduced if the sum insured by the relevant item is less than the appropriate

- (a) **annual revenue** or
- (b) **annual rent receivable**

or a proportionately increased multiple of the above where the maximum indemnity period exceeds 12 months

If the sums insured are declaration-linked the above provision does not apply and **our** liability for any **estimated revenue** or **estimated rent receivable** shall not exceed 133⅓% of the estimated figure shown in the schedule

In the absence of written notice by **you** or **us** to the contrary **our** liability shall not be reduced by the amount of any loss provided that **you** pay the appropriate additional premium for such automatic reinstatement of cover

Additional cost of working items

The amount payable is limited to additional cost of working occurring during the **indemnity period** and the amount payable as indemnity shall be the additional expenditure necessarily and reasonably incurred in order to minimise any interruption or interference with the **business** during the **indemnity period**

Limit of liability

Our liability shall not exceed the sum insured for each item or any other limit of liability stated in this section and in total **our** liability shall not exceed the total sum insured for all items unless expressly varied in this section

Memoranda

1 Alternative trading clause

If during the **indemnity period** services are provided goods are sold or the **business** is conducted elsewhere than at the **premises** for the benefit of the **business** either by **you** or by others on **your** behalf the money paid or payable for such services sales or rent will be taken into account in arriving at the **revenue** or **rent receivable** during the **indemnity period**

2 Professional accountants' charges

Any details contained in **your** business books which are requested by **us** for the purpose of dealing with **your** claim can be produced by **your** professional accountants and their report shall be accepted as evidence of these details

We will pay to **you** the reasonable charges payable by **you** to **your** professional accountants for producing these details or any other information requested by **us**

The sum of amount payable under this clause and the amount otherwise payable under this section shall not exceed the sum insured

3 Payments on account

Payments on account will be made during the **indemnity period**

4 Current cost accounting

Any adjustments implemented in current cost accounting shall be disregarded

5 Value Added Tax

To the extent that **you** are accountable to the tax authorities for Value Added Tax all terms in this section shall be exclusive of such tax

Extensions

The insurance cover provided by this section is extended to cover loss resulting from interruption of or interference with the **business** carried on by **you** at the **premises** as a result of the following

Unless specifically stated otherwise these extensions do not increase **our** liability as stated in the Limit of liability paragraph to this section

1 Prevention of access - Damage

Access to or use of the **premises** being prevented or hindered by **damage** to neighbouring property

Excluding

- (a) any loss covered under the Utilities extension
- (b) any period when access to the **premises** was not prevented or hindered

2 Prevention of access – Non-damage

Access to or use of the **premises** being prevented or hindered by

- (a) any action of government Gardaí 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**

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

€20,000 in the **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

3 Utilities

Damage at any

- (a) generating station or sub-station of **your** electricity supplier
- (b) land-based premises of **your** gas supplier or any directly linked natural gas producer
- (c) water works or pumping station of **your** water supplier
- (d) land-based premises of **your** telecommunications services provider

4 Suppliers' extension

Damage at the site of the following all within the **geographical limits**

- (a) Any **supplier** specified in the schedule up to the limit shown against their name
If the limit is expressed as a percentage this is a percentage of the relevant sum insured or a percentage of 133⅓ of the relevant Estimate but not exceeding €150,000 any one incident
- (b) Unspecified **suppliers**

Limit

€75,000 any one incident

5 Storage sites

Damage at the site of the following all within the **geographical limits**

- (a) Any of **your** storage sites specified in the schedule up to the limit shown against their name
If the limit is expressed as a percentage this is a percentage of the relevant sum insured or a percentage of 133⅓ of the relevant Estimate but not exceeding €150,000 any one incident
- (b) Any of **your** unspecified storage sites

Limit

€60,000 any one incident

6 Customers' extension

Damage at the site of the following all within the **geographical limits**

- (a) Any of **your** customers specified in the schedule up to the limit shown against their name
If the limit is expressed as a percentage this is a percentage of the relevant sum insured or a percentage of 133⅓ of the relevant Estimate but not exceeding €150,000 any one incident
- (b) Any of **your** unspecified customers

Limit

€25,000 any one incident

7 Failure of supply

Failure of the supply to **your premises** of electricity gas or water

Excluding

- (i) the deliberate act of the supplier in withholding or restricting supply
- (ii) any restriction caused by strikes or labour disputes
- (iii) any restriction of use of less than 4 hours
- (iv) drought
- (v) other atmospheric and weather conditions unless failure is due to **damage** caused by such conditions

Limit

€15,000 any one incident

8 Failure of telecommunication services

Failure of the telecommunication services at the **premises** following **damage** of or to telecommunications property anywhere in the **geographical limits**

Excluding

- (i) any restriction of use of less than 4 hours
- (ii) the failure of any telecommunication services received via satellite
- (iii) any restriction caused by strikes or labour disputes

Limit

€15,000 any one incident

9 Reinstatement of Data

Unless more specifically insured **we** will pay costs necessarily and reasonably incurred by **you** in reinstating data that is lost or damaged as a consequence of **damage** to **computer equipment** at **your premises**

Providing that

- (a) **our** liability is limited solely to the cost of reinstating data to any form of electronic magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment
- (b) **we** shall not be liable for any losses discovered later than 180 days after the loss occurred
- (c) **we** shall not be liable for loss or damage to software
- (d) **we** shall not be liable under this extension for costs more specifically described under Computers - Increased Cost of Working extension

Limit

€40,000 any one period of insurance

Special condition – Back-up records

It is a **condition precedent to liability** that **you** shall maintain a minimum of 2 generations of verified back-up computer records taken at intervals no less frequently than 48 hours one copy as a minimum being held off site and take all reasonable precautions to store and maintain records in accordance with the maker's recommendations

10 Computers - Increased Cost of Working

Unless more specifically insured **we** will pay costs necessarily and reasonably incurred by **you** for the sole purpose of avoiding or diminishing interruption or interference to **your** computer operations as a consequence of **damage** to **computer equipment** at **your premises**

Limit

€40,000 any one period of insurance

11 Exhibition and other venues

Damage

- (a) occurring at any premises not in **your** occupation within the **geographical limits** where **you** are holding or participating in an event or exhibition
- (b) to **your** property for use in connection with the event or exhibition whilst anywhere within the **geographical limits** including whilst in transit by road rail or inland waterway

Limit

€15,000 any one incident

12 Book debts

If following **damage** to **your** records at the **premises you** are unable to trace outstanding debit balances owed to **you we** will indemnify **you** for such loss as follows

- (a) **we** will pay the difference between the total outstanding debit balances and the total of the amounts received or traced for such balances
- (b) **we** will pay additional expenditure incurred with **our** previous consent in tracing and establishing customers' debit balances after the **damage**
- (c) **we** will pay for reasonable professional accountants' charges necessarily incurred in providing any evidence required by **us** in support of a claim

Excluding loss arising from misfiling erasure distortion deliberate falsification of business records abnormal conditions of trade or from bad debts

Limit

€75,000 (plus any additional book debts sum insured shown in the schedule) any one claim

Special condition

It is a **condition precedent to liability** under this extension that **you** keep a record of the total amount outstanding in customers' accounts as at the end of each month and within 30 days of the end of each month deposit this record in a building other than that in which the original records are kept

13 Food poisoning defective sanitation vermin murder or suicide

The prevention or restriction of access to or closure of the **premises** on the order or advice of the Gardaí Environmental Health Service or other similar enforcement agency as a direct consequence of

- (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

- (i) **We** shall only be liable for the loss arising at premises **you** occupy and which are directly affected by the occurrence discovery or accident
- (ii) 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 €400,000 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

14 Archaeological digs

If a claim is accepted by **us** under this section and the interruption or interference which is the subject of the claim is increased by an archaeological exercise which follows discoveries made due to the occurrence of **damage we** will pay the additional amount of loss resulting from the increased interruption or interference

The total amount **we** will pay will not exceed 10% of the sum insured by each item or €750,000 whichever is the less

Special conditions applicable to this section

1 Renewal clause - Declaration-linked basis

You shall prior to each renewal supply **us** with the **estimated revenue** or **estimated rent receivable** for the financial year most closely corresponding with the ensuing year of insurance

2 Premium adjustment clause

(a) Sum insured basis

If **your revenue** or **rent receivable** (or a proportionately increased multiple of it where the maximum indemnity period exceeds 12 months) as certified by **your** auditors for the financial year of 12 months most closely corresponding with any period of insurance is less than the sum insured a pro rata return of premium not exceeding 50% of the premium paid on each sum insured for such period of insurance will be made for the difference

If any **damage** has occurred resulting in a claim the return premium will be for the difference in **revenue** or **rent receivable** which is not due to the **damage**

(b) Declaration-linked basis

The first and annual premiums are provisional and are based on the **estimated revenue** or **estimated rent receivable**

You shall supply **us** within six months of the expiry of each period of insurance a declaration certified by **your** auditors of **your revenue** or **rent receivable** for the financial year most closely corresponding with the period of insurance

If any **damage** has occurred resulting in a claim for loss of **revenue** or **rent receivable** the above-mentioned declaration will be increased by **us** for the purpose of premium adjustment by the amount by which the **revenue** or **rent receivable** was reduced during the financial year solely in consequence of the **damage**

If the declaration (adjusted as above and proportionately increased where the maximum indemnity period exceeds 12 months) is

- (i) less than the **estimated revenue** or **estimated rent receivable** for the relative period of insurance **we** will allow a pro rata return of premium paid on the **estimated revenue** or **estimated rent receivable** but not exceeding 50% of such premium
- (ii) greater than the **estimated revenue** or **estimated rent receivable** for the relative period of insurance **you** shall pay a pro rata addition to the premium paid on the **estimated revenue** or **estimated rent receivable**

5 Goods in transit

The schedule will show if this section applies and the cover in force

Definitions

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Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Insured property

means

- (a) goods
- (b) tarpaulins sheets trailer curtains ropes chains and webbing straps and packing materials belonging to ***you*** or for which ***you*** are legally responsible or which are entrusted to ***you*** used in connection with the ***business***

Whilst in transit

means

- (a) whilst being loaded on to or unloaded from the vehicle used for the transit
- (b) whilst on the vehicle in transit to and from its destination within the ***geographical limits***
- (c) whilst on the vehicle on a vehicle ferry during direct sea transits between parts of the ***geographical limits***

Cover

We will indemnify ***you*** (by payment up to the value of the ***insured property*** at the time of loss or at ***our*** option by repair reinstatement or replacement) in respect of ***damage*** to any part of the ***insured property*** by any cause not specifically excluded happening during the ***period of insurance whilst in transit*** by any road vehicle operated by ***you*** or by road hauliers or sent by parcel post or rail as described in the schedule anywhere in the ***geographical limits***

Exclusions

We shall not be liable for

- (1) ***damage*** caused by or arising from packing inadequate to withstand normal handling during transit
- (2) ***damage*** to
 - (a) money securities bills of exchange deeds manuscripts documents business books computer systems records patterns models moulds plans and designs
 - (b) bullion gold and silver articles precious metals stones jewellery and furs
 - (c) non-ferrous metals tobacco cigarettes cigars wines spirits radios television sets audio video and digital equipment discs cassettes and livestock
 - (d) explosives and other dangerous goods unless specifically mentioned as being insured
- (3) ***damage*** caused by or arising from
 - (a) inherent vice latent defect gradually operating causes wear and tear its own faulty or defective design or materials faulty or defective workmanship
 - (b) contamination corrosion rust wet or dry rot mildew shrinkage evaporation loss of weight dampness dryness marring scratching vermin insects change in temperature colour flavour texture or finish

- (c) electrical or mechanical derangement unless caused by external means
- (d) deterioration depreciation delay in transit loss of market or other consequential loss riot or strikes
- (4) **damage** to **insured property** on open vehicles caused by
 - (a) the weather unless the **insured property** is suitably protected
 - (b) theft or attempted theft
- (5) deterioration of refrigerated goods following breakdown or failure of refrigeration equipment unless such failure or breakdown is due to an accident to the vehicle
- (6) **damage** resulting from theft or attempted theft
 - (a) committed assisted brought about or connived at by any of **your** directors trustees employees or **authorised volunteers**
 - (b) from any unattended vehicle unless
 - (i) all doors windows and other points of access have been closed and locked and any security devices correctly set to operate and all keys removed from the vehicle
 - (ii) during the hours of 9pm to 6am the vehicle is housed in a securely locked building or guarded security park
- (7) **damage** due to unexplained shortage or disappearance
- (8) **damage** arising from or caused by scratching denting or bruising

Limit

Provided that **our** liability shall not exceed the limits stated in the schedule

Extensions

If **we** accept a claim under this section

1 Personal effects

If not otherwise insured **we** will pay for **damage** to the clothing and personal effects of drivers employed by **you** up to an amount of €600 per person

2 Debris removal

We will pay for costs and expenses necessarily and reasonably incurred in the removal of debris and site clearance for which **you** are responsible

Memoranda

1 Reinstatement of property

We shall not be bound to reinstate exactly or completely any property that is the subject of a claim but only as circumstances permit and in reasonably sufficient manner

We shall not pay out in respect of any one of the items insured more than its sum insured

2 Underinsurance

If the value of the **insured property** on or in any vehicle or consignment is at the time of the **damage** of greater value than the appropriate limit any one vehicle or consignment shown in the schedule **you** shall be considered as being **your** own insurer for the difference and shall bear a rateable proportion of the loss accordingly

6 Money with assault extension

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Bodily injury

means bodily injury resulting directly and independently of any other cause within 24 calendar months in disablement or death

Business hours

means any time when anyone with responsibility for ***money*** is in attendance at the ***premises*** for the purpose of ***your business***

Deferment period

means the initial period specified in the schedule following ***bodily injury*** during which the ***temporary partial disablement*** or the ***temporary total disablement*** benefit is not payable

Insured person

means any employee or ***authorised volunteer*** of the ***Insured***

Loss of eye(s)

means permanent total and irrecoverable loss of sight

- (i) in both eyes resulting in the ***insured person*** being registered with the National Council for the Blind Ireland
- (ii) in one eye which is assessed at 3/60 or less on the Snellen scale after correction with spectacles or contact lenses

Loss of limb(s)

means loss by permanent physical severance at or above the ankle or of the four fingers at or above the metacarpophalangeal joints or permanent total and irrecoverable loss of use of a complete leg foot arm or hand

Medical expenses

means the cost of medical surgical dental or other remedial attention treatment or appliances given or prescribed by a qualified medical practitioner and all hospital nursing home and ambulance charges necessarily incurred in the treatment of the ***insured person***

Money

means current notes and coins cheques (other than pre-signed blank cheques whether crossed or uncrossed) postal orders money orders securities for money crossed banker's drafts unused postage stamps trading stamps holiday with pay stamps travellers' cheques Prize Bonds credit and debit card sales vouchers giro payment orders Value Added Tax purchase invoices luncheon vouchers gift tokens consumer redemption vouchers and unused credit on postal franking machines belonging to ***you*** or for which ***you*** are responsible and pertaining to the ***business***

Money in transit

means ***money*** other than ***non-negotiable money*** in transit whilst in ***personal custody*** or in a bank night safe until the bank accepts responsibility

Non-negotiable money

means crossed cheques (other than pre-signed blank cheques) crossed postal orders crossed money orders crossed bankers drafts Prize Bonds cards credit and debit card sales vouchers Value Added Tax purchase vouchers and unused credit on postal franking machines

Other money

means **money** other than **non-negotiable money**

Permanent total disablement

means permanent total and absolute disablement (other than by **loss of limb(s)** or **loss of eye(s)**) from engaging in their usual profession trade business or occupation for which they are suited by knowledge training and experience which shall have lasted for 104 weeks and which in all probability will last for the remainder of life

Personal custody

means within the immediate personal control of **you** or any other responsible person authorised by **you**

Temporary partial disablement

means disablement from engaging in or giving attention to at least 50% of their usual profession trade business or occupation for which they are suited by knowledge training and experience for a period not exceeding 104 weeks in all from the commencement of such disablement

Temporary total disablement

means total disablement from engaging in or giving attention to their usual profession trade business or occupation for which they are suited by knowledge training and experience for a period not exceeding 104 weeks in all from the commencement of such disablement

Cover A – Money**Cover**

We will indemnify **you** in respect of **damage** to **money** happening during the **period of insurance** anywhere in the **geographical limits**

Our liability in respect of any one loss shall not exceed the amount stated in the schedule

Exclusions

We shall not be liable in respect of loss

- (1) due to dishonesty of any director trustee partner employee or **authorised volunteer** of the **Insured** other than as provided for by the extensions for Dishonesty of employee and Fraudulent use of credit and debit cards
- (2) whilst the **money** is in the custody or control of a professional carrier
- (3) during transit by unregistered post
- (4) from an unattended vehicle
- (5) from any gaming or vending machine in excess of €250 unless otherwise stated in the schedule
- (6) due to clerical or accounting errors depreciation in value unexplained shortage dishonoured cheques or to the use of counterfeit money
- (7) in excess of the “in any other circumstances” limit shown in the schedule of **other money** from any room left unattended and unlocked unless this occurs during **business hours** and such **other money** is contained in a locked safe cupboard or desk with the key held in **personal custody**
- (8) of completed credit or debit card sales vouchers unless a copy of each voucher is at all times kept in a secure place separate from its counterpart

Extensions

The insurance provided by Cover A is extended to include the following

1 Damage to safes

We will indemnify **you** against **damage** to any safe strongroom or cash carrying bag belonging to **you** or for which **you** are responsible arising in connection with theft or attempted theft of insured **money**

2 Damage to clothing and personal effects

We will indemnify **you** against **damage** to clothing and personal effects belonging to **you** or any of **your** directors partners trustees employees **authorised volunteers** or representatives arising in connection with theft or attempted theft of insured **money**

3 Dishonesty of employee

We will indemnify **you** against **damage** to **money** due to the dishonesty of any director trustee **authorised volunteer** or employee of the **Insured**

Provided that

- (i) such loss is not more specifically insured
- (ii) the loss is discovered within 28 days of the occurrence
- (iii) **our** liability for such loss shall not exceed €3,000 per person nor €7,500 in total in any one period of insurance

4 Fraudulent use of credit and debit cards

We will indemnify **you** for loss resulting from the fraudulent use of any credit or debit card ordinarily used in connection with the **business**

Excluding

- (i) loss due to the use of any card where the terms under which it has been issued have not been fully complied with
- (ii) losses covered by a bank or card issuer
- (iii) fraudulent use by **you** or **your** directors trustees or partners

Limit

€1,500 per card any one period of insurance

5 Identity theft

We will pay the reasonable and necessary costs incurred with **our** consent in protecting the interests of **your business** following the fraudulent use of the identity of the **business** or of **your** directors trustees partners employees or **authorised volunteers** by a third party for the purposes of obtaining credit

Limit

€1,500 any one period of insurance

6 Fund raising events

For the period from two days before until seven days after a fund raising event the limits shown in the schedule are doubled for the following

- (a) **money** whilst in the course of transit or in a bank night safe
- (b) **money** whilst being counted or in the home of any employee or **authorised volunteer**
- (c) **money** in a locked safe in the **premises**

Special conditions

1 Safe keys

It is a **condition precedent to liability** in respect of loss of **money** from locked safes or locked strongrooms that all keys (except those deposited with a bank) and codes of combination locks for safes and strongrooms containing **money** must be held in **personal custody**

2 Cash escort

It is a **condition precedent to liability** in respect of cash in transit that the amounts shown below are escorted by at least the stated number of responsible adults or professional security firm as indicated until deposited in a secure area of **your premises** or at the bank

€4,000 to €6,000

2 persons

Over €6,000 but less than €12,000

3 persons

€12,000 or over

a professional security firm

Cover B – Assault extension

Cover

If during the period of insurance an **insured person** sustains **bodily injury** in the course of their employment by **you** as a direct result of robbery or hold-up or attempted robbery or hold-up **we** will pay the appropriate benefit

Scale of benefits

The level of benefits are shown in the schedule

If the benefits are expressed in units one unit provides the following

- 1 Death
€5,000
- 2 **Loss of limb(s)** or **loss of eye(s)**
€5,000
- 3 **Permanent total disablement**
€5,000
- 4 **Temporary total disablement**
€100 per week
- 5 **Temporary partial disablement**
€50 per week

Exclusions

We shall not be liable for **bodily injury**

- (1) arising from wilful exposure to needless peril (except in an attempt to save human life)
- (2) sustained by any person before that person attains the age of 16 years or after the expiry of the period of insurance in which that person attained the age of 80 years

Extension

The insurance provided by Cover B is extended to include the following

Hospital benefit and Medical expenses

If during the period of insurance an **insured person** sustains **bodily injury** in the course of their employment by **you** as a direct result of robbery or hold-up or attempted robbery or hold-up **we** will pay

- (a) **medical expenses** incurred by the **insured person**
Limit €750
- (b) €30 a day up to €300 if as a result of the **bodily injury** the **insured person** goes into hospital for in-patient treatment

Special conditions

- 1 Benefit shall not be payable in respect of any **insured person** for any later accident after an accident giving rise to a claim other than for **temporary total disablement** or **temporary partial disablement**
- 2 Benefit for **permanent total disablement** may be payable following benefit for **temporary total disablement** or **temporary partial disablement**
- 3 Other than 2 above one benefit only shall be payable in respect of any one **insured person** in connection with the same accident
- 4 A receipt given by **you** or by **your** legal personal representatives shall be a valid discharge of **our** liability under this section
- 5 No compensation shall become payable until the total amount shall have been ascertained and agreed except that periodic payments on account of **temporary total disablement** or **temporary partial disablement** may be made by **us**

7 Personal accident

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Accidental bodily injury

means bodily injury resulting directly and independently of any other cause within 24 calendar months in disablement or death

Deferment period

means the initial period specified in the schedule following ***accidental bodily injury*** during which the ***temporary partial disablement*** or the ***temporary total disablement*** benefit is not payable

Insured person(s)

means as specified in the schedule

Loss of eye(s)

means permanent total and irrecoverable loss of sight

- (i) in both eyes resulting in the ***insured person*** being registered with the National Council for the Blind Ireland
- (ii) in one eye which is assessed at 3/60 or less on the Snellen scale after correction with spectacles or contact lenses

Loss of hearing

means total and irrecoverable loss of hearing in one or both ears

Loss of limb(s)

means loss by permanent physical severance at or above the ankle or of the four fingers at or above the metacarpophalangeal joints or permanent total and irrecoverable loss of use of a complete leg foot arm or hand

Loss of speech

means total and irrecoverable loss of speech

Medical expenses

means the cost of medical surgical dental or other remedial attention treatment or appliances given or prescribed by a qualified medical practitioner and all hospital nursing home and ambulance charges necessarily incurred in the treatment of the ***insured person***

Permanent total disablement

- (a) In respect of an ***insured person*** who is an employee
means permanent total and absolute disablement (other than by ***loss of limb(s)*** or ***loss of eye(s)*** or ***loss of hearing*** or ***loss of speech***) from engaging in their usual profession trade business or occupation for which they are suited by knowledge training and experience which shall have lasted for 104 weeks and which in all probability will last for the remainder of life
- (b) In respect of an ***insured person*** who is an ***authorised volunteer***
means permanent total and absolute disablement (other than by ***loss of limb(s)*** or ***loss of eye(s)*** or ***loss of hearing*** or ***loss of speech***) from gainful employment of any and every kind which shall have lasted for 104 weeks and which in all probability will last for the remainder of life

Temporary partial disablement

- (a) In respect of an **insured person** who is an employee
means disablement from engaging in or giving attention to at least 50% of their usual profession trade business or occupation for which they are suited by knowledge training and experience for a period not exceeding 104 weeks in all from the commencement of such disablement
- (b) In respect of an **insured person** who is an **authorised volunteer**
means disablement from engaging in or giving attention to any occupation for a period not exceeding 104 weeks in all from the commencement of such disablement

Temporary total disablement

- (a) In respect of an **insured person** who is an employee
means total disablement from engaging in or giving attention to their usual profession trade business or occupation for which they are suited by knowledge training and experience for a period not exceeding 104 weeks in all from the commencement of such disablement
- (b) In respect of an **insured person** who is an **authorised volunteer**
means total disablement from engaging in or giving attention to any occupation for a period not exceeding 104 weeks in all from the commencement of such disablement

Cover

If during the **period of insurance** an **insured person** sustains **accidental bodily injury**

- 1 at any time if Cover A applies
- 2 arising out of and in the course of their employment by **you** if Cover B applies

we will pay the appropriate benefit

The schedule will show whether Cover A or Cover B applies

Scale of benefits

The level of benefits are shown in the schedule

If the benefits are expressed in units one unit provides the following

- 1 Death
€5,000
- 2 **Loss of limb(s)** or **loss of eye(s)** or **loss of hearing** or **loss of speech**
€5,000
- 3 **Permanent total disablement**
€5,000
- 4 **Temporary total disablement**
€100 per week
- 5 **Temporary partial disablement**
€50 per week

Exclusions

We shall not be liable for **accidental bodily injury**

- (1) arising from
 - (a) any consequence of suicide or deliberate self-injury intoxication sexually transmitted infections insanity pregnancy childbirth the influence of drugs unless such drugs are taken as prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction
 - (b) any health problem which **you** or the **insured person** know of or should have known about at the start of the insurance or when it was renewed and which has not been accepted by **us** in writing
 - (c) wilful exposure to needless peril (except in an attempt to save human life)
 - (d) any **insured person** taking part in practising or training for any of the following excluded activities
 - Aqualung diving
 - Flying (except as a fare-paying passenger) hang-gliding or parachuting
 - Hunting on horseback polo showjumping or steeple chasing
 - Driving riding or sailing in any kind of race
 - Riding motor cycles or motor scooters as a driver or passenger
 - Winter sports other than curling or ice-skating
 - Football (other than amateur Association) rugby football Gaelic football hurling or camogie
 - Mountaineering cliff or rock climbing abseiling subterranean or elastic rope sports or activities
 - Any pursuit or activity involving personal danger or hazard
 - Playing in any sport professionally
 - Service in the armed forces
- (2) sustained by any person under the age of 16 years or to any person after the expiry of the period of insurance in which that person attained the age of 80 years
- (3) travel to a destination to which the Department of Foreign Affairs and Trade has advised against all or all but essential travel before the journey commences

Limit of liability

The maximum amount **we** will pay in respect of all benefits under this policy in respect of all **insured persons** involved in the same accident shall not exceed €3,000,000 unless otherwise noted in the schedule

In the event that the amount of all benefits payable exceeds the maximum accumulation limit **our** liability in respect of each **insured person** shall be proportionately reduced until the total does not exceed that limit

Extensions

The insurance provided by this section is extended to include the following

1 Hospital benefit and Medical expenses

If **we** accept a claim for **accidental bodily injury** under this section **we** will pay

- (a) **medical expenses** incurred by the **insured person**

Limit

€3,500

- (b) €30 a day up to €300 if as a result of the **accidental bodily injury** the **insured person** goes into hospital for in-patient treatment

2 Clothing and personal effects

If **we** accept a claim for **accidental bodily injury** under this section **we** will pay for the **insured person's** clothing and personal effects damaged at the same time up to an amount of €750 per person

This amount is in addition to any amount recoverable under any other section of this policy

3 Disappearance

If during the **period of insurance** an **insured person** disappears and his or her body is not found within 12 months and sufficient evidence is produced that leads **us** to the conclusion that the **insured person** sustained **accidental bodily injury** likely to have caused death **we** shall pay the death benefit under this insurance

If the **insured person** is subsequently found to be alive any amount already paid will be refunded by **you** to **us**

4 Exposure

If during the **period of insurance** an **insured person** sustains **accidental bodily injury** as a result of exposure to the elements **we** will pay **you** in accordance with the death and disablement benefits stated in the schedule

The following extension is optional and the schedule will show if it applies

5 Permanent partial disablement

If during the **period of insurance** an **insured person** sustains permanent partial disablement **we** will pay a percentage of the sum insured under the following benefit items

Loss of limbs item

The total loss or permanent and total loss of use of one of the following at or above a joint

i) one thumb	20%
ii) one index finger	15%
iii) one other finger	10%
iv) one big toe	10%
v) one other toe	5%

Permanent total disablement item

i) Permanent total deafness in both ears	50%
ii) Permanent total deafness in one ear	20%
iii) Permanent total loss of speech	50%
iv) Permanent and total loss of use of one	
a. shoulder or elbow	20%
b. wrist	15%
c. hip or knee or ankle	20%

Special conditions

- 1 Benefit shall not be payable in respect of any **insured person** for any later accident after an accident giving rise to a claim other than for **temporary total disablement** or **temporary partial disablement**
- 2 Benefit for **permanent total disablement** may be payable following benefit for **temporary total disablement** or **temporary partial disablement**
- 3 Other than 2 above one benefit only shall be payable in respect of any one **insured person** in connection with the same accident
- 4 A receipt given by **you** or by **your** legal personal representatives shall be a valid discharge of **our** liability under this section
- 5 No compensation shall become payable until the total amount shall have been ascertained and agreed save that periodic payments on account of **temporary total disablement** or **temporary partial disablement** may be made by **us**
- 6 The total amount payable under the Permanent partial disablement extension in respect of any one **insured person** in connection with the same accident shall not exceed 100% of the benefit for **loss of limb(s)** or **permanent total disablement**

8 Loss of registration/licence

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Cancel/cancelled/cancellation

means cancel/cancelled/cancellation or suspension under the provisions of any legislation governing ***care registration*** and/or ***premises licence*** and/or ***wedding licence*** and if relevant refusal to renew

Care registration

means ***your*** statutory registration to provide care

Indemnity period

means the period beginning with the date of the ***cancellation*** and ending not later than 12 months thereafter during which the results of the ***business*** shall be affected as a result of the ***cancellation***

Premises licence

means any licence granted under the relevant legislation to allow the sale of alcohol and/or the provision of entertainment

Revenue

means the money paid or payable to ***you*** for services rendered in the course of the ***business*** at the ***premises***

Wedding licence

means ***your*** grant of approval as a venue for civil marriages and civil partnerships under the relevant legislation

Cover

If during the ***period of insurance*** and from any cause outside ***your*** direct control Cover 1 and/or 2 and/or 3 which enables ***you*** to carry on the ***business*** at the ***premises*** is ***cancelled*** we will pay or make good to ***you*** ***your*** loss for

- (a) the amount which the ***revenue*** during the ***indemnity period*** is lower than the ***revenue*** during the equivalent period immediately prior to the ***cancellation*** less any amount saved during the ***indemnity period*** for expenses of the ***business*** payable out of ***revenue*** which cease or are reduced as a result of the ***cancellation*** and/or
- (b) the depreciation in the value of ***your*** interest in the ***premises*** covered by the registration as insured if the ***premises*** are sold within the ***indemnity period*** less any sum already paid under (a) above

In addition ***we*** will pay any reasonable additional expenses incurred to reduce the amount payable under (a) or (b) above during the ***indemnity period*** but not more than the loss avoided under (a) and (b) above

Cover 1 – Care registration

The schedule will show if Cover 1 applies

Cover 1 ***Your care registration*** or the registration of other persons which enables ***you*** to carry on the ***business*** at the ***premises***

Special condition applicable to Cover 1

You shall give notice to ***us*** as soon as possible in writing and supply any additional information and assistance as ***we*** reasonably require if ***you*** become aware of any proceedings against or conviction of the registered manager at the ***premises*** for any breach of the law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with respect to his or her honesty moral standing or sobriety

Cover 2 – Premises licence

The schedule will show if Cover 2 applies

Cover 2 ***Your premises licence***

Special condition applicable to Cover 2

You shall give notice to ***us*** as soon as possible in writing and supply any additional information and assistance as ***we*** reasonably require if ***you*** become aware of any proceedings against or conviction of the personal licence holder at the ***premises*** for any breach of the law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with respect to his or her honesty moral standing or sobriety

Cover 3 – Wedding licence

The schedule will show if Cover 3 applies

Cover 3 ***Your wedding licence***

Exclusions

We shall not be liable in respect of

- 1) any claim under this section if ***you*** are entitled to receive compensation under the provisions of any Act of the Oireachtas or legislation for the ***cancellation***
- 2) any ***cancellation*** which arises directly or indirectly from
 - a) any town or country planning improvement redevelopment or compulsory purchase order
 - b) surrender reduction or redistribution of registrations or licences in connection with such order
- 3) any ***cancellation*** which results from any alteration in the law
- 4) ***premises*** which are
 - a) altered without the approval of the appropriate authority
 - b) closed for any period not required by law
 - c) not maintained in good sanitary and general repair
- 5) any direction or requirements of the appropriate authority which are not complied with
- 6) ***your*** bankruptcy or insolvency

Limit of liability

The most **we** will pay under each Cover in any one period of insurance is the limit of liability stated in the schedule

Claims conditions

In the event of **cancellation** or **you** receiving notice of a proposal to **cancel** or **you** becoming aware of any complaint or circumstance that may give rise to such **cancellation** it is a **condition precedent to liability** that **you** shall

- (a) give notice to **us** within 24 hours or as soon as practicable of receiving such knowledge stating the grounds upon which it may be **cancelled**
- (b) apply at **your** own expense if required by **us** for the grant of such new registration or licence as insured for the same or alternative premises to enable **you** to continue the **business** in a similar or alternative form
- (c) if requested by **us** within 30 days provide at **your** expense a statement of **your** loss and any documents required by **us** to verify **your** loss
- (d) at **our** request and at **our** expense do or allow to be done everything reasonably required by **us** for the purpose of making any recoveries from other parties (whom **we** would be entitled to pursue upon settlement of **your** claim) whether such action is necessary before or after **we** pay **your** claim under this section

9 Liabilities

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Bodily injury

means bodily injury death disease or illness

Business

means that which has been described in the schedule and which is conducted solely from premises in the ***geographical limits*** including

- (a) the ownership repair and maintenance of ***your premises***
- (b) the provision of catering social sports and welfare facilities for ***employed persons*** and first aid medical and ambulance services
- (c) the provision of fire and security services maintained only for the protection of premises owned or occupied by ***you***
- (d) private work undertaken by an ***employed person*** with ***your*** prior consent for a director trustee partner or ***employee of yours***
- (e) participation in trade shows or exhibitions within the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands or the Isle of Man
- (f) fund raising activities undertaken with the full knowledge and authority and under the control of the ***Insured***

but this does not include any work undertaken ***offshore***

Data

means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

Employed person

means

- (a) any ***employee***
- (b) any person supplied to or hired or borrowed by ***you*** or on ***your*** behalf or any work experience student or youth training scheme participant while under ***your*** direct control and supervision

Employee(s)

means any person under a contract of service or apprenticeship with ***you*** and ***authorised volunteers***

Event(s)

means one occurrence or series of occurrences arising from or attributable to one source or original cause

Injury

means ***bodily injury*** wrongful arrest or false imprisonment

Legal costs

means

- (a) claimant's costs and expenses recoverable from **you** in respect of any claim which is the subject matter of indemnity under this section of the policy
- (b) (i) the costs of legal representation at
 - (1) any coroner's inquest or inquiry in respect of any death
 - (2) proceedings in any court arising out of any alleged breach of statutory duty which may be the subject of indemnity under this section of the policy
- (ii) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under this section of the policy incurred with **our** prior written consent

Offshore

means embarkation onto a vessel or aircraft for conveyance to an offshore rig platform or service or accommodation vessel until disembarkation from the conveyance onto land upon return from such offshore rig platform or service or accommodation vessel

Pollution or contamination

means **injury** or **damage** directly or indirectly caused by or arising out of pollution or contamination of buildings or other structures or of water land or the atmosphere

Principal

means any party (other than a director trustee partner officer committee member or **employee of yours**) on whose behalf **you** are undertaking work (excluding the sale or supply of **products**) in connection with the **business**

Products

means goods (including containers and packaging) not in **your** custody or control sold supplied installed erected serviced repaired altered or treated by **you** in connection with the **business**

Any error in the sale supply or presentation of such goods is included in this definition

Property

means material property but this does not include **data**

You/your/yours

means the **Insured** named in the schedule

Unless **we** specifically state otherwise **we** will also indemnify

- (a) **your** personal representatives in respect of legal liability incurred by **you**
- (b) at **your** request
 - (i) any **principal**
 - (ii) any director trustee partner officer committee member or **employed person of yours** in respect of liability for which **you** would have been entitled to indemnity had the claim been made against **you**
- (c) any officer or member of **your** canteen social sports and welfare facilities and fire first aid ambulance and security services in their individual capacities as such
- (d) any director trustee partner officer committee member or **employee of yours** in respect of private work carried out with **your** prior consent by an **employed person** for such director trustee partner officer committee member or **employee**

We will not provide an indemnity to any medical or dental practitioner in respect of medical services provided

Cover 1 – Employers' liability

Cover

We will indemnify **you** against **your** legal liability to pay damages and **legal costs** in respect of **bodily injury** to an **employed person** caused during the **period of insurance** and arising out of and in the course of their employment with **you**

- (a) within the **geographical limits**
or
- (b) while temporarily outside these territories
in connection with the **business**

This insurance complies with the provisions of any law enacted in the **geographical limits** relating to the compulsory insurance of liability to employees

You will repay any sums paid by **us** which **we** would not have been obliged to pay but for the provisions of such law

Employers' liability exclusion

No indemnity will be provided in respect of any liability in respect of **bodily injury** for which **you** are required to arrange motor insurance or security in accordance with any road traffic legislation within the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands or the Isle of Man

Limit of liability

This insurance is provided on a 'Costs Inclusive' basis

This means that **legal costs** are included within the limit of indemnity specified in the schedule

The total amount **we** will pay in respect of any **event** shall not exceed the limit of indemnity shown in the schedule

Employers' liability extension

The following is subject to the terms of the policy

Unsatisfied court judgements

Where a judgement for damages has been obtained

- (a) by one of **your employees** or their personal representatives in respect of **bodily injury** caused during any period of insurance and which arises out of and in the course of their employment with **you**
- (b) in any court situated within the **geographical limits**
- (c) against any company or individual operating from premises within the **geographical limits**
- (d) which remains unsatisfied in whole or in part six months after the date of the judgement

we will at **your** request pay to the **employee** or their personal representatives the amount of damages and any awarded costs which remain unsatisfied subject to there being no appeal outstanding

Any payment under this extension is conditional upon the judgement being assigned to **us** by the **employee** or their personal representatives

Cover 2 – Public & products liability

Cover

We will indemnify **you** against **your** legal liability to pay damages arising out of

- (a) accidental **injury** of any person
 - (b) accidental **damage** to **property**
 - (c) nuisance trespass to land trespass to goods or interference with any easement right of air light water or way
- We** will not provide indemnity in respect of any liability which arises from any deliberate act or omission by **you** which could reasonably have been expected having regard to the nature and circumstances of such act or omission or which is a natural consequence of the ordinary conduct of **your business**

happening during the **period of insurance** and caused either in connection with the **business** or by **products**

We will in addition indemnify **you** against **legal costs** other than in respect of any claim which is brought within the legal jurisdiction of the United States of America or Canada in which circumstances **legal costs** shall be included within the limit of indemnity

Public & products liability exclusions

No indemnity will be provided in respect of

- (1) any liability connected with any error or omission in the provision of professional services
- (2) any liability in respect of **bodily injury** to any **employed person** arising out of and in the course of their employment with **you** in connection with the **business**
- (3) any liability arising from **damage** to **property** which is owned or held in trust by **you** or which is in **your** custody or control

Exclusion (3) will not apply in respect of

- (a) personal effects including vehicles and their contents belonging to residents **employees** directors trustees partners officers committee members or visitors
- (b) premises and their contents not owned by leased or rented by **you** at which **you** are undertaking work in connection with the **business**
- (c) premises including fixtures and fittings hired by or leased rented or borrowed by **you** but **we** shall not be liable for
 - (i) the first €250 of any **damage** other than caused by fire or explosion
 - (ii) any liability arising solely under the terms of any contract or agreement
 - (iii) any liability which arises from an agreement to maintain in force insurance against loss of or damage to the premises and their fixtures and fittings
- (4) any liability arising from ownership possession or use by **you** or on **your** behalf of
 - (a) any mechanically propelled vehicle but (except where indemnity is provided by any motor insurance policy or in circumstances where insurance or security is required under any road traffic legislation) this exclusion will not apply in respect of
 - (i) the use of plant as a tool of trade on site
 - (ii) the use of plant at **your** premises
 - (iii) the loading or unloading of any vehicle
 - (iv) the movement of any vehicle not belonging to **you** which is interfering with the execution of the **business**
 - (b) any craft designed to travel in on or through water air or space but this exclusion shall not apply to any non-mechanically propelled waterborne craft of less than 9 metres in length whilst operated on inland waterways or within 3 miles of the coast

- (5) any liability arising directly or indirectly from **pollution or contamination** unless the **pollution or contamination** is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the **period of insurance**
For the purposes of this exclusion all **pollution or contamination** which arises out of one incident shall be deemed to have occurred at the time such incident takes place
- (6) any liability arising from advice design or specification provided whether given for a fee or not
- (7) **damage** to or the costs of recall removal repair alteration replacement or reinstatement of any **product** supplied or contract work executed by **you** which is caused by
 - (a) a defect
 - (b) its unsuitability for its intended purpose
- (8) any liability arising from any contract in respect of **products** supplied or contract work executed by **you** unless liability would have attached in the absence of that contract
- (9) the costs of remedying any defect or alleged defect in premises which **you** have disposed of
- (10)
 - (a) fines or penalties
 - (b) liquidated damages
 - (c) any compensation awarded by a court of criminal jurisdiction
 - (d) multiplied aggravated exemplary or punitive damages
- (11) any liability arising from
 - (a) the ownership or use by **you** or on **your** behalf of any premises situated in the United States of America or Canada
 - (b) **products** sold or supplied on **your** behalf from any premises situated in the United States of America or Canada
 - (c) **products** exported by **you** or on **your** behalf to the United States of America or Canada
- (12) any liability arising from
 - (a) **products** incorporated in any craft designed to travel through air or space
 - (b) **products** incorporated in any waterborne craft which could affect its safety navigation or propulsion
 - (c) **products** incorporated in mechanically propelled vehicles which could affect their safety
 - (d) **products** incorporated in gas chemical petrochemical or power generation plant which is directly connected to manufacture processing storage or power generation and which have been specifically supplied by **you** for that purpose
- (13) any liability arising from the supervision or execution of any manual work or contract undertaken outside of the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands or the Isle of Man
- (14) any liability arising directly or indirectly from mining processing manufacturing removing handling disposing of treatment of distributing or storing of **asbestos**
However this shall not apply where removing handling or disposing of **asbestos** does not form part of **your** usual business or any contract work undertaken and
 - (a) **you** have complied with any legal obligations to manage **asbestos** and
 - (b) any discovery of **asbestos** by **you** is unintentional and accidental and
 - (c) whereupon discovery of **asbestos** all work immediately stops and
 - (d) a specialist asbestos removal contractor is employed to make safe the area in which the discovery is made as soon as is practicable and who has Employers' and Public liability insurance in force which provides limits of indemnity no less than those provided by **your** policies and which do not exclude the work to be carried out
- (15) any liability arising directly or indirectly from fears of the consequences of exposure to or inhalation of **asbestos**
- (16) any liability arising from **damage** to property in respect of which there is a requirement to effect cover under the R.I.A.I. conditions or any other similar contract clause

Limit of liability

This insurance is provided on a 'Costs in Addition' basis

This means that (with the exception of claims which are brought within the legal jurisdiction of the United States of America or Canada) **legal costs** are payable in addition to the limit of indemnity specified in the schedule

The total amount **we** will pay in respect of damages for

- (a) any one **event**
- (b) all **events** happening during any period of insurance caused by **products**
- (c) all **events** arising from **pollution or contamination** which **we** deem to have occurred during any period of insurance

shall not exceed the limit of indemnity shown in the schedule

Where **we** are liable to indemnify more than one person the total amount of indemnity to all parties including **you** in respect of damages arising from one **event** shall not exceed the limit of indemnity shown in the schedule

Public & products liability extensions

Each of the following is subject otherwise to the terms of this policy

1 Cross liabilities

If **you** consist of more than one party (and in the case of partnerships this shall mean each individual partner) **we** will indemnify each party in the terms of this policy against liability incurred to the other in the same manner and to the same extent as if a separate policy had been issued to each subject to the maximum amount payable in respect of damages arising out of one **event** not exceeding the limit of indemnity

2 Contingent motor liability

Notwithstanding exclusion (4) regarding vehicles **we** will indemnify **you** alone in respect of legal liability for **injury** or **damage** arising out of the use by any **employee** in the course of the **business** of any mechanically propelled vehicle which is neither owned by nor provided by **you**

We will not provide an indemnity in respect of

- (a) **damage** to such vehicle or any **property** contained or being transported within it
- (b) **injury** or **damage** arising while the vehicle is being driven by **you** or any person who to **your** knowledge does not hold a licence to drive such a vehicle (unless they have held and are not disqualified for holding or obtaining such a licence)
- (c) circumstances where **you** are entitled to indemnity under any other insurance
- (d) **injury** or **damage** arising outside the **geographical limits**

3 Data protection

Definition specific to this extension

Data protection legislation

means Regulation (EU) 2016/679 (the "General Data Protection Regulation" or the "GDPR") and the Data Protection Act 2018 (the "DPA") or any subsequent legislation which specifically replaces GDPR or the DPA

We will indemnify **you** against **your**

- (a) legal liability to pay damages and **legal costs** for material and non-material damage
- (b) defence costs and prosecution costs awarded against **you**

resulting from any breach or alleged breach of **data protection legislation** happening during the **period of insurance** arising out of the conduct of **your business**

We will not provide any indemnity in respect of

- (i) the payment of fines penalties punitive or exemplary damages
- (ii) the costs of replacing reinstating rectifying erasing blocking or destroying any personal data
- (iii) liability arising from or caused by a deliberate or intentional act or omission by **you**
- (iv) liability arising out of circumstances which may give rise to a claim or prosecution which have been notified to or ought to have been notified to previous insurers or which were known to **you** at the inception of this extension
- (v) legal liability where indemnity is provided by any other insurance

In the event that any policy of insurance in force immediately prior to this extension expressly provided cover for **data protection legislation** on the basis of an indemnity for claims made during the period of insurance and in the event that a claim is first made against **you** in the **period of insurance** in respect of **data protection legislation** then the indemnity provided by this extension is extended to indemnify **you** provided that **we** shall not be liable for

- (1) claims not insured by this extension
- (2) any claim or notice notified later than twenty-eight days after receipt of such claim or notice

The total amount **we** will pay in respect of

- (a) shall not exceed the limit of indemnity shown on the schedule
- (b) shall not exceed €100,000 any one claim and in the aggregate any one period of insurance

4 Personal liability – residents and resident staff

At **your** request **we** will indemnify resident staff and **your** residents against their legal liability to pay damages and **legal costs** arising out of accidental **injury** or accidental **damage** happening during the **period of insurance** within the **geographical limits** arising solely in a personal capacity

The cover provided by this extension is extended to apply anywhere in the world for a period not exceeding 60 days in any one period of insurance

No indemnity will be provided by this extension

- (i) arising out of the ownership or occupation of land or buildings
- (ii) where indemnity is provided by any other insurance
- (iii) arising from any craft designed to travel in on or through water air or space but this exclusion shall not apply to any watercraft hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast
- (iv) arising from any electrically or mechanically powered vehicle other than a battery powered wheelchair or mobility scooter or a vehicle used only as domestic gardening equipment or a golf cart trolley or buggy controlled by someone on foot

The total amount **we** will pay for damages for any one **event** is the limit of indemnity as stated in the schedule or €6,500,000 whichever is the less

5 Overseas personal liability

We will indemnify **employed persons** and the families of such **employed persons** in respect of personal liability for **injury** or **damage** arising other than in connection with the **business** or any business of the person claiming indemnity while such persons are temporarily outside the **geographical limits** in connection with the **business**

No indemnity will be provided by this extension

- (i) for any liability which attaches solely because of a contract
- (ii) arising out of the ownership or occupation of land or buildings
- (iii) where indemnity is provided by any other insurance

- (iv) arising from any craft designed to travel in on or through water air or space but this exclusion shall not apply to any watercraft hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots while operated on inland waterways or within 3 miles of the coast
- (v) arising from any electrically or mechanically powered vehicle other than a battery powered wheelchair or mobility scooter or a vehicle used only as domestic gardening equipment or a golf cart trolley or buggy controlled by someone on foot

The total amount **we** will pay for damages for any one **event** is the limit of indemnity as stated in the schedule or €6,500,000 whichever is the less

6 Additional clean up costs

Definitions specific to this extension

Environmental legislation

means any legislation enacted within the Republic of Ireland governing the

- (i) prevention and control of pollution and contamination
- (ii) protection of the environment

Regulatory authority

means any statutory authority regulator or legal body which has authority under **environmental legislation** to legally require or order **remediation** or to conduct **remediation** itself and to recover the costs of doing so from others

Remediation

means the minimum level of works or operations necessarily conducted under the provisions of the **environmental legislation** to investigate treat remove dispose of curtail or minimise pollution but this will not include any works or operations

- (i) to reinstate reintroduce or restore flora or fauna
- (ii) to restore natural habitats or species protected by **environmental legislation** or the services that those natural habitats or species perform
- (iii) which improve the state or condition of land or water in comparison with its state or condition immediately prior to the incident that caused the **pollution or contamination**

We will indemnify **you** against **your** legal liability in respect of the cost of

- (a) **remediation** which **you** are legally required or ordered to conduct by a **regulatory authority**
- (b) reimbursing a **regulatory authority** where **remediation** has been conducted by or on behalf of the **regulatory authority**

arising from **pollution or contamination** caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific point in time and place during the **period of insurance** and in connection with the **business**

All **pollution or contamination** which arises out of one incident shall be deemed to have occurred at the time such incident takes place

You shall be liable for 10% of the cost of any claim giving rise to indemnity under this extension subject to a minimum contribution of €2,500

The maximum amount payable under this extension shall not exceed €1,000,000 in the aggregate in respect of all incidents occurring during the **period of insurance**

Exclusion

No indemnity will be provided in respect of the removal or disposal of any waste deposited by **you** or on **your** behalf

Liability section extensions

If in force the covers of this section are extended for the following and are subject to the terms conditions and exclusions of the relevant cover

1 Compensation for court attendance

If **we** request any of the following categories of people to attend court as a witness in connection with a claim under this section of the policy **we** will provide **you** with the following rates of compensation for each day on which attendance is required

Any of **your** directors trustees officers committee members or partners €750

Any **employee** €350

2 Prosecution defence costs

We will subject to the limit of indemnity indemnify **you** in respect of

- (a) legal costs and expenses incurred with **our** written consent
- (b) costs awarded against **you**

in connection with the defence of any criminal proceedings or an appeal against a conviction arising from such proceedings brought for a breach of

- (i) the Safety Health and Welfare at Work Act 2005
 - (ii) the Sale of Goods and Supply of Services Act 1980
 - (iii) SI No 484 of 2013 European Union (Consumer Information Cancellation and Other Rights) Regulations 2013
 - (iv) Liability for Defective Products Act 1991
 - (v) the Food Safety Authority of Ireland Act 1998
- alleged to have been committed during the **period of insurance** in connection with the **business**

We will not provide any indemnity

- (a) where indemnity is provided by any other insurance
- (b) in circumstances where **injury** or **damage** has occurred which may be the subject of a claim under either the employers' liability or public liability covers of this section (apart from this extension)
- (c) in respect of fines or penalties of any kind
- (d) in respect of any costs expenses or reimbursements resulting from an order made under Section 54 or resulting from any charges under Section 21 of the Food Safety Authority of Ireland Act 1998
- (e) where the proceedings have resulted from any deliberate act or omission by
 - (i) **you** or any director trustee officer committee member or partner of **yours**
 - (ii) any **employee** of **yours** who has specific responsibility for compliance with the above legislation which could reasonably have been expected to constitute a breach of the above legislation

The total amount **we** will pay in respect of any one claim shall not exceed €600,000

Memorandum

Adjustment of premium

If any part of the premium has been calculated on estimates **you** shall within 30 days from the expiry of each **period of insurance** supply to **us** such information as **we** may require

The premium for such period will be adjusted and the difference paid by or allowed to **you** subject to any minimum premium and provided this exceeds €30

10 Reputational risks

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Adverse publicity

means any publicly available statement report comment or speculation upon any actual or alleged act omission or statement made which may result in damage to the good name standing or public opinion of the ***Insured***

Legal costs

means

- (a) claimant's costs and expenses recoverable from ***you*** in respect of any claim which is the subject matter of indemnity under this section of the policy
 - (b) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under this section of the policy
- incurred with ***our*** prior written consent

Revenue

means the money paid or payable to ***you*** for services rendered in the course of the ***business*** at the ***premises***

Cover 1 – Libel and slander

Cover

Libel and slander

This insurance covers only those losses which arise from claims made against ***you*** during the ***period of insurance***

We will indemnify ***you*** against ***your*** legal liability to pay damages and ***legal costs*** arising out of or caused by

- (i) the publication or utterance by ***you*** or on ***your*** behalf of a libel or slander
- (ii) infringement of trademark registered design copyright or patent right

Provided that a claim is first made against ***you*** during the ***period of insurance***

Limit of liability

The most ***we*** will pay is €250,000 in any one period of insurance or the limit shown in the schedule

All claims arising from a single libel slander or infringement will be deemed to have been made during the period in which the claim was accepted by ***us***

Cover 2 – PR Crisis Communication

The schedule will show whether Cover A or B applies

Cover A PR Crisis Communication - Claims related

Cover

In the event of any incident occurring during the **period of insurance** which in **our** opinion results or could result in **adverse publicity** **we** will pay the reasonable costs necessarily incurred for the services of marketing and public relations specialists chosen by **us** or approved by **us** to help minimise the risk of damage to **your** reputation or public and market confidence in **your business**

Provided that

- (a) the incident in **our** opinion could result in a claim under the Liabilities Professional indemnity or Trustees' and management liability sections of the policy
- (b) **you** take all reasonable measures to avoid or mitigate **adverse publicity**

Limit of liability

The maximum amount **we** will pay is €30,000 or the limit shown in the schedule any one incident and in any one period of insurance

Cover B PR Crisis Communication - Any incident

Cover

In the event of any incident occurring during the **period of insurance** which in **our** opinion results or could result in **adverse publicity** **we** will pay the reasonable costs necessarily incurred for the services of marketing and public relations specialists chosen by **us** or approved by **us** to help minimise the risk of damage to **your** reputation or public and market confidence in **your business**

Provided that **you** take all reasonable measures to avoid or mitigate **adverse publicity**

Excluding the **excess**

Limit of liability

The maximum amount **we** will pay is the limit shown in the schedule any one incident and in any one period of insurance

Conditions applicable to Cover B

It is a **condition precedent to liability** that **you**

- 1 notify **us** within 48 hours of **you**
 - a. becoming aware of **adverse publicity** or circumstances which may result in a claim under this section
 - b. receiving any offer to make amends following **adverse publicity**
and provide any details or information available
- 2 co-operate and undertake immediately any reasonable action required by the marketing or public relations specialist to mitigate any further **adverse publicity**

- 3 shall not make or allow to be made on **your** behalf any agreement to any publication taking place that you know may result in **adverse publicity**

Note (not forming part of the policy) :

In the event of a public relations (PR) crisis that may damage the reputation of, or affect public opinion about, your organisation:

- 1 It is critical that action to redress the situation is taken without any delay and that is why we require you to react so urgently under the special conditions.
- 2 You should seek advice as soon as reasonably possible through marketing and public relations specialists chosen by us or approved by us.
- 3 We would suggest that a suitable person is appointed as quickly as possible to act as a 'crisis co-ordinator'. This person will have the responsibility for receiving all enquiries relating to the 'crisis' and communicating such enquiries with our chosen or approved marketing and public relations specialists. The appointment of a crisis co-ordinator should help reduce the risk of delay in getting advice to you.

Cover 3 – Death of Patron

Cover

If the **business** carried on by **you** at the **premises** is interrupted or interfered with as a result of the following

- (a) death of **your** Patron before the age of 70
- (b) **your** Patron being subject to a criminal investigation or offending public taste during the **period of insurance**

Limit of liability

We will pay up to €30,000 in any one period of insurance for the amount of loss in **revenue** as a result of the interruption or interference to **your business**

We will not pay for a period of more than three months during which the **business** is interrupted or interfered with

- (i) in respect of (a) commencing from the date of the death of **your** Patron
- (ii) in respect of (b) from the date the criminal investigation or act offending public taste became public knowledge

Section exclusions

We will not provide any indemnity

- (a) where indemnity is provided by any other insurance
- (b) in respect of liability assumed by agreement unless liability would have attached without such agreement
- (c) in respect of the consequences of any circumstances known to **you** at the commencement of this cover which may give rise to a claim
- (d) (i) for **adverse publicity** that results from an intentional or malicious act by any trustee director or partner of **yours**
- (d) (ii) for criminal or intentional libel slander or infringement
- (e) for any damages costs or expenses brought about by the personal spite or ill will of **you** towards a claimant in respect of libel or slander
- (f) for fines penalties or punitive exemplary aggravated or multiplied damages
- (g) in respect of publication or utterances made at the direction of any party entitled to indemnity by this section with the knowledge of the libellous or slanderous effect thereof
- (h) in respect of any legal actions in a court of law outside the **geographical limits**
- (i) for any goods or products manufactured sold supplied installed recalled repaired altered or maintained by **you**

11 Hirers' liability

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Bodily injury

means bodily injury death disease or illness

Data

means information represented or stored electronically including but not limited to code or series of instructions operating systems software programs and firmware

Event(s)

means one occurrence or series of occurrences arising from or attributable to one source or original cause

Hirer(s)

means any person over the age of 18 or group that enters into a contract with the ***Insured*** for the hire of the ***Insured's premises***

Injury

means ***bodily injury*** wrongful arrest or false imprisonment

Legal costs

means

- (a) claimant's costs and expenses recoverable from the ***hirer*** in respect of any claim which is the subject matter of indemnity under this section of the policy
- (b) (i) the costs of legal representation at
 - (1) any coroner's inquest or inquiry in respect of any death
 - (2) proceedings in any court arising out of any alleged breach of statutory duty which may be the subject of indemnity under this section of the policy
- (ii) all other costs and expenses in relation to any matter which may form the subject of a claim for indemnity under this section of the policy

incurred with ***our*** prior written consent

Pollution or contamination

means ***injury*** or ***damage*** directly or indirectly caused by or arising out of pollution or contamination of buildings or other structures or of water land or the atmosphere

Products

means goods (including containers and packaging) not in the custody or control of the ***hirer*** sold supplied installed erected serviced repaired altered or treated by the ***hirer***

Any error in the sale supply or presentation of such goods is included in this definition

Property

means material property but this does not include ***data***

Cover

We will indemnify **hirers** of **your premises** against their legal liability to pay damages and **legal costs** arising out of

- (a) accidental **injury** of any person
- (b) accidental **damage** to **property**
- (c) nuisance trespass to land trespass to goods or interference with any easement of air light water or way

We will not provide indemnity in respect of any liability which arises from any deliberate act or omission by the **hirer** which could reasonably have been expected having regard to the nature and circumstances of such act or omission or which is a natural consequence of the hire of the **Insured's premises**

happening during the **period of insurance** and arising solely in connection with their hire of **your premises**

Exclusions

No indemnity will be provided in respect of

- (a) any liability incurred in respect of events away from the hired **premises**
- (b) any liability arising out of food and drink supplied by a professional caterer
- (c) any liability arising from **damage** to **property** which is owned or held in trust by the **hirer** or which is in the custody or control of the **hirer** but this exclusion will not apply in respect of the **premises** including its contents fixtures and fittings but **we** shall not be liable for
 - (i) the first €250 of any **damage** other than caused by fire or explosion
 - (ii) any liability arising solely under the terms of any contract or agreement
 - (iii) any liability which arises from an agreement to maintain in force insurance against loss of or damage to the **premises** and its fixtures and fittings
- (d) any liability assumed by agreement unless liability would have attached without such agreement
- (e) any liability arising out of the use of bouncy castles or other inflatables fly walls bungee equipment or any similar activity equipment
- (f) any liability arising from bonfires and fireworks
- (g) any liability arising out of any organised sports activities
- (h) any liability which is more specifically insured elsewhere under any policy in the name of the **hirer**
- (i) any liability arising out of the use of the **premises** for
 - (i) any political or lobbying groups or meetings
 - (ii) business activities by commercial organisations
- (j) **injury** to any employee of the **hirer** if such injury arises out of and in the course of the employment by the **hirer**
- (k) any liability arising directly or indirectly from **pollution or contamination** unless the **pollution or contamination** is caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific moment in time and place during the **period of insurance**
For the purposes of this exclusion all **pollution or contamination** which arises out of one incident shall be deemed to have occurred at the time such incident takes place
- (l)
 - (i) fines or penalties
 - (ii) liquidated damages
 - (iii) any compensation awarded by a court of criminal jurisdiction
 - (iv) multiplied aggravated exemplary or punitive damages

Limit of liability

The most **we** will pay under this section inclusive of all damages and **legal costs** for

- (a) any one **event**
 - (b) all **events** happening during any period of insurance caused by **products**
- shall not exceed the limit of indemnity shown in the schedule

Condition

You must ensure that where **your premises** are to be used for activities (other than private functions) involving children or vulnerable adults the potential **hirer** has a protection policy in force and written details of this are obtained prior to entering into a contract for the hire of **your premises**

12 Professional indemnity

The schedule will show if this section applies and the cover in force

Note (not forming part of the policy)

Cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the period of insurance. It is therefore most important that as soon as you become aware of any claim being made against you, or any circumstances that may give rise to a claim, you notify us in writing.

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Business

means the professional services performed or the advice given by ***you*** in relation to those activities declared to and agreed by ***us***

Claim

means

- (a) any demand made of or assertion of a right against ***you*** which is communicated to ***you*** in writing
- (b) costs under Cover 2(a)

Clinical trials

means systematic studies in humans in order to discover and/or verify the effects and/or reactions of substances including but not limited to medical pharmaceutical or similar products drugs and the like

Document

means all and any records arising from ***your business*** whether kept in paper (excluding ***money***) magnetic or electronic form for which ***you*** are legally responsible whilst in ***your*** custody or in the custody of any person other than the owner to or with whom they have been entrusted lodged or deposited by ***you*** in the ordinary course of ***your business***

Employee

means any person other than a trustee principal partner director officer or member of the management committee of ***yours*** who has been is or shall be under a contract of service or apprenticeship supplied to hired or borrowed by ***you*** or under any work experience or similar scheme or any ***authorised volunteers*** whilst employed or engaged by ***you*** and under ***your*** control in connection with ***your business***

Insureds/you/your/yours

means the Insured named in the schedule including

- (a) its present and former trustees principals partners officers directors or members of the management committee
- (b) the legal representatives estate or heirs of (a) or (b) in the event of their bankruptcy incapacity or death
- (c) ***subsidiary companies***

We will also indemnify at ***your*** request any ***employee*** in respect of liability for which ***you*** would have been entitled to indemnity had the claim been made against ***you***

Money

means stamps currency bank notes and instruments cheques travellers cheques postal orders money orders securities and the like

Notified

means that notice is sent in writing by **you** (or **your** insurance agent) to and received by **us**

Notice is not valid if given by any third party (other than **your** insurance agent)

Retroactive date

means the date which is the same as the date of the commencement of the **period of insurance** unless otherwise stated in the schedule

Subsidiary companies

means any company or companies that is **your** subsidiary as defined by the Companies Act 2014

Wrongful act

means any negligent act negligent error negligent omission or negligent breach of duty

Cover 1 – Legal liability

Cover

We shall indemnify **you** in respect of legal liability for settlement damages interest and claimant's costs arising from any **claim** first made against **you** and **notified** during the **period of insurance** and which arises out of the conduct of **your business** by reason of

- (a) a **wrongful act** committed by
 - (i) **you**
 - (ii) any **employee**
 - (iii) any other person firm or company directly appointed by **you** and acting for or on **your** behalf
- (b) any dishonest or fraudulent act or omission on the part of any **employee**
- (c) libel or slander committed unintentionally by
 - (i) **you**
 - (ii) any **employee**
- (d) any unintentional breach of confidentiality committed by
 - (i) **you**
 - (ii) any **employee**
 - (iii) any other person firm or company directly appointed by **you** and acting for or on **your** behalf
- (e) any other civil liability unless otherwise excluded

Cover 2 – Loss of documents

Cover

We shall indemnify **you** for

- (a) reasonable and necessary costs incurred in restoring or replacing
- (b) any settlement damages interest and claimant's costs arising from a **wrongful act** involving

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**

Cover 3 – Defence costs and expenses

Cover

We shall indemnify **you** for all defence costs and expenses in

- (a) the defence investigation or settlement of any **claim** which falls to be dealt with under Cover 1 or Cover 2(b)
- (b) the investigation of any circumstance **notified to us** under condition 1 which may give rise to a **claim**

incurred by or on behalf of **you** with **our** prior written and continuing consent (such consent not to be unreasonably withheld) but not including **your** own costs and expenses or any value attributable to the time spent by **you** or any **employee** in dealing with a **claim** or a circumstance

Limit of indemnity

Unless otherwise stated the limit of indemnity as shown in the schedule for this section of the policy is the maximum amount **we** shall pay irrespective of the number of **claims** claimants or losses

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

Where **we** are liable to indemnify more than one person the total amount of indemnity to all parties including **you** shall not exceed the limit of indemnity

Defence costs and expenses under Cover 3 are included in the limit of indemnity and are subject to the **excess**

All payments made by **us** in respect of Cover 1 and Cover 2 or any endorsement or otherwise shall erode the limit of indemnity for all **claims** in the aggregate under this section of the policy

All **claims** (including costs sought under Cover 2(a)) whether made against **you** or sought by one or more **Insureds** wholly or substantially arising from or having any connection with or relation to

- (a) the same event occurrence act error omission or breach of duty or having the same originating or underlying cause
- (b) a series of events occurrences acts errors omissions or breaches of duty having the same originating or underlying cause
- (c) the acts errors omissions or breaches of a single person or persons acting together or in which such person or persons is or are concerned or implicated

shall be deemed to be one **claim** or single application for costs under Cover 2(a) for the purposes of deciding the applicable limit of indemnity and the application of the **excess** under this section of the policy

We shall be the sole judge as to whether these provisions shall operate in relation to any **claim** or application for costs

Extensions

The following extensions are subject to the terms of the policy

1 Compensation for court attendance

If **we** request any of the following categories of people to attend court as a witness in connection with a **claim** under this section of the policy **we** will provide **you** with the following rates of compensation for each day on which attendance is required

Any trustee principal partner officer director or member of the management committee
€750 per day

Any **employee**
€350 per day

2 Representation costs

We will indemnify **you** in respect of reasonable costs and expenses incurred by **you** for representation at properly constituted hearings tribunals or proceedings provided that

- (a) such costs and expenses are incurred with **our** prior written consent and
- (b) the subject of the hearing tribunal or proceeding may become a **claim** under this section of the policy

Limit

The maximum amount **we** will pay under this extension is €25,000 in the aggregate in any one period of insurance

Exclusions

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

- (1) any **claim** or circumstance which may give rise to a **claim** which was or ought to have been known to **you** prior to the **period of insurance**
- (2) (a) bodily injury sickness disease emotional distress (other than emotional distress arising from any libel or slander) mental anguish mental stress or the death of any person unless caused directly by a **wrongful act**
(b) bodily injury sickness disease emotional distress mental anguish mental stress or the death of any person receiving medical advice diagnosis or treatment
- (3) any actual or alleged physical abuse sexual harassment or sexual molestation
- (4) any damage to or destruction or loss of any property (except as provided by Cover 1(b) and Cover 2(a)) including loss of use unless directly caused by a **wrongful act**
- (5) any trading losses or trading liabilities incurred by **you** or any business managed by or carried on by or on behalf of **you**
- (6) any regulatory or disciplinary investigations or proceedings
- (7) (a) fines or penalties
(b) liquidated damages
(c) any compensation awarded by a court of criminal jurisdiction
(d) multiplied aggravated exemplary or punitive damages
- (8) Any claim or circumstance arising from or connected with the dishonest or fraudulent act or omission of any former or present trustee principal partner director officer member of the management committee consultant or sub-contractor of **yours**
 - (a) in respect of any person committing or condoning such dishonest or fraudulent act or omission
 - (b) in the amounts recoverable from the dishonest or fraudulent person or persons or their estates or legal representatives
 - (c) arising after the discovery of reasonable cause for suspicion of dishonesty or fraud by the dishonest or fraudulent person or persons
 - (d) in the amount equivalent to
 - (i) any monies owed by **you** to any person committing condoning or contributing to the dishonest or fraudulent act or omission and
 - (ii) any monies held by **you** and belonging to such person
 - (iii) any monies recovered in accordance with Condition 3 of this section of the policy

- (9) any liability of **yours** as a director officer and/or trustee in **your** respective capacities as a director officer and/or trustee
- (10) any liability under any contract where the liability under the contract exceeds the liability **you** would have at law without the contract
- (11) the work of any **employee** supplied by **you** unless **you** have breached a duty of care in supplying them
- (12) any actual or alleged liability whatsoever directly or indirectly arising out of or in consequence of or in any way involving or connected with **asbestos** or any materials containing **asbestos** in whatever form or quantity
- (13) the ownership possession or use of any aircraft watercraft hovercraft motor vehicle trailer or other means of transport or any buildings structures premises or land or any property (mobile or immobile)
- (14) any claim for which legal action is brought outside the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands or the Isle of Man
- (15) any performance warranty guarantee penalty clause liquidated damages clause or similar provision unless **your** liability would have existed to the same extent in the absence of such warranty guarantee or clause or similar provision
- (16) any circumstance concerning or **claim** brought by **you** or on **your** behalf or any parent or subsidiary company of **yours** or any person having a financial executive or controlling interest in **you** (unless the financial interest is less than 5%) or by or on behalf of any entity controlled or managed by **you** or where **you** have greater than a 5% financial interest or where **you** have accepted a financial interest irrespective of the amount in any entity in exchange for fees incurred
- (17) any breach of any obligation owed by **you** as an employer to any **employee** or former **employee** or applicant for employment
- (18) any contract for the provision of goods or services to **you** or any goods or products sold supplied made constructed installed maintained repaired altered or treated by **you** or on **your** behalf unless such **claim** or circumstance is a direct result of the negligent design and/or negligent specification of **yours** or any **employee** or any other person firm or company directly appointed by **you** and acting for **you** or on **your** behalf
- (19) any passing-off or infringement of copyright design right registered design trademark or patent
- (20) any act error or omission committed or any loss suffered or costs incurred or any liability arising prior to the **retroactive date**
- (21) **your** insolvency or bankruptcy
- (22) (a) the failure of any computer or other electronic processing device or of any program instruction or data for use in any computer or other electronic processing device equipment or system to function in the way expected or intended
(b) the transmission or receipt of any virus program or code that causes loss or damage to any computer system and/or prevents or impairs its proper function or performance
- (23) any depreciation or loss of investment when such depreciation or loss arises from fluctuations in any financial stock or commodity or other markets and any express or implied warranty or guarantee relating to the financial return of any investment or portfolio of investments or in connection with any investment advice given or services performed which have not been authorised where such authorisation is required under any statutory regulation by an appropriate statutory authority
- (24) any repair replacement or reconstitution cost of any **document** directly or indirectly occasioned by any government or public or local authority action or order or resulting from wear or tear the action of vermin gradual deterioration or magnetic flux or loss of magnetism (except where caused by lightning)
- (25) **clinical trials** and/or the administration of drugs and/or medicines
- (26) any claim where **you** would be entitled to indemnity under the Public & products liability section of this policy
- (27) any matter in respect of which indemnity is provided by any other insurance

Conditions

- (1) It is a **condition precedent to liability** under this section of the policy that **we** must be **notified** in writing as soon as practicable during the **period of insurance**
 - (a) of any **claim**
 - (b) regardless of any previous notice of receipt of any formal document commencing legal proceedings copies of all such documents being provided with such notification
 - (c) of any circumstance of which **you** shall become aware which may give rise to a **claim**
 - (d) of any circumstance of which **you** shall become aware which may give rise to an entitlement to be indemnified under this policy

In the event that **we** are **notified** during the **period of insurance** of any circumstance which in **our** reasonable opinion may give rise to a **claim** then any subsequent **claim** which arises directly from the circumstance so **notified** shall be deemed to have been made during the **period of insurance**
- (2) It is a **condition precedent to liability** under this section of the policy that
 - (a) **you** must promptly provide to **us** full details concerning any **claim** and any circumstance which may give rise to a **claim** and any circumstance where **you** have requested to be indemnified under this section of the policy and provide such co-operation and assistance as **we** and **our** representatives legal advisers or agents may reasonably require
 - (b) **you** and any **employee** (or any person charity firm or company acting for **you** or on **your** behalf) shall ensure that all documents relevant to any **claim** and any circumstance which may give rise to a **claim** shall not be destroyed or otherwise disposed of
 - (c) **you** (or any **employee** or any person charity firm or company acting for **you** or on **your** behalf) shall not without **our** prior written approval admit liability for compromise settle or make any offer or payment in respect of any **claim** or any circumstance likely to give rise to a **claim** or any circumstance where **you** have requested to be indemnified under this section of the policy
 - (d) **you** shall pay any **excess** applying
- (3) Where a **claim** or circumstance against **you** involves the dishonest or fraudulent act or omission of any **employee**
 - (a) **you** shall at **our** request and expense take all reasonable steps to obtain reimbursement from such person
 - (b) any monies which but for the dishonest or fraudulent act or omission would be due to such persons from **you** or any monies of such persons held by **you** shall not be repaid
 - (c) nothing in this policy shall preclude **us** from exercising any right of subrogation against any person committing or condoning such dishonest or fraudulent act or omission
 - (d) no indemnity will be provided to any person committing or condoning such dishonest or fraudulent act or omission
 - (e) no payment shall be made by **us** under this section of the policy until after the final ascertainment of the amount of any recovery from the dishonest or fraudulent person or persons or their estates or legal representatives
- (4) **We** shall be entitled but not obliged to take over the investigation defence and settlement of any **claim** and any circumstance likely to give rise to a **claim** and any circumstance where **you** have requested to be indemnified under this section of the policy

We shall have full discretion in the handling thereof (notwithstanding that a dispute may have arisen between **us** and **you**) provided always that **you** shall not be obliged to defend any legal proceedings unless a Senior Counsel (to be mutually decided upon by **us** and **you**) shall advise that such proceedings can be contested with a reasonable prospect of success

- (5) Upon operation of this policy in relation to any **claim** or circumstance **we** shall be subrogated to all **your** rights of recovery against any third party provided always that **we** shall not exercise any such rights against any **employee** or former **employee** unless the loss in respect of which indemnity is provided under this section of the policy was caused or contributed to by a fraudulent dishonest or malicious act or omission by the **employee** or former **employee**

You shall without charge provide such assistance as **we** may reasonably require in any subrogation and shall at all times protect and preserve any rights of recovery to which **we** would become subrogated under this section of the policy

You agree that at **our** option **we** may have the conduct of any proceedings to recover monies paid or payable by **us** whether or not **you** have an interest in such proceedings by reason of any uninsured losses

13 Trustees' and management liability

The schedule will show if this section applies and the cover in force

Note (not forming part of the policy)

Cover is on a 'claims made' basis, which means it covers claims made against you – and notified to us – during the period of insurance. It is therefore most important that as soon as you become aware of any claim being made against you, or any circumstances that may give rise to a claim, you notify us in writing.

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Bodily injury

means bodily injury death disease or illness

Document

means any deed will certificate plan book letter agreement or document of any type (other than any bearer bond coupon bank or currency note or other negotiable instrument) produced in any printed written or electronic format which relates to the ***organisation*** or ***related body***

Employee

means anyone employed by the ***organisation related body*** or ***trustee*** under a contract of service or apprenticeship or directly engaged by the ***organisation*** or ***related body*** without payment to carry out at any time

- (a) on behalf of the ***trustee*** any duty concerning the ***organisation*** or ***related body*** or
- (b) any other managerial or supervisory duty concerning the ***organisation*** or ***related body*** or
- (c) any other work wholly or mainly for the charitable purposes of the ***organisation***

Environmental defence costs

means legal costs charges and expenses reasonably incurred in obtaining advice and representation in the defence of any criminal proceedings which are initiated during the ***period of insurance*** in respect of any actual alleged or threatened seepage pollution or contamination of any kind

Investigation costs

means legal costs charges and expenses reasonably incurred in obtaining advice and representation concerning any proceedings which are initiated during the ***period of insurance*** by any government department or agency to investigate or examine the affairs of the ***organisation*** or ***related body***

Loss

means

- (a) damages and costs which are payable to another person as a result of a claim made by that person during the ***period of insurance***
- (b) legal costs charges and expenses reasonably incurred in defending or appealing the claim described in (a) above or other legal proceedings initiated during the ***period of insurance***

Organisation

means the charity community interest company or other voluntary not-for-profit organisation which is named or identified in the schedule

Outside trustee

means any **trustee** acting in the capacity of a trustee formally appointed on the written authority and request of the **organisation** to the board or equivalent position in any voluntary not-for-profit entity other than

- (a) the **organisation**
- (b) any entity
 - (i) having its securities listed or traded on any US exchange or
 - (ii) possessing any tangible or intangible asset located within the United States of America

Related body

means any trust (other than a pension or retirement fund trust) or incorporated or unincorporated company or association which

- (a) exists wholly or mainly for the charitable purposes of the **organisation** or
- (b) is a trustee director officer or member of the management committee of the **organisation** or any body within (a) above

Subsidiary companies

means any company or companies that is **your** subsidiary as defined by the Companies Act 2014

Trustee**Applicable to Cover 1**

means anyone who is at any time a trustee director officer or member of the management committee of the **Insured**

Applicable to Cover 2

means anyone who is at any time a trustee director shadow director officer or member of the management committee of the **organisation** or the **related body** and who is not

- (a) a trust corporation or
- (b) the receiver administrator administrative receiver liquidator or external auditor of that **organisation** or **related body**

Wrongful act

means any actual or alleged act which is wrongfully committed or attempted by the **trustee** when carrying out his or her duties on or after the appropriate Wrongful Act Date (if any) stated in the schedule

You/your**Applicable to Cover 1**

means the **Insured** named in the schedule

Applicable to Cover 2

means anyone who is entitled to make a claim for indemnity under this section

Cover 1 – Trustees' liability**Cover**

- (a) **We** will indemnify
 - (i) the **trustee** against all sums which the **trustee** becomes legally liable to pay as damages and all other costs and expenses as a result of the **wrongful act** which gives rise to a claim made against the **trustee** and notified to **us** during the **period of insurance**
 - (ii) the **Insured** against all sums which the **Insured** is required or permitted by law to pay to or on behalf of the **trustee** for the **trustee's** legal liability for damages and all other costs and expenses as a result of the **wrongful act** which gives rise to a claim made against the **trustee** and notified to **us** during the **period of insurance**

- (b) **We** will indemnify the **Insured** or **trustee** against all sums which the **Insured** or **trustee** becomes legally liable to pay as damages and all other costs and expenses including reasonable costs incurred for restoration as a result of a document relating to the **business** being subject to **damage** which is discovered during the **period of insurance** and notified to **us** within 30 days

Exclusions

We will not provide any indemnity in respect of

- (i) anything for which indemnity is provided under any other section of or extension to this policy or by any other source
- (ii) anything which was done when known to be a **wrongful act** or ignoring that possibility
- (iii) the consequences of any circumstances known by the **Insured** or **trustee** at the commencement of this cover which may give rise to a claim
- (iv) liability arising from **bodily injury** to any person **damage** to property (other than as provided under paragraph (b) of this cover) or infringement of intellectual property rights
- (v) liability arising from the rendering of any counselling advice or other service
- (vi) anything done in the capacity of **trustee** or administrator of any pension fund or scheme
- (vii) any person committing or condoning any criminal dishonest or fraudulent act or omission
- (viii) liability assumed by agreement unless liability would have attached without such agreement
- (ix) liability arising from any failure to arrange or maintain insurance
- (x) any legal action brought in a court of law outside the **geographical limits**
- (xi) liability arising from any allegation of unfair or wrongful dismissal and any other employment dispute
- (xii) liability arising from anything manufactured sold or supplied by or on behalf of the **Insured**
- (xiii) liability arising from any **wrongful act** subsequent to the effective date of takeover or merger of the **Insured** by or with any other entity
- (xiv) any actual or alleged legal liability arising directly or indirectly from
 - (a) exposure to or
 - (b) inhalation of or
 - (c) fears of the consequence of exposure to or inhalation of or
 - (d) damage to property or any other loss arising from **asbestos**
- (xv) any actual or alleged legal liability for the costs of cleaning up or removal of **asbestos**
- (xvi) (a) the failure of any computer or other electronic processing device or of any program instruction or data for use in any computer or other electronic processing device equipment or system to function in the way expected or intended
 - (b) the transmission or receipt of any virus program or code that causes loss or damage to any computer system and/or prevents or impairs its proper function or performance
- (xvii) liability arising from any
 - (a) personal guarantee or assurance given by the **trustee** to anyone (other than the **trustee** giving assurance that the **trustee** has the authority to do something) or
 - (b) agreement that the **trustee** shall pay any penalty or fixed sum of money to anyone unless the **trustee** would still be legally liable even if that guarantee assurance or agreement did not exist
- (xviii) the first €250 of each and every claim made under this cover

Limit

The most **we** will pay in the **period of insurance** in respect of paragraph (b) is €50,000 and for all other claims €125,000

All claims resulting from a single **wrongful act** will be deemed to have been made during the period in which the first claim was accepted by **us**

Conditions

1 Personal cover

- (a) **We** will treat
 - (i) the application for this insurance as a separate application for cover by each **trustee**
 - (ii) each claim made against any **trustee** and each loss suffered by any **trustee** as personal to that **trustee**
 - (iii) each claim for indemnity by any **trustee** as personal to that **trustee** and the right of each **trustee** to indemnity shall not be affected by the situation or conduct of anyone else
- (b) If the legal liability of the **trustee** is imputed or transferred to the lawful spouse of the **trustee** or any person deriving similar status in law **we** will provide to that person the personal indemnity to which the **trustee** would be otherwise entitled under this cover
- (c) If the **trustee** should die become insolvent or mentally incapacitated **we** will provide to the estate heirs legal representatives or assigns of the **trustee** the personal indemnity to which the **trustee** is entitled under this cover
- (d) If the lawful spouse of the **trustee** or any person deriving similar status in law is entitled to any indemnity under (b) above and dies becomes insolvent or mentally incapacitated **we** will provide that person's estate heirs legal representatives or assigns the personal indemnity to which that person is so entitled

2 Special Condition

- (a) The **Insured** shall submit annual reports and accounts to their appropriate regulatory authority in accordance with prescribed timescales
In the event of **your** auditor or independent examiner qualifying their opinion or expressing concerns about **your** accounts accounting procedures or financial position in any of **your** Report and Accounts notification of such qualification and subsequent action taken by **you** and **your** regulatory authority is to be notified to **us** as soon as reasonably possible
- (b) The cover provided is only in force if **you** have the authority to acquire this type of cover and **you** have fulfilled any requirements of **your** Charity Regulator

Cover 2 – Trustees' and management liability

Cover

If **you** make a valid claim under any of the paragraphs (a) (b) or (c) below **we** will provide the indemnity described in that paragraph by making a payment in the manner described in Cover paragraphs (d) and (e)

If **you** have met (or will be meeting) the liability and/or cost of a valid claim **we** will reimburse **you** with a corresponding payment

(a) Trustee liability

We will indemnify the legal liability of the

- (i) **trustee** for **loss** or **environmental defence costs** which results from his or her **wrongful act** as **trustee**
- (ii) **employee** for **loss** or **environmental defence costs** which results from his or her **wrongful act** when acting on behalf of the **trustee**
- (iii) **trustee** or **employee** for **investigation costs**

(b) Organisation liability

We will indemnify the legal liability of the

- (i) **organisation** or **related body** for **loss** or **environmental defence costs** which results from a **wrongful act** by a **trustee**
- (ii) **organisation** or **related body** for **loss** or **environmental defence costs** which results from a **wrongful act** by an **employee** when acting on behalf of the **trustee**
- (iii) **organisation** or **related body** for **investigation costs**

(c) Loss of documents

We will indemnify

- (i) the legal liability of the **organisation related body** or **trustee** for **loss** which results from **damage** to the **document** provided that this **damage**
 - (a) occurs while that **document** is held by or is being sent to or from any of them their agent or the **employee** and
 - (b) is discovered during the **period of insurance**
- (ii) any reasonable and necessary cost incurred by that **organisation related body** or **trustee** in restoring or replacing that **document**

(d) Payment

- (i) If **you** are the **organisation** or **related body** and **you** are required by law to indemnify the **trustee** or **employee** or another person for any legal liability of that **trustee** or **employee** which **we** cover under Cover paragraph (a) (b) or (c) above **we** will make on **your** behalf the payment as required by law
- (ii) If **you** are the **organisation** or **related body** and **you** are permitted by law to indemnify the **trustee** or **employee** for any legal liability of that **trustee** or **employee** which **we** cover under Cover paragraph (a) (b) or (c) above **we** will make on **your** behalf the payment **you** are permitted to make
- (iii) If **you** are the **trustee** or **employee** and **you** are required by law to indemnify another person for any legal liability **you** have which **we** cover under Cover paragraph (a) (b) or (c) above **we** will make on **your** behalf the payment as required by law
- (iv) If none of (i) (ii) or (iii) above applies **we** will make the appropriate payment direct to the **Insured** for what **we** cover under Cover paragraph (a) (b) or (c) above

(e) Death or incapacity

- (i) If **you** die or become insolvent or mentally incapacitated **we** will provide to **your** estate heirs legal representatives or assigns the personal indemnity to which **you** are entitled under this section
- (ii) If **your** lawful spouse or any person deriving similar status in law is entitled to any indemnity under (i) above and dies or becomes insolvent or mentally incapacitated **we** will provide to that person's estate heirs legal representatives or assigns the personal indemnity to which that person is so entitled

Exclusions

No indemnity will be provided in respect of

- (a) any claim resulting from a situation which existed prior to the **period of insurance** and which **you** the **organisation related body** or **trustee** knew or should have known might result in any type of claim for indemnity hereunder
- (b) any claim where **you** are entitled to indemnity from any other source or would be entitled but for this insurance
- (c) the **trustee's** or **employee's**
 - (i) liability to the **organisation** or **related body** or
 - (ii) costs in any proceedings in which either that **trustee** or **employee** is convicted of a criminal offence or such a conviction is upheld on appeal

resulting from the conduct as **trustee** of that **trustee** or **employee** who either knew or must be assumed to have known that such conduct was not in the best interests of the **organisation** or **related body** or did not care whether or not this was so
- (d) **your** claim arising from something that **you** actually did which was intended to provide improper financial gain for anyone or was malicious
This exclusion shall only apply where such acts are established by a final decision of a court or tribunal or any formal admission by **you**
- (e)
 - (i) fines or penalties
 - (ii) liquidated damages
 - (iii) any compensation awarded by a court of criminal jurisdiction
 - (iv) multiplied aggravated exemplary or punitive damages other than exemplary damages awarded in an action for libel or slander
- (f) any claim for which legal action is brought outside the European Union the United Kingdom of Great Britain and Northern Ireland the Channel Islands or the Isle of Man
- (g) any actual or alleged legal liability for
 - (i) **damage** to or loss of use of any property (other than the **document**) or
 - (ii) infringement of any intellectual property rights or
 - (iii) breach of any duty owed to anyone in providing any professional service
- (h) any actual or alleged legal liability
 - (i) for seepage pollution or contamination of any kind other than to the extent of the **environmental defence costs** or
 - (ii) arising directly or indirectly from
 - (a) exposure to or
 - (b) inhalation of or
 - (c) fears of the consequence of exposure to or inhalation of or
 - (d) damage to property or any other loss arising from **asbestos** or
 - (iii) for the costs of cleaning up or removal of **asbestos**
- (i)
 - (i) the failure of any computer or other electronic processing device or of any program instruction or data for use in any computer or other electronic processing device equipment or system to function in the way expected or intended
 - (ii) the transmission or receipt of any virus program or code that causes loss or damage to any computer system and/or prevents or impairs its proper function or performance
- (j) **your** claim arising from **your** failure to arrange or maintain insurance for the **organisation related body** or **trustee**
- (k) **your** claim arising from any
 - (i) personal guarantee or assurance **you** give to anyone (other than **your** assurance that **you** have authority

- to do something) or
- (ii) agreement that **you** shall pay any penalty or fixed sum of money to anyone unless **you** would still be legally liable even if that guarantee assurance or agreement did not exist
- (l) any claim resulting directly or indirectly from **you** acting in the capacity as trustee or administrator of any pension or retirement fund or scheme
- (m) any claim arising from any **wrongful act** subsequent to the effective date of takeover or merger of the **organisation** by or with any other entity
- (n) any claim under cover paragraph (b) (i) or (ii) arising out of any
 - (i) actual or alleged breach of any contract or agreement
 - (ii) trading losses or liabilities or debts incurred by any business managed by or carried out by the **organisation**
- (o) any actual or alleged legal liability for anyone's **bodily injury** mental anguish or emotional distress
- (p) any actual or alleged legal liability for **loss** directly resulting from anything manufactured sold or supplied by the **organisation related body** or **trustee**
- (q) any actual or alleged legal liability for **loss** relating to any claim for unfair or wrongful dismissal or any other employment dispute

Limits and excess

- (a) If a particular **wrongful act** or other event results in more than one claim by **you** under this section **we** will treat all the claims concerned as if they were a single claim made at the time of the earliest of the corresponding
 - (i) claims made against **you** which result in **loss** or
 - (ii) proceedings which are initiated against **you** which result in **investigation costs** or **environmental defence costs** or
 - (iii) losses (other than **loss investigation costs** or **environmental defence costs**) which **you** discover **you** have suffered
- (b) Unless (c) below applies **we** will deduct from what **we** pay **you** for each single claim the amount stated in the schedule as being the **excess** applicable to the particular Cover under which **you** make the claim. However if that single claim involves more than one Cover and more than one **excess** applies **we** will only deduct the largest **excess** from the total **we** pay **you**. **You** must bear the amount of every **excess** which **we** deduct.
- (c) If upon conclusion of all legal proceedings (including all appeal proceedings) relating to **your** single claim **you** are neither found to have any legal liability to pay any damages to anyone nor convicted of any offence for which **you** have been tried **we** will not deduct any **excess** from what **we** pay **you** for that single claim.
- (d) After the deduction of any **excess** that applies the most **we** will pay **you** for the total of all **your** claims in the **period of insurance**
 - (i) for **environmental defence costs** is €250,000
 - (ii) under Cover paragraph (c) Loss of documents is €150,000
 - (iii) under this section is the amount stated in the schedule as the Limit of indemnity

Conditions

(a) Notification of claims

It is a **condition precedent to liability** that **you**

(i) give **us** written notice of every

(a) situation **you** become aware of during the **period of insurance** which might reasonably result in any claim under this section

(b) loss **you** discover or claim made against **you** during the **period of insurance** for which there may be cover under this section

as soon as possible and always within one month of **you** becoming aware of it

If anything **you** notify under (i) (a) above does result in a claim under this section that claim will be treated as having resulted from a claim made or legal proceedings initiated against **you** within the **period of insurance**

(ii) send **us** immediately and unanswered every letter claim form summons or similar document concerning **your** claim which **you** receive

(iii) give **us** as soon as possible all the information documents and assistance **we** need to deal with everything **you** notify under (a) above and **your** claim

(iv) do not make any admission of liability or any offer promise or payment of indemnity to anyone without **our** consent

(b) Conduct and settlement of claims

(i) **You** shall not have to carry on any legal proceedings or settle any claim unless counsel (whom **you** and **we** agree to appoint) considers that this is in **your** best interests

(ii) **We** will be entitled at any time to take over and conduct in **your** name the defence or settlement of any claim or the pursuit for **our** benefit of any claim **you** may have against someone else

If **we** do this **you** must give **us** any information or assistance **we** reasonably need to carry on legal proceedings or settle claims which **we** will do in the way **we** think best

(iii) **We** will advance legal costs charges and expenses incurred with **our** prior written consent provided that if it is finally established that **you** are not entitled to any such advance payments of the sums advanced they shall be repaid to **us**

(c) Personal cover

(i) **We** will treat

(a) the application for this insurance as a separate application for cover by each of **you**

(b) each claim made against **you** and each loss suffered by **you** as personal to **you**

(c) each claim **you** make for indemnity as personal to **you**

and the right of each of **you** to indemnity shall not be affected by the situation or conduct of anyone else

(ii) **Our** liability under any and all contracts of insurance evidenced or deemed to be evidenced by this

section shall be the liability so specified in this section as applicable to any one such contract and shall not (except as so specified) be varied or deemed varied because of the number or type of individuals or bodies insured by this section or their claims

(iii) If **your** legal liability for any **loss investigation costs** or **environmental defence costs** is by operation of law imputed or transferred to **your** lawful spouse or any person deriving similar status in law **we** will provide to that person the personal indemnity to which **you** would be otherwise entitled under this section in respect of that liability

(d) Notices

(i) **You** must send notices to **us** at the address stated in the schedule or any other address **we** have given **you** for that purpose

(ii) **We** will send notices to **you** at the latest address **you** have given **us** or (if **we** do not have this address) at the latest address **we** have for the **Insured**

Extensions

1 Extended reporting period

If **we** or the **Insured** cancels or **we** refuse to offer renewal of this section of the policy and **you** do not replace the cover by any other similar policy with another insurer then **you** shall be entitled to an extension of the expiring period of cover provided by this section of

- (i) 30 days or
- (ii) 12 months at 50% of the latest annual premium

in respect of claims made after the effective date of such cancellation or refusal to renew provided that

- (a) written notice is given to **us** within 15 days of the effective date of cancellation or non-renewal of this section
- (b) payment is made to **us** within 30 days of the effective date
- (c) the claim arises from a **wrongful act** prior to the date of cancellation or refusal to renew

The offer by **us** of terms conditions or limits of indemnity that differ from those of the expiring period of insurance shall not constitute a refusal to renew

This extension does not apply in the event that the policy is cancelled for non-payment of premium

2 Retired trustees

In the event that the **Insured** does not renew this section of the policy and only in respect of any **trustee** or **employee** who retires prior to the date of non-renewal this section of the policy will continue in force for a period of 72 months from the date of non-renewal provided that

- (a) cover will only apply to claims arising from any **wrongful act** prior to the date of retirement of the **trustee** or **employee**
- (b) the period will run concurrently with any Extended reporting period
- (c) no indemnity is provided by any other insurance

3 Outside boards

This cover shall extend to any **wrongful act** committed in the capacity of **outside trustee** but only in excess of the aggregate of any other potentially applicable cover whether or not it actually responds

4 Emergency costs and expenses

In the event **you** are unable to contact **us** to obtain consent to authorise costs and expenses following a claim **we** agree to reimburse **you** for emergency costs and expenses for an amount of up to 10% of the limit of indemnity

For the avoidance of doubt the above is a sub-limit which does not increase the limit of indemnity

14 Cyber

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Act of terrorism

means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

Business income

means

- (a) the amount of net income (profit or loss before taxes) which ***you*** would have earned if the ***cyber event*** had not happened
- (b) normal operating expenses that continue including ordinary payroll

Computer system

means ***hardware data*** computer networks websites intranet and extranet sites

Computer virus

means malware program code or programming instruction designed to have a damaging effect on a ***computer system***

Cyber event

means

- (a) loss corruption accidental or malicious deletion of or change to unauthorised access to or theft of ***data***
- (b) ***damage*** to websites intranet or extranet sites
- (c) ***damage*** or disruption caused by ***computer virus hacking*** or ***denial of service attack*** or
- (d) failure of or variation in the supply of electricity or telecommunications affecting ***your computer system*** the ***computer system*** of a ***service provider*** or customer of ***yours***

Damage(d)

means total or partial loss damage destruction breakdown or corruption

Damages

means

- (a) financial compensation ***you*** have to pay except for fines penalties liquidated damages (agreed damages or penalties ***you*** have to pay under a contract) punitive or exemplary damages (extra damages to punish ***you***) or aggravated damages (more severe damages to reflect the seriousness of an offence) or
- (b) third parties' costs and expenses ***you*** have to pay as a result of a claim being brought against ***you***

Data

means facts concepts information ideas text recordings and images which are converted to a form which can be processed by ***hardware*** but not including software and programs

Data privacy obligations

means legal obligations relating to securing managing and preventing unauthorised access or use of **data** and arising under

- (a) relevant data-protection regulations anywhere in the world associated with the confidentiality of access to control of and use of **personal data** which are in force at the time **you** discover **you** have failed to keep **your** data privacy obligations
- (b) guidance from the Data Protection Commissioner or similar organisations worldwide
- (c) the Payment Card Industry Data Security Standard or other contractual obligations relating to handling credit card and debit card information
- (d) privacy statements and confidentiality agreements

Defence costs

means costs and expenses **we** agree in writing for investigating settling or defending a claim against **you**

Denial of service attack

means malicious and unauthorised attack which overloads any **computer system**

Directors and officers

means directors officers principals partners or members while they are employed by **you** and under **your** control in connection with the **business**

Employee

means any

- (a) person employed borrowed or hired by **you** including apprentices
- (b) labour master or labour-only subcontractor (or a person supplied by any of them)
- (c) self-employed person
- (d) person taking part in any government or otherwise authorised work experience training study exchange or similar scheme
- (e) **authorised volunteer** or
- (f) person supplied to **you** under a contract or agreement which states that they are in **your** employment when they are working for **you** in connection with **your business** but not including **your directors and officers**

Hacking

means unauthorised or malicious access to any **computer system** by electronic means

Hardware

means any

- (a) computers and associated equipment telecommunications equipment and software and programs used to process **data** but not including
 - (i) equipment controlling manufacturing processes or forming part of machinery or
 - (ii) equipment held as stock or which **you** have manufactured and is intended for sale or repair in the course of **your** business
- (b) laptops palmtops notebooks and tablet computers removable satellite-navigation systems digital cameras and smartphones and associated software and programs
- (c) photocopiers fax machines shredders addressing machines franking machines televisions and associated equipment DVD and CD recorders and players video and audio conferencing and projection equipment and associated software and programs

Indemnity period

means the period during which **you** suffer a loss of **business income** or have to pay extra costs starting on the date of **cyber event** and ending no later than the last day of the **indemnity period** shown in the schedule

Personal data

means information which could identify a person or allow identity theft or other fraud to take place

Service provider

means a business that **you** hire under a written contract to perform services on **your** behalf in connection with **your business**

Time excess

means the time period as shown in the schedule **we** will not pay any loss of **business income** for

Cover

For the purposes of (1) – Cyber liability the definition of **you** shall also include any of **your employees** or **directors and officers**

1 Cyber liability

We will pay **damages** and **defence costs** arising from a claim first made against **you** and notified to **us** during the **period of insurance** and which arises out of conduct of **your business** as the result of

- (a) **you** or **your service provider** failing to secure or prevent unauthorised access to publication of or use of **data** (including any interference with any right to privacy or publicity breach of confidence or **your data privacy obligations**)
- (b) **you** unintentionally transmitting or failing to prevent or restrict the transmission of a **computer virus hacking** attack or **denial of service attack** from **your computer system** to a third party or
- (c) loss of reputation (including that of a product) or intellectual property rights being breached as a result of
 - (i) the content of any emails distributed by **your computer system**
 - (ii) the content of **your** website
 - (iii) online promotional marketing material or
 - (iv) other **data** processed or distributed by **your computer system**

2 Data-breach expense

We will pay the following if during the course of **your business** it is discovered that **you** have failed to keep to **your data privacy obligations**

- (a) The cost of hiring professional legal and forensic information-technology services to investigate and tell **you** how **you** should respond
- (b) The cost of informing affected parties the data privacy regulator and other relevant third parties or organisations worldwide
- (c) The cost of providing the following support services to affected parties as the result of **you** failing to keep to **your data privacy obligations**
 - (i) Credit file monitoring identity theft assistance and helping the affected parties to correct their credit records and take back control of their personal identity
 - (ii) Providing a helpline to respond to enquiries after informing affected parties

These services will only be provided for 12 months and only if

 - (1) the **data privacy obligations** **you** have failed to keep to relate to **personal data** or
 - (2) **you** must provide the relevant service under **your data privacy obligations**
- (d) Public relations and crisis management expenses if **we** have given **our** written permission for communicating with the media **your** customers and the public to minimise damage to brands and business operations and any damage to **your** reputation

3 Computer system damage data extra cost and business income

We will pay for the following arising as a result of a **cyber event you** discover and notify to **us** during the **period of insurance**

- (a) the cost of investigating reconfiguring and rectifying any **damage** to **your computer system** or the **computer system** of a **service provider** and restoring and recreating **data**

This does not include the value of **data** to **you** even if the **data** cannot be restored or recreated

- (b) extra costs to prevent or reduce the disruption to the functions carried out by **your computer system** during the **indemnity period**

- (c) **your** loss of **business income** during the **indemnity period**

The amount of loss of **business income we** pay will be

- (i) based on **your business income** during the 12 months before the **cyber event** as recorded in **your** accounts
- (ii) adjusted to reflect trends and circumstances which may affect the **business income** or which would have affected the **business income** had the **cyber event** not occurred

The following cover is optional and the schedule will show if it applies

4 Cyber crime

We will pay for the following circumstances which arise and are notified to **us** during the **period of insurance**

- (a) **Your** financial loss as the result of a fraudulent input destruction or modification of **data** in **your computer system** or the **computer system** of **your service provider** which results in

- (i) money being taken from any account
- (ii) goods services property or financial benefit being transferred or
- (iii) any credit arrangement being made

as long as **you** have not received any benefit in return and **you** cannot recover the loss from a financial institution or other third party

We will also pay the cost of proving that transactions are fraudulent and that contracts or agreements were entered into fraudulently

- (b) **Your** liability to make any payment to **your** telephone service provider as the result of **hacking** into **your computer system**
- (c) The cost of employing specialist support to verify that a threat is genuine and to help **you** to respond if anyone threatens to
 - (i) cause **damage** to or disrupt **your computer system** by introducing a **computer virus** or to initiate a **hacking** attack or **denial of service attack** against **you**
 - (ii) release publish corrupt delete or alter **data** from **your computer system** if this would cause **you** commercial or financial harm or damage **your** reputation
 - (iii) fraudulently or maliciously use **your computer system** to cause a loss to **you** or a third party
 as long as **you** can demonstrate that **you** have good reason to believe that the threat is not a hoax and **you** have reported it to the Gardaí

Exclusions

We will not pay for any **damages** liability expense or **defence costs** arising from

- (1) loss of **business income** during the **time excess**
- (2) any claim brought against **you** by
 - (a) another person named as **Insured** in the schedule
 - (b) any of **your** parent or subsidiary companies or
 - (c) any company which **you** are a director officer partner or employee of and have a financial interest in
 This exclusion does not apply to **personal data** relating to **employees** or **directors and officers** as long as any benefit they receive is no more than any third party would receive
- (3) defamatory or disparaging statements or publications made deliberately or recklessly if it could be anticipated by a reasonable person that the statements could result in a claim against **you**
- (4) **you** failing to keep to any obligation **you** have to your **employees** or **directors and officers** unless this is specifically insured by this section after **your data privacy obligations** have not been met
- (5) any mistakes in financial statements or representations concerning **your business**
- (6) **you** actually or allegedly breaking any taxation competition restraint of trade competition or anti-trust law or regulation
- (7) infringement of any patent without the patent holders permission
- (8) goods products or software sold supplied manufactured constructed installed maintained repaired altered or treated by **you**
- (9) inadequate or incorrect advice or services **you** have provided
- (10) the cost of correcting any failings in procedures systems or security
- (11) loss of **business income** or any other cost resulting from a deliberate act or decision of a gas or electricity supplier grid operator or telecommunications operator except where that act or decision was necessary to protect life or prevent damage to property
- (12)
 - (a) circumstances which existed before any cover provided by **your** policy started and which **you** knew about
 - (b) claims or circumstances which **you** have already reported or which **you** should have reported to a previous insurer before the **period of insurance**
- (13) **your** property being confiscated or **damaged** by or under the order of any government or public authority or the Gardaí other than
 - (a) to protect life or prevent damage to property or
 - (b) as the result of a regulatory investigation after **you** have failed or allegedly failed to keep to **your** data privacy obligations
- (14) any extortion blackmail or ransom payments or demands other than in connection with cover provided under Cover section (4) – 'Cyber crime'
- (15)
 - (a) fines or penalties
 - (b) punitive aggravated exemplary or multiplied damages
- (16) penalties **you** have to pay under a contract for any delay or in connection with guarantees of performance or efficiency
- (17) any deliberate act or failure to act by **you** or **your directors and officers** unless the act or failure to act is a measure to prevent or minimise injury **damage** to **your hardware** loss of **business income** or a claim for **damages**
- (18) the cost of normal **computer system** maintenance
- (19) atmospheric or environmental conditions causing temporary interference with any satellite signal
- (20) **your** commercial decision to stop trading or the decision of a **service provider** customer or supplier of **yours** to stop or reduce trade with **you** or restrict services
- (21) Losses due to
 - (a) wear and tear gradual deterioration or rust
 - (b) scratching or chipping of painted or polished surfaces

- (c) erosion or corrosion or
- (d) gradual reduction in performance

However **we** will pay for loss resulting from the causes above which **we** would otherwise have paid under this section

- (22) **your** insolvency or bankruptcy
- (23) the failure or interruption of any electrical power supply network or telecommunication network not owned and operated by **you**

This exclusion shall not apply to any cost or loss caused by or resulting from physical damage if otherwise insured by this section to the electrical power supply network telecommunication network or other property Telecommunications networks include but not limited to the internet internet service providers Domain Name System service providers cable and wireless providers internet exchange providers search engine providers internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure

This exclusion applies to cover (3) 'Computer system damage data extra cost and business income' only

- (24) any loss damage cost or expense
 - (a) directly or indirectly caused by contributed to by resulting from or arising out of or in connection with any **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss
 - (b) of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to any **act of terrorism**

If we allege that by reason of this exclusion any loss damage cost or expense is not covered by this policy the burden of proving the contrary shall be upon **you**

Computer virus hacking or **denial of service attack** will not be regarded as an **act of terrorism**

- (25) any financial loss resulting from actual or alleged fraudulent use of credit or debit card

This exclusion applies to cover section (4) 'Cyber crime'

What we will pay

Limit of liability

The most **we** will pay for all claims **we** accept under this section in total for the **period of insurance** is the limit of indemnity noted in the schedule

The limits shown below under Extensions are in addition to the limit of indemnity

Defence costs

Any **defence costs we** pay will be within not on top of the limit of indemnity

Paying out the limit of indemnity

For any and all claims arising for the **period of insurance we** may pay the full limit of indemnity that applies

When **we** have paid the full limit of indemnity **we** will not pay any further amounts for any claims or for associated **defence costs** arising after **we** pay the full limit of indemnity

For any claim the total amount **we** will pay will not be more than the limit of indemnity regardless of the number of people or organisations insured by the policy

Any claim **we** pay will not include Value Added Tax (VAT) unless **you** cannot recover part or all of the VAT **you** have paid

Extensions

1 Avoiding corruption

We will pay

- (a) the cost of locating and removing a **computer virus** from **your computer system** which has not necessarily caused any **damage** or disruption and
- (b) the cost of hiring professional consultants to make recommendations on how to prevent **your computer system** from being infected by **computer virus** or to prevent **hacking** when a **computer virus** or hacking attack has affected **your computer system** during the **period of insurance** with **our** prior written consent

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

2 Security audit

We will pay the cost of a professional consultant to carry out an audit of **your computer system** to assess security weaknesses and advise **you** on how to make improvements if **your** failure to keep to **data privacy obligations** insured by this section resulted from security weaknesses in **your computer system**

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

3 Investigation cost

We will pay the cost of investigating possible repair replacement or restoration with **our** prior written consent provided we accept a claim for **damage** or other loss

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

4 Loss-prevention measures

We will pay the cost of preventing or minimising actual or expected **damage** or other loss covered by this section provided that

- (a) **damage** or other loss would be expected if the measures were not taken
- (b) **we** are satisfied that the **damage** or other loss has been prevented or minimised by these measures and
- (c) the cost is limited to the cost of **damage** or other loss which would have been caused

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

5 Temporary and fast-tracked repair

We will pay the cost of making temporary repairs and fast-tracking a permanent repair replacement or restoration provided **we** have accepted a claim for **damage** or other loss

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

6 Accountants' fees

We will pay the cost of

- (a) extra staffing costs and
 - (b) extra fees charged by **your** usual auditors or accountants
- incurred by **you** as a result of providing the information **we** need to work out the amount **we** should pay

The most **we** will pay for all claims in total for the **period of insurance** is €15,000

7 Non-invalidatio

The cover by this section shall not be invalidated by any act failure to act or change in circumstance which increases the risk of **damage** loss of **business income** a claim for damages or other loss covered by this section which **you** could not have known about or controlled

Provided that as soon as **you** (or anyone acting for **you**) become aware of any act failure to act or change in circumstance which may affect the policy **you**

- (a) tell **us** as soon as possible and
- (b) keep to any extra terms and conditions **we** set

This applies to any change of circumstance which arises whether before or during the **period of insurance** including before **we** renew this section

Special conditions

You must keep to the following conditions

If **you** do not keep to any condition of this Section and that condition is relevant to **your** claim **we** may refuse to pay part or all of **your** claim

1 Reporting a claim

As soon as **you** know about any incident or circumstance that may result in a claim **you** must

- (a) tell the person who arranged **your** policy (or **us**) providing full details within 14 days in the case of **you** knowing about an incident or circumstance that has resulted in or may result in **you** receiving
 - (i) a claim against **you**
 - (ii) a demand for **damages**
 - (iii) a notice of regulatory action against **you**
 - (iv) a notice of other arbitration process seeking **damages**
- (b) keep any **damaged hardware** other property covered by this policy and other evidence and allow **us** to inspect it
- (c) give **us** details of any other insurances **you** have which may cover **damage** loss of **business income** **damages defence costs** or other loss covered by this section
- (d) tell **us** if **you** recover money from a third party (**you** may need to give the money to **us**)

You must not admit responsibility or liability or agree to pay any money or provide any services on **our** behalf without **our** written consent

2 Protecting data

You must make sure that the appropriate procedures are in place for disposing of and destroying **hardware** and hard copy files in order to protect **data**

3 Controlling defence

We can but do not have to take control of investigating settling or defending any claim made against **you**

We will take this action in **your** name

If necessary **we** will appoint an adjuster solicitor or any other appropriate person to deal with the claim

We may appoint **your** solicitor but only on a fee basis similar to that of **our** own solicitor and only for work done with **our** permission in writing

We will only defend claims if **we** think that there is a reasonable chance of being successful and after taking the costs of the defence into account

4 Salvage and Recoveries

(a) If **you** have made a claim and **you** later recover money from a third party **you** must tell **us** immediately
If **we** have paid the claim **you** may have to give the money to **us**

(b) If **we** have paid a claim and **we** then recover money from a third party **we** will give **you** any proceeds above the amount **we** paid **you** in connection with the claim

Any amount due from **you** or **us** must be paid as soon as reasonably possible

5 Reasonable care

You must

- (a) make sure that **your hardware** is maintained inspected and tested as recommended by the manufacturer
- (b) keep a record of all maintenance and **data** back-up procedures and maintenance carried out and let **us** check those records
- (c) take all reasonable steps and precautions to prevent or reduce **damage** or other loss covered in this section and
- (d) not continue to use **hardware** after **damage** unless **we** have given **our** written permission

If **you** do not keep to this condition **we** may

- (i) refuse to pay part or all of **your** claim and
- (ii) cancel **your** policy in accordance with **our** rights under General Condition 12 Cancellation

6 Defence software

Your computer system must be protected by a

- (a) virus-protection software package which is
 - (i) licensed to **you**
 - (ii) paid for and not freely available and
 - (iii) updated at least every 7 days
- (b) firewall on all external gateways to the internet and that firewall must be maintained

7 Data backup

You must

- (a) back up original **data** at least every 7 days
- (b) take precautions to make sure that all **data** is stored safely
- (c) make sure that the terms of the contract between **you** and the **service provider** allow **data** to be backed up in line with this condition if a **service provider** processes or stores **data** for **you**

If **you** have failed to keep to this condition **we** may still pay a claim if **you** can show that formal procedures are in place to keep to this condition and that the failure was an accidental oversight or as a result of circumstances beyond **your** control

8 More than one insured

If more than one party is named as the **Insured** in the schedule the first named **Insured** will receive all notices and agree any changes to the policy and will be treated as acting for all the named **Insureds**

We will not remove any named **Insured** without their permission

9 Right to survey

At **our** request **you** must give **us** access to **your premises** at an agreed date and time to carry out a risk survey

If **you** do not keep to this condition **we** may cancel **your** policy in accordance with **our** rights under General Condition 13 Cancellation

15 Legal expenses

The schedule will show if this section applies and the cover in force

Note (not forming part of the policy):

To ensure an expert service the cover under this section has been arranged by us through ARAG Legal Protection Limited (ARAG).

We are responsible for paying any claims under this section but ARAG manage all claim matters and correspondence on our behalf. Claims are usually handled by an appointed representative appointed by ARAG. Claims outside the Republic of Ireland may be dealt with by ARAG Offices elsewhere in Europe.

You can phone ARAG at any time for legal advice on any commercial legal problem affecting your business, subject to the laws of the Republic of Ireland, the United Kingdom, the Isle of Man and the Channel Islands.

0818 670 747

If your issue cannot be dealt with through legal advice and needs to be dealt with as a potential claim under this section, please phone ARAG on 01 670 7470 and ARAG will send you a claim form. ARAG cannot confirm cover for your claim over the phone. Please send your completed claim form or written details of your claim to:

Claims Department

ARAG Legal Protection Limited (ARAG),
1 Upper Hatch Street,
Dublin 2,
D02 PY28

Or e-mail to claims@arag.ie

Once you have sent ARAG the details of your claim and if ARAG have accepted it, ARAG will start to resolve your legal problem.

Please do not ask for help from a solicitor or accountant before ARAG have agreed. If you do we will not pay the costs involved.

Registered office:

ARAG Legal Protection Limited is registered in Republic of Ireland number 639625. Registered address:
1 Upper Hatch Street, Dublin 2, D02 PY28. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland

Website: www.arag.ie

PRIVACY STATEMENT

This is a summary of how ARAG collect, use, share and store personal information. To view ARAG's full privacy statement, please see ARAG's website www.arag.ie

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. ARAG will hold and process this information in accordance with all relevant data protection regulations and legislation. Should ARAG ask for personal or sensitive information, ARAG undertake that it shall only be used in accordance with ARAG's privacy statement. ARAG may also collect information for other parties such as suppliers ARAG appoint to process the handling of a claim.

Using personal or sensitive information

The reason ARAG collect personal or sensitive information is to fulfil ARAG's contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, ARAG may need to share personal or sensitive information with other organisations. ARAG will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to ARAG's full privacy statement for full details.

Keeping personal information

ARAG shall not keep personal information for any longer than necessary.

Your rights

You have a number of rights in relation to how ARAG hold personal data including; the right to a copy of the personal data ARAG hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when ARAG will not be able to delete personal data, please refer to ARAG's full privacy statement.

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Appointed representative

means the ***preferred law firm*** law firm accountant or other suitably qualified person appointed to act on the ***insured person's*** behalf

Costs and expenses

means

(1) Legal costs

All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **ARAG Standard Terms of Appointment**

Also the costs incurred by opponents in civil cases if an **insured person** has been ordered to pay them or pays them with **our** agreement

(2) Accountants' costs

The costs reasonably incurred by the **appointed representative** in accordance with **ARAG'** claims handling instructions

(3) Attendance expenses

In the event of the **insured person's** absence from work **attendance expenses** to perform jury service or to attend any court or Workplace Relations Adjudication at the request of the **appointed representative**

The maximum **we** will pay is the **insured person's** net salary or wages for the time that the **insured person** is absent from work less any amount **you** have paid them or any amount the court or the Workplace Relations Commission has paid or awarded them

The amount **we** will pay for is based on the following

- (a) The time the **insured person** is off work including the time it takes to travel to and from the hearing
This will be calculated to the nearest half day assuming that a whole day is eight hours
- (b) If the **insured person** works full-time the salary or wages for each whole day equals 1/250th of the **insured person's** yearly salary or wages
- (c) If the **insured person** works part-time the salary or wages will be a proportion of the **insured person's** weekly salary or wages

Countries covered

means

For **insured event** 2 - Legal defence (excluding 2(d) Formal investigations and disciplinary hearings and 2(e) Statutory notice appeals) and **insured event** 6(b) – Personal injury

The European Union the United Kingdom of Great Britain and Northern Ireland the Isle of Man the Channel Islands Albania Andorra Bosnia Herzegovina Gibraltar Iceland Liechtenstein Macedonia Monaco Montenegro Norway San Marino Serbia Switzerland and Turkey

For all other **insured events**

The Republic of Ireland

ARAG

means ARAG Legal Protection Limited.

ARAG Standard Terms of Appointment

means the terms and conditions (including the amount **we** will pay to an **appointed representative**) that apply to the relevant type of claim which could include a no win no fee agreement

Where a law firm is acting as an **appointed representative** the amount is currently up to a maximum of €150 per hour

Date of occurrence

means

- (1) For civil cases (other than under **insured event** 7 – Tax protection) the date of the event that leads to a claim

If there is more than one event arising at different times from the same originating cause the **date of occurrence** is the date of the first of these events (this is the date the event happened which may be before the date **you** or an **insured person** first became aware of it)

- (2) For criminal cases the date the **insured person** began or is alleged to have begun to break the law
- (3) For **insured event 3** – Statutory licence appeal the date when **you** first became aware of the notice of intention or proposal by the relevant licensing or regulatory authority to suspend alter the terms of refuse to renew or cancel **your** licence
- (4) For **insured event 7** – Tax protection
 - (a) when the **insured person** is notified in writing of the intention to carry out a **full revenue audit**
 - (b) the date the **Insured** receives notification from the Charity Regulator that they are to conduct an investigation
 - (c) and (d) the date when the relevant authority sends an assessment or written decision to **you** following a **single head revenue audit**
- (5) For **insured event 2** – Legal defence (e) Statutory notice appeals the date when the **insured person** is issued with the relevant notice and has the right to appeal

Full revenue audit

means an extensive examination by the Revenue Commissioner which considers all aspects of **your** tax affairs excluding those audits which are limited to one or more specific aspects of **your** self-assessment and/or corporation tax return (however described by the Revenue Commissioners) and also excluding any reviews conducted by the Revenue Commissioners as part of its review programmes

Personal Injuries Assessment Board.ie (PIAB)

means an independent statutory government body which assesses the amount of compensation due to a person who has suffered a personal injury

Insured event(s)

means the circumstances in which the insurance provided by this section will operate as described in each separate cover

Insured person

means

- (1) The **Insured** and the directors trustees partners managers officers volunteers and workers of the **Insured**
- (2) The estates heirs legal representatives or assigns of any person mentioned in (1) above in the event of such person dying
- (3) A person contracted to perform work for the **Insured** who is in other respects insured by **you** on the same basis as **your** employees and performs work under **your** supervision and direction

Limit of indemnity

means the most **we** will pay in **costs and expenses** and any compensation awards payable by **us** for all claims resulting from one or more events arising at the same time or from the same originating cause

Please refer to the policy schedule for this amount

The most **we** will pay for the total of all compensation awards in respect of employment disputes in any one **period of insurance** shall not exceed the aggregate limit as shown in the policy schedule.

This aggregate limit will form part of and not be in addition to the **limit of indemnity**

Period of insurance

means the period for which **we** have agreed to cover the **Insured**

Preferred law firm

means a law firm **ARAG** choose to provide legal or other services

These legal specialists are chosen as they have the proven expertise to deal with the **insured person's** claim and must comply with **ARAG's** agreed service standard levels which **ARAG** audit regularly

They are appointed according to **ARAG Standard Terms of Appointment**

Reasonable prospects

means

- (1) For civil cases arising from all **insured events** (other than **insured events** 1 - Employment practices legal protection and employment financial compensation awards and 2 - Legal defence) the prospects that the **insured person** will recover losses or damages or a reduction in tax or Pay Related Social Insurance Contribution liabilities (or obtain any other legal remedy which **we** have agreed to including an enforcement of judgment) or make a successful defence must be at least 51%

ARAG or a **preferred law firm** on **ARAG's** behalf will assess whether there are **reasonable prospects**

- (2) For criminal cases there is no requirement for there to be prospects of a successful outcome
- (3) For all civil and criminal appeals the prospects of a successful outcome must be at least 51%

Single head revenue audit

means an examination by the Revenue Commissioners which considers one specific aspect of **your** self-assessment and/or corporation tax return

This includes a standalone VAT or PAYE or PRSI or USC Single Head audit

Cover

We will indemnify the **insured person** in respect of any **insured event** shown as included in the schedule arising in connection with the **business** as long as

- (a) **reasonable prospects** exist for the duration of the claim and
- (b) the **date of occurrence** of the **insured event** happens during the **period of insurance** and within the **countries covered** and
- (c) any legal proceedings will be dealt with in the **countries covered** by
 - a court or
 - any other body which **ARAG** agree to

What we will pay

We will pay an **appointed representative** on the **insured person's** behalf **costs and expenses** incurred following an **insured event** and any employment financial compensation awards that **ARAG** have agreed to provided that

- (1) the most **we** will pay for **costs and expenses** including compensation awards in respect of all claims resulting from one or more events arising at the same time or from the same originating cause is the **limit of indemnity**
- (2) the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**

This will vary depending on the type of claim but the hourly amount **we** will pay a law firm will be included within the **ARAG Standard Terms of Appointment**

These will be provided to **you** once **we** accept your claim if it is necessary to issue legal proceedings and **you** choose **your** own **appointed representative** rather than using a **preferred law firm**

Where **costs and expenses** have not already been agreed with a **preferred law firm** for the relevant claim type **we** will pay up to a maximum of €150 per hour

- (3) in respect of an appeal or the defence of an appeal the **insured person** must tell **ARAG** within the time limits allowed that they want to appeal
Before **we** pay the **costs and expenses** for appeals **ARAG** must agree that **reasonable prospects** exist
- (4) for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this section **ARAG** must agree that **reasonable prospects** exist
- (5) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages the most **we** will pay in **costs and expenses** is the value of the likely award
- (6) in respect of **insured event 2 – Legal defence (g) Jury service and court attendance** the maximum **we** will pay is the **insured person's** net salary or wages for the time that the **insured person** is absent from work less any amount the court or tribunal pays
- (7) in respect of **insured event 6(b) Personal injury** **we** will pay the application fee required by the **Personal Injuries Assessment Board.ie (PIAB)**

What we will not pay

In the event of a claim if the **Insured** decides not to use the services of a **preferred law firm you** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment** and these will not be paid by **us**

Insured events

1 Employment practices legal protection and employment financial compensation awards

(a) Employment practices legal protection

Costs and expenses to defend the **Insured's** legal rights

- (1) prior to the issue of proceedings before a Workplace Relations Adjudicator court or tribunal following the dismissal of an employee
- or
- (2) in legal proceedings in respect of any dispute with
 - (i) an employee or ex-employee or a trade union acting on behalf of an employee or ex-employee which arises out of or relates to a contract of employment with the **Insured** or
 - (ii) an employee prospective employee or ex-employee arising from an alleged breach of their statutory rights under employment legislation

Exclusions

- (i) Employee internal disciplinary or grievance procedures
- (ii) Any claim arising from or relating to any transfer of business which falls within the scope of the European Communities (Safeguarding of Employees' Rights on Transfer of Undertakings) Regulations 1980 and 2000 or European Communities (Protection of Employees on Transfer of Undertakings) Regulations 2003 and any amending legislation

(b) Employment financial compensation awards

Where **ARAG** have accepted a claim under **insured event 1(a)** **we** will pay up to the **limit of indemnity** for any employment financial compensatory award otherwise payable by **you**

Provided that the compensation award is awarded by a Workplace Relations Adjudicator or Employment Appeals Tribunal or the Labour court under a judgment made after full argument and otherwise than by consent or default or is payable under settlement approved in writing in advance by **ARAG**

Exclusions

- (i) Any compensation award relating to the following
 - (a) Trade union activities trade union membership or non-membership industrial or labour arbitration collective bargaining agreements trade union recognition or matters concerning Work Councils
 - (b) Health & Safety related dismissals or any other claims brought under Section 27 or alleged contravention of Section 27 of the Safety, Health and Welfare at Work Act 2005
 - (c) Pregnancy or maternity rights paternity parental or adoption rights
 - (d) Civil claims against or statutory rights in relation to trustees of occupational pension schemes
 - (e) Statutory rights in relation to Sunday shop and betting work
- (ii) Non-payment of money due under the relevant contract of employment or statutory provision relating thereto
- (iii) Any award ordered because the **Insured** has failed to provide relevant records to employees under the National Minimum Wage Act 2000 or any amending legislation
- (iv) Claims under the Organisation of Working Time Act where **you** have failed to maintain adequate working time records
- (v) Any employment financial compensation award or increase in employment financial compensation award relating to failure to comply with a current or previous recommendation made by the Workplace Relations Commission or the Labour Court or a tribunal including non-compliance with a reinstatement or re-engagement order
- (vi) Any compensation award relating to personal injury brought as part of the same set of proceedings as a claim accepted under **insured event 1(a)** Employment practices legal protection

(c) Judicial review

Defence of judicial review proceedings brought against the **Insured** by an employee prospective employee or ex-employee excluding compensation awards

(d) Employee civil legal defence

Costs and expenses to defend the **insured person's** (other than the **Insured's**) legal rights if an event arising from their work as an employee leads to civil action being taken against them

- (1) under legislation for unlawful discrimination or
- (2) as trustee of a pension fund set up for the benefit of the **Insured's** employees

We will only provide cover for an **insured person** (other than the **Insured**) at the **Insured's** request

(e) Service occupancy

Costs and expenses to pursue a dispute with an employee or ex-employee to recover possession of premises owned by or for which the **Insured** is responsible

Exclusion

Any claim relating to defending the **Insured's** legal rights other than defending a counter-claim

2 Legal defence

Costs and expenses to defend the **insured person's** legal rights in respect of the following

(a) Criminal pre-proceedings cover

Prior to the issue of legal proceedings when dealing with the

- Gardaí
- Health & Safety Authority and/or regional Health Boards

where it is alleged that the **insured person** has or may have committed a criminal offence

(b) Criminal prosecution defence

Following an event which leads to the **insured person** being prosecuted in a court of criminal jurisdiction

Provided that in so far as proceedings under the Safety, Health and Welfare at Work Act 2005 are concerned the **countries covered** shall be any place where the Act applies

(c) Wrongful arrest

Civil action taken against the **Insured** for wrongful arrest in respect of an accusation of theft alleged to have been carried out during the **period of insurance**

(d) Formal investigations and disciplinary hearings

Representing the **insured person** throughout a formal investigation or disciplinary hearing by any other relevant authority

(e) Statutory notice appeals

Representing the **insured person** in an appeal against the imposition or terms of any Statutory Notice issued under legislation affecting the **Insured's** business other than those issued in connection with the **Insured's** licence

(f) Data protection and Data Protection Commissioner registration

(i) If civil action is taken against the **insured person** for compensation under data protection legislation when handling personal data in their capacity as a data controller and/or a data processor by

(a) an individual

We will also pay any compensation award up to the **limit of indemnity** in respect of such a claim

(b) a data controller and/or data processor which arises out of or relates to a claim made by an individual for compensation against that data controller and/or data processor

We will not pay any compensation award in respect of such a claim

(ii) Representing the business in appealing against the refusal of the Data Protection Commissioner to register the **Insured's** application for registration

Provided that

- (1) in respect of (f)(i)(a) any sum of money in settlement of a dispute is awarded by a court under a judgment made after full argument and otherwise than by consent or default or is payable under settlement approved in advance by **us**
- (2) **we** will not cover the cost of fines imposed by the Data Protection Commissioner or any other regulatory and/or criminal body

(g) Jury service and court attendance

An **insured person's** absence from work

(i) to perform jury service

(ii) to attend any court or tribunal at the request of the **appointed representative**

Provided that for each of the above sections of Legal defence cover the **Insured** requests cover for the **insured person**

Exclusions

- (i) For (a) Criminal pre-proceedings cover and (b) Criminal prosecution defence cover any criminal investigation or enquiry by with or on behalf of the Revenue Commissioners
- (ii) For (a) Criminal pre-proceedings cover and (b) Criminal prosecution defence cover any claim relating to the **insured person** driving without valid motor insurance
- (iii) For (a) Criminal pre-proceedings cover and (b) Criminal prosecution defence cover any claims arising from parking or obstruction offences
- (iv) Any motor related prosecution where the **Insured** owns or has use of more than 6 motor vehicles for the **business**

- (v) For (e) Statutory notice appeals a Statutory Notice issued by an **insured person's** regulatory or governing body
- (vi) For (f) Data protection and Data Protection Commissioner registration cover any claims relating to
 - (i) the loss alteration corruption or distortion of or damage to stored personal data or
 - (ii) a reduction in the functionality availability or operation of stored personal data resulting from hacking (unauthorised access) malicious or negligent transfer (electronic or otherwise) of a computer program that contains any malicious or damaging code computer virus or similar mechanism

3 Statutory licence appeal

Costs and expenses in an appeal to the relevant statutory or regulatory authority court or tribunal following a decision by a licensing or regulatory authority to suspend or alter the terms of or refuse to renew or cancel the **Insured's** licence

Exclusions

- (i) Assistance with the application process either in relation to an original application or application for renewal of a statutory licence
- (ii) Any licence appeal relating to the ownership driving or use of a motor vehicle

4 Contract disputes

Costs and expenses in a contractual dispute arising from an agreement or alleged agreement which has been entered into by or on behalf of the **Insured** for the purchase hire sale or provision of goods or of services

Provided that

- (1) the amount in dispute exceeds €300 (excluding VAT) or if the amount is payable in instalments the instalments due and payable at the time of making the claim exceed €300 (excluding VAT)
- (2) if the dispute relates to money owed to the **Insured** a claim under this section is made within 90 days of the money becoming due and payable

Exclusions

- (i) Any dispute arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the **date of occurrence** is within the first 90 days of the indemnity provided by this section unless equivalent legal expenses insurance was in force immediately before
- (ii) Any claim relating to the following
 - (a) A dispute over the settlement payable under an insurance policy (**we** will cover a dispute if the **Insured's** insurer refuses the **Insured's** claim but not for a dispute over the amount)
 - (b) The
 - sale
 - purchase
 - terms of a lease
 - licence
 - tenancy

of land or buildings other than a dispute with a professional advisor in connection with these matters

- (c) A loan mortgage pension guarantee or any other financial product choses in action and disputes with a professional advisor in connection with these matters
- (d) A motor vehicle owned by or hired by or leased to the **Insured** other than agreements relating to the sale of motor vehicles where the **Insured** is engaged in the business of selling motor vehicles
- (iii) A dispute with an employee or ex-employee which arises out of or relates to a contract of employment with the **Insured**

- (iv) A dispute which arises out of
 - (a) the sale or provision of computer hardware software systems or services
 - (b) the purchase or hire of computer hardware software systems or services tailored by a supplier to the **Insured's** own specification
- (v) A dispute arising from a breach or alleged breach of professional duty by an **insured person**
- (vi) The recovery of money and interest due from another party other than disputes where the other party intimates that a defence exists
- (vii) The first €600 of **legal costs** unless the dispute is to be dealt with under the Small Claims Court Procedure

5 Debt recovery

Costs and expenses in a dispute relating to the recovery of money and interest due from the sale or provision of goods or services including enforcement of judgments

Provided that

- (1) the debt exceeds €300 (excluding VAT)
- (2) the claim is made within 90 days of the money becoming due and payable
- (3) **we** have the right to select the method of enforcement or to forego enforcing judgment if **we** are not satisfied that there are or will be sufficient assets available to satisfy judgment

Exclusions

- (i) Any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the debt is due within the first 90 days of the indemnity provided by this section unless equivalent legal expenses insurance was in force immediately before
- (ii) Any claim relating to the following
 - (a) The settlement payable under an insurance policy
 - (b) The
 - sale
 - purchase
 - terms of a lease
 - licence
 - tenancy
 of land or buildings
 - (c) A loan mortgage pension guarantee or any other financial product and choses in action
 - (d) A motor vehicle owned by or hired by or leased to the **Insured** other than agreements relating to the sale of motor vehicles where the **Insured** is engaged in the business of selling motor vehicles
- (iii) A dispute which arises out of the purchase hire sale or provision of computer hardware software systems or services
- (iv) The recovery of money and interest due from another party where the other party intimates that a defence exists
- (v) Any dispute which arises from debts the **Insured** has purchased from a third party

6 Property protection and personal injury

(a) Property protection

Costs and expenses in a civil dispute relating to material property which is owned by or the responsibility of the **Insured** provided that the **Insured** has established the legal ownership or right to the land that is the subject of the dispute following

- (a) any event which causes physical damage to such material property
- or

- (b) a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your** land or some right over or in connection with it)
- or
- (c) a trespass

Exclusions

Any claim relating to the following

- (i) A contract entered into by the **Insured**
- (ii) Goods in transit or goods lent or hired out
- (iii) Goods at premises other than those occupied by the **Insured** unless the goods are at such premises for the purpose of installations or use in work to be carried out by the **Insured**
- (iv) Mining subsidence
- (v) Defending the **Insured's** legal rights other than in defending a counter-claim
- (vi) A motor vehicle owned by or used by or hired by or leased to an **insured person** (other than damage to motor vehicles where the **Insured** is engaged in the business of selling motor vehicles)
- (vii) The enforcement of a covenant by or against the **Insured**

(b) Personal injury

At the **Insured's** request **we** will pay **costs and expenses** for an **insured person's** and their family members' legal rights following a specific or sudden accident that causes the death of or bodily injury to them

This includes assisting the **insured person** (and family member if applicable) through **ARAG**' claims and legal advice service to register their claim with the **Personal Injuries Assessment Board.ie (PIAB)**

Exclusions

Any claim relating to the following

- (i) Any illness or bodily injury that develops gradually
- (ii) Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury
- (iii) Defending an **insured person's** and their family members' legal rights other than in defending a counter-claim
- (iv) A motor vehicle owned by or used by or hired or leased to an **insured person** or their family members
- (v) The cost of obtaining a medical report when registering with the **Personal Injuries Assessment Board.ie (PIAB)**

7 Tax protection

Costs and expenses for an **appointed representative** to act on behalf of the **Insured** and at the request of the **Insured** the directors trustees and partners of the **Insured** in the event that one of the following enquiries is undertaken in direct connection with the activities of the **business**

(a) Revenue audits

We will pay **accountant's costs** in respect of a **full revenue audit** carried out by the Revenue Commissioners into **your** business accounts and represent **you** in any subsequent appeal proceedings following the **full revenue audit**

(b) Charity Regulator enquiries

We will negotiate on behalf of the **Insured** and represent them in any appeal proceedings in respect of an enquiry carried out by the Charity Regulator into the **Insured's** business accounts

(c) Employer's compliance

We will represent **you** in any appeal proceedings in respect of a dispute concerning **your** compliance with Pay As You Earn or Social Insurance Contribution Regulations following a **single head revenue audit** by the Revenue Commissioners or the Department of Social Community and Family Affairs

(d) VAT disputes

We will represent **you** in any appeal proceedings following a **single head revenue audit** carried out by the Revenue Commissioners in respect of Value Added Tax due

Provided that

- (1) for all **insured events** the **Insured** has taken reasonable care to ensure that all returns are complete and correct and that such returns are submitted within the statutory time limits allowed
- (2) the **Insured** and the **appointed representative** comply with **ARAG**'s claims handling instructions throughout the course of the claim

Exclusions

- (i) A **single head revenue audit** in respect of Value Added Tax Pay As You Earn or Social Insurance Contribution Regulations or Universal Social Charge
- (ii) Any **insured event** arising from a tax avoidance scheme
- (iii) Any **insured event** caused by the failure to register for Value Added Tax and/or with the Charity Regulator
- (iv) Any **insured event** arising from any investigation or enquiry undertaken by the Revenue Commissioners into **your** alleged dishonesty or **your** alleged criminal activities
- (v) Reviews conducted by the Revenue Commissioners as part of its review programmes

Note (not forming part of the policy):

How we deal with Tax protection claims under this section (A step by step guide to your tax claim)

Your business is required by law to submit accounts and pay tax to the Revenue Commissioners. This section will pay your accountant's costs if the Revenue Commissioners carry out a full revenue audit of your business accounts provided that these guidelines are followed.

Please note:

Single head revenue audits in respect of VAT, PAYE or Social Insurance Regulations are not covered under this policy.

Notifying us of your claim

- (1) If you receive notification from the Revenue Commissioners, you or your accountant can contact ARAG by phone on 01 670 7470.
ARAG can send you a claim form and give you advice about how to make your claim. ARAG cannot confirm cover for your claim over the phone.
- (2) When ARAG receive the information they need to help you with your claim ARAG will appoint an accountant to act for you. If you wish ARAG to appoint your own accountant you must send ARAG the person's name and address when you send them your completed claim form. The accountant appointed by ARAG to act for you is referred to as the "appointed representative" in your policy and in the guidelines below. We will not pay for any accountant's costs that have been incurred for work carried out before we have accepted your claim.

Handling your claim

- (1) ARAG Tax Protection covers the cost of representing you in a full revenue audit and in any appeal proceedings in respect of a Revenue Audit.
- (2) Once ARAG have accepted your claim and have arranged for an appointed representative to deal with it, ARAG will agree with the appointed representative what work is to be carried out on your behalf and the fees that are to be covered under your policy.
If it is not possible to agree a budget with the appointed representative, we reserve the right to limit the sum payable under the policy to an amount that is necessary and reasonable in the circumstances.

- (3) The Revenue Commissioners will request information about your accounts. The appointed representative will prepare this information. They may also be required to meet with the Revenue Commissioners. Your policy will cover the cost of any necessary meetings provided that ARAG have consented to your accountant attending. If it is not possible to negotiate a settlement with the Revenue Commissioners and you wish to appeal against the tax demanded we will pay for the appointed representative to represent you in appeal proceedings provided that reasonable prospects exist.
- (4) If at any time during the full revenue audit the level of fees that we have agreed with the appointed representative is expected to change we must be informed of any additional work considered necessary and agree in advance any additional fees to be paid under your policy.

When we cannot help

- (1) Please note it is a condition of your policy that you have taken reasonable care to ensure all returns are complete and correct and are submitted within the statutory time limits allowed.
- (2) If the appointed representative has to carry out routine accounting or corrective work you will need to pay any fees for this out of your own funds. It is not normally considered appropriate for accountants to carry out review work on records prior to submission to the Revenue Commissioners but if the appointed representative considers this is necessary we will pay the cost of this provided that we have consented to the work being carried out.
- (3) We will not pay costs that have been incurred because the appointed representative has failed to follow the procedures we have specified or has charged fees that we have not agreed to pay.
- (4) Please note the exclusions on your policy in relation to dishonesty, and all other terms and conditions applying to the policy.

Settling your claim

We will tell the appointed representative about how we will settle their invoice when the audit has been completed.

Other types of tax protection claims

Appeals following a single head revenue audit by the Revenue Commissioners or Department of Social Community and Family Affairs arising from Employers' compliance with PAYE or PRSI, appeals in relation to VAT assessments following a single head revenue audit and appeals following an enquiry carried out by the Charity Regulator are also covered by this section.

If you need to notify ARAG of a claim that arises from any of these circumstances please follow the instructions outlined in (1) and (2) above '**Notifying us of your claim**'. ARAG will adopt a similar approach when dealing with these claims as for Revenue Audits (refer to '**Handling your claim**' above) although the actual work carried out by the appointed representative will differ. Please note ARAG cannot cover disputes with the Revenue Commissioners that result from your failure to register your business for VAT.

Conditions

- 1 (a) On receiving a claim if representation is necessary **ARAG** will appoint a **preferred law firm** or in-house lawyer as the **Insured's appointed representative** to deal with the **Insured's** claim. They will try to settle the **Insured's** claim by negotiation without having to go to court.
- (b) If the appointed **preferred law firm** or in-house lawyer cannot negotiate settlement of the **Insured's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest then the **Insured** may choose a law firm or tax expert to act as the **appointed representative**. **ARAG** will choose the **appointed representative** to represent the **Insured** in any proceedings where **we** are liable to pay a compensation award.
- (c) If the **Insured** chooses a law firm as their **appointed representative** who is not a **preferred law firm** **ARAG** will give the **Insured's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**.

However if they refuse to act on this basis the most **we** will pay is the hourly amount **we** would have paid if they had agreed to the **ARAG Standard Terms of Appointment** and in those circumstances **you** would be liable for **costs and expenses** which exceed those included within the **ARAG Standard Terms of Appointment**

These will be provided to **you** once **we** accept **your** claim if it is necessary to issue legal proceedings and **you** choose **your** own **appointed representative** rather than using a **preferred law firm**

Where **costs and expenses** have not already been agreed with a **preferred law firm** for the relevant claim type **we** will pay up to a maximum of €150 per hour

- (d) The **appointed representative** must co-operate with **ARAG** at all times and must keep **ARAG** up to date with the progress of the claim

2 An **insured person** must

- (a) co-operate fully with **ARAG** and the **appointed representative**
- (b) give the **appointed representative** any instructions that **ARAG** ask them to

3 (a) An **insured person** must tell **ARAG** if anyone offers to settle a claim and must not negotiate or agree to any settlement without written consent from **ARAG**

- (b) If an **insured person** does not accept a reasonable offer to settle a claim **we** may refuse to pay further **costs and expenses**

- (c) **We** may decide to pay an **insured person** the reasonable value of the claim that the **insured person** is claiming or is being claimed against them instead of starting or continuing legal action

In these circumstances an **insured person** must allow **ARAG** to take over and pursue or settle a claim in their name

An **insured person** must allow **ARAG** to pursue at **our** expense and for **our** benefit any claim for compensation against any other person and an **insured person** must give **ARAG** all the information and help **ARAG** need to do so

- 4 (a) An **insured person** must instruct the **appointed representative** to have **costs and expenses** taxed assessed or audited if **ARAG** ask for this
- (b) An **insured person** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered

5 If the **appointed representative** refuses to continue acting for an **insured person** with good reason or if an **insured person** dismisses the **appointed representative** without good reason the cover **we** provide will end immediately unless **ARAG** agree to appoint another **appointed representative**

- 6 (a) If an **insured person** settles a claim or withdraws their claim without **ARAG**' agreement or does not give suitable instructions to the **appointed representative we** can withdraw cover and will be entitled to reclaim any **costs and expenses we** have paid

- (b) If during the course of a claim **reasonable prospects** no longer exist the cover **we** provide will end at once

We will pay any **costs and expenses** and compensation awards **we** have agreed to up to the date cover was withdrawn

7 **ARAG** may require the **Insured** to get at the **Insured's** own expense an opinion from an expert that **ARAG** consider appropriate on the merits of the claim or proceedings or on a legal principle

The expert must be approved in advance by **ARAG** and the cost agreed in writing between the **Insured** and **ARAG**

Subject to this **we** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **Insured** will recover damages (or obtain any other legal remedy that **ARAG** have agreed to) or make a successful defence

8 If there is a disagreement between the **Insured** and **ARAG** about the handling of a claim and it is not resolved through **ARAG**' internal complaints procedure and the **Insured** is a small business they can contact the Financial Services and Pensions Ombudsman (FSPO) for help

Details available from www.fspo.ie

Alternatively there is a separate arbitration process (this applies to all size of business)

The arbitrator will be a barrister chosen jointly by the **Insured** and **ARAG**

If there is a disagreement over the choice of arbitrator **ARAG** will ask the Chartered Institute of Arbitrators to decide

9 An **insured person** must

- (a) keep to the terms and conditions of this policy
- (b) take reasonable steps to avoid and prevent claims
- (c) take reasonable steps to avoid incurring unnecessary costs
- (d) send everything **ARAG** ask for in writing
- (e) give **ARAG** full and factual details of any claim and give **ARAG** any information they need and
- (f) report any claim to **ARAG** as soon as they become aware of it and within 180 days of the date they should have known about it

10 This section will be governed by the laws of the Republic of Ireland

All Acts of the Oireachtas within the policy wording shall include any subsequent amendment or replacement legislation

Exclusions

- 1 **Costs and expenses** incurred before the written acceptance of a claim by **ARAG**
- 2 Fines penalties compensation or damages which the **insured person** is ordered to pay by a court or other authority other than compensation awards as covered under **insured event** 1(b) – Employment financial compensation awards and **insured event** 2(f)(i)(a) - Data protection and Data Protection Commissioner registration
- 3 Any claim relating to patents copyrights trademarks merchandise marks registered designs intellectual property secrecy and confidentiality agreements
- 4 Any claim relating to rights under a franchise or agency agreement entered into by the **Insured**
- 5 Any **insured event** deliberately or intentionally caused by an **insured person**
- 6 A dispute with **ARAG** not otherwise dealt with under Condition 8 of this section
- 7 Any claim relating to a shareholding or partnership share in the business unless such shareholding was acquired under a scheme open to all employees of the **Insured** or a suitable number of them of a certain minimum grade other than the directors trustees or partners of the **Insured**
- 8 **Costs and expenses** arising from or relating to judicial review coroner's inquest or fatal accident inquiry or injunctions
This exclusion does not apply to **insured event** 6(b) Personal injury or where specified under **insured event** 1(c) Judicial review
- 9 Any legal action an **insured person** takes which **ARAG** or the **appointed representative** have not agreed to or where the **insured person** does anything that hinders **ARAG** or the **appointed representative**
- 10 When either at the commencement of or during the course of a claim
 - (a) the **Insured** is declared bankrupt
 - (b) the **Insured** has filed a bankruptcy petition
 - (c) the **Insured** has filed a winding-up petition
 - (d) the **Insured** has made an arrangement with the **Insured's** creditors
 - (e) the **Insured** has entered into a deed of arrangement
 - (f) the **Insured** is in liquidation
 - (g) part or all of the **Insured's** affairs or property are in the care or control of a receiver or administrator
 This exclusion applies to all **insured events** other than 1(a) - Employment practices legal protection and 1(b) - Employment financial compensation awards and 2 - Legal defence
- 11 Any claim relating to written or verbal remarks that damage the **insured person's** reputation
- 12 Any claim where an **insured person** is not represented by a law firm barrister or tax expert

16 Fidelity

The schedule will show if this section applies and the cover in force

Definitions

Each time any of the following words or phrases appear in this section in bold italic type (or in capital letters in the schedule) they will take the specific meaning shown below

Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

Acting in collusion

means all circumstances where two or more ***employees*** are concerned or implicated together or materially assist each other in an act of ***theft***

Commencement date

means the operative date of insurance cover for a named ***employee*** or category of ***employees*** other than as provided in relation to any superseded fidelity insurance

Electronic instructions

means electronic instructions issued from a computer on ***your*** premises to a bank or financial institution at which ***you*** hold an account directing them to make a payment for a fixed amount from ***your*** account to the account of a third party

Employee(s)

means any person normally resident within the ***geographical limits*** who is

- (1) under a contract of service or apprenticeship with ***you***
- (2) engaged as a work experience student or youth training scheme participant while under ***your*** direct control and supervision
- (3) a director of ***yours*** if such person
 - (i) is also employed by ***you*** under a contract of service and
 - (ii) controls no more than 5 per cent of the issued share capital of ***your*** company
- (4) a person retired from full-time employment with ***you*** who is working for ***you*** as a consultant under ***your*** control or direction
- (5) a volunteer working under ***your*** control or direction provided that volunteers are specified as insured in the schedule

One claim

means all acts of ***theft*** during the periods of insurance which this section (and any substituted section or policy) shall remain in force committed by an individual ***employee*** or by ***employees acting in collusion***

Theft

means any act of fraud or dishonesty by any ***employee*** committed with the clear intent of obtaining an improper financial gain for themselves or for any other person or organisation intended by the ***employee*** to receive such gain other than salaries fees commission or other employee benefit earned in the normal course of employment

Cover

We will indemnify **you** against loss of money or goods belonging to or held in trust by **you** caused directly as a result of any act of **theft** by any **employee** described in the schedule relating to their employment with **you** in the **business** and committed during the currency of this section after the **commencement date** applicable to such **employee**

Exclusions

We shall not be liable for

- (i) any **theft** committed by any **employee** subsequent to **your** discovery of actual or suspected **theft** by such **employee**
- (ii) any **excess**
- (iii) any loss of interest or consequential loss of any kind
- (iv) any unexplained shortages

Basis of settlement

We will pay up to the value of the money or goods at the time of the loss or at **our** option the replacement or reinstatement of such goods

Limit of indemnity

Our liability under this section

- (a) in respect of any **one claim**
 - (i) caused by one **employee** shall not exceed the limit of indemnity stated in the schedule applicable to that **employee**
 - (ii) caused by two or more **employees acting in collusion** shall not exceed whichever of the individual limits of indemnity applicable to the **employees** concerned is largest and in any event not exceed the aggregate limit of indemnity shown in the schedule
 - (iii) irrespective of the number of periods of insurance during which the insurance by this section (and any insurance issued in substitution thereof) shall remain in force shall not exceed the limit of indemnity stated in the schedule
- (b) in respect of any one period of insurance shall not exceed the aggregate limit of indemnity stated in the schedule

Special conditions

(Applicable only if the aggregate limit of indemnity shown in the schedule exceeds €7,500)

- 1 It is a **condition precedent to liability** that **you** shall operate the following Minimum standard of control
All **employees** with responsibility for money accounts goods computer operation or computer programming shall be instructed as to their duties and responsibilities in respect of the Minimum standard of control and be expected to comply with it

Minimum standard of control

- (i) Funds transfer
 - (a) All cheques or other bank instruments exceeding €15,000 shall require two manually applied signatures to be added after the amount has been inserted
You shall advise **your** bankers accordingly
No cheque or instrument shall be signed until one signatory has examined the supporting documentation
 - (b) In respect of funds transfers involving **electronic instructions**
 - 1 no one **employee** shall complete a funds transfer payment from beginning to end
 - 2 all **employees** involved will require unique passwords to access the computer or system which must be kept confidential to the user and changed at least every 30 days
 - 3 password resets will be carried out by an **employee** who does not have access to or other involvement in the fund transfer process
You will comply with all process and security controls agreed with the bank or other financial institution through which **your** transfers are made
- (ii) At least quarterly and independently of persons responsible the payroll shall be checked to minimise the possibility that fictitious names and enhanced payments have been included
- (iii) **Employees** receiving cash and cheques in the course of their duties shall be required to remit all monies received and/or bank in full on the day of receipt or next banking day
- (iv) Statements of account for all amounts due will be issued at least monthly and direct to customers independently of **employees** receiving or collecting monies
Action by management shall be taken if an account becomes three months overdue
- (v) Independently of the responsible **employees** bank statements receipts counterfoils and supporting documents shall be checked at least monthly against the cash book entries and the balance tested with cash and unrepresented cheques
- (vi) Cash in hand and petty cash shall be checked independently of the responsible **employees** at least monthly and additionally without warning every six months
- (vii) There will be a physical check on all stock and materials held against verified stock records independent of the responsible **employees** at intervals of not more than 12 months except where otherwise stated
- (viii) Different **employees** acting independently shall be responsible for the ordering of stock and materials the recording of receipt of such and the authorising of payment for them
- (ix) Security checks will be built into all computer functions with reconciliations made as necessary
- (x) Responsibilities for
 - (a) authorisation of transaction
 - (b) processing of transactions and
 - (c) handling of output
 shall be exercised by different **employees**
- (xi) **Your** accounts including the account of any subsidiary companies shall be examined by external auditors every 12 months
All recommendations or alternatives acceptable to the auditors shall be implemented without unreasonable delay

(xii) Every **employee** who is responsible for money goods accounts computer operations or programming must take an uninterrupted break of at least two weeks in each calendar year during which

- (a) they carry out no duties on **your** behalf and
- (b) other than electronic mail they have no means of external access to **your** computer systems and
- (c) they stay away from any of **your** premises

(xiii) All supplier/creditor accounts received for payment should be carefully and independently (of those **employees** placing orders or settling such accounts) checked and validated directly with the supplier/creditor before payment is authorised

No instructions or requests to change any supplier's/creditor's settlement account details shall be accepted or implemented without

- (a) the supplier or creditor in question being contacted independently and directly to confirm the change
- (b) written confirmation of the change being obtained from a suitably authorised and recognised contact at the supplier/creditor
- (c) written confirmation of the change being received independently and directly from the supplier's/creditor's bank

2 **You** shall obtain satisfactory references to confirm the honesty of all **employees** who are

- (a) responsible for money goods accounts computer operations or computer programming and
- (b) engaged after the commencement of this section
- (c) subject to an indemnity of greater than €7,500

Such references shall be obtained directly from former employers for the three years immediately preceding engagement and before the **employee** is entrusted without supervision

Reference need not be obtained in respect of **employees** who have satisfactorily and continuously served **you** for at least one year in another capacity before being entrusted with the duties referred to above

In respect of **employees** joining directly from school or Government sponsored youth training schemes one character reference shall be obtained

The original of each written reference shall be retained by **you** and shall be made available for inspection by **us** on request

3 Any money of the **employee** held by **you** upon discovery of any loss and any money which but for the **employee's theft** would have been due to the **employee** from **you** shall be deducted from the amount of the loss before a claim is made under this insurance

Any recoveries which are made by **you** less any costs incurred in recovery shall be applied in the following order

- (a) in the event that **your** claim has exceeded the limit of indemnity first to **your** benefit to reduce or extinguish the amount of **your** loss (but not in respect of the amount of the **excess**)
- (b) thereafter to **our** benefit to the extent of the claim paid or payable
- (c) finally to **your** benefit where an **excess** has been deducted from the claim

4 Upon the termination of service of any **employee you** shall take all reasonable precautions to prevent a loss as insured by this section including but not limited to

- (a) the changing of all alarm and other security codes or passwords the **employee** had or may have had knowledge of
- (b) the deletion or invalidation of any access codes or passwords the **employee** has to access computer or other systems

Extensions

1 Auditors fees and rewriting of system records

As a direct result of loss of money or goods resulting in a valid claim under this section **we** will also pay for

- (a) auditors fees incurred with **our** written consent solely to substantiate the amount of the claim
- (b) the reasonable cost incurred with **our** written consent of rewriting or amending the software programs or systems where such rewriting or amending is necessary to correct the programs or amend the security codes following the fraudulent use of computer hardware or software programs or computer systems which are the subject of a claim for which liability is admitted under this section

Provided that **our** total liability including any amount payable under the provisions of this extension shall not exceed the limit of indemnity

2 Previous insurance

If this insurance immediately supersedes a fidelity insurance effected by **you** (the 'superseded insurance') **we** will indemnify **you** in respect of any loss discovered during the continuation of this insurance but committed during the continuation of the superseded insurance if the loss is not recoverable under the superseded insurance solely because the period allowed for such discovery has expired

Provided that

- (a) such insurance had been continuously in force from the time of the loss until commencement of this section
- (b) the loss would have been insured by this insurance had it been in force at the time of the loss
- (c) **our** liability shall not exceed
 - (i) the amount recoverable under the insurance in force at the time of the loss or
 - (ii) the limit of indemnity under this insurance
 whichever is the less

In any event **our** total liability in respect of any **one claim** continuing through both the term of the superseded insurance and the continuation of this insurance shall not exceed the limit of indemnity applicable under this section

3 Pension fund trustees

At **your** request **we** will indemnify the Trustees of any pension fund or other **employee** benefit scheme set up to provide benefit to **your employees** in respect of any loss of money or goods which the Trust may incur as a result of any act of **theft** as otherwise insured by this section committed by an **employee** of **yours**

4 Temporary agency staff

The term **employee** shall include any person provided by a staff or employment agency who by arrangement with such agency is working for **you** on a temporary or part-time basis in connection with the **business** to perform the function and duties of an **employee** under **your** control or direction but excluding persons employed

- (a) as drivers
 - (b) in connection with warehouse duties
 - (c) with computer operations or computer programming
- unless specifically stated as insured in the schedule

Provided that

- (i) **we** shall not be liable for any loss caused by any such person if such loss is also covered for **your** benefit by any insurance or guarantee held by the staff or employment agency providing the person concerned
- (ii) the amount of wages and salaries declared shall include the total amount of fees paid to staff and employment agencies in respect of temporary agency staff described above
- (iii) Special condition 2 (References) shall not apply to the temporary agency staff described above

Notes

Notes

Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
FCA's website**

www.fca.org.uk/register

**or by contacting the FCA on
0044 207 066 1000**

For further information on any of our products or services, please speak to your broker.

Or visit us at

www.ecclesiastical.ie

If you would like this booklet in large print, braille or audio format please call us on

01 619 0300.

You can also tell us if you would like to always receive literature in another format.



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