

THEFT

Defined events

Loss of or damage to all contents being Your property or for which they are responsible) of any insured building at Your premises described in the schedule as a result of theft accompanied by forcible and violent entry into or exit from such building or any attempt thereat or as a result of theft, or any attempt thereat, following violence or threat of violence.

Extensions

1. The insurance under this section extends to cover loss of or damage to the property insured
 - a. caused or accompanied by
 - i. a thief or thieves being concealed on Your premises before close of business
 - ii. entry to and/or exit from the premises being effected by use of a skeleton key or other similar device (excluding a duplicate key) provided that You shall establish to Our satisfaction that such a skeleton key or device was used
 - b. whilst in a building at any additional premises used by You provided that
 - i. such additional premises are advised to Us within 30 days from the time the risk attaches to Us
 - ii. an additional premium, if any, is paid
 - iii. Our liability in respect of this extension shall not exceed 50% of the highest amount stated in the schedule applicable to anyone premises.
2. In addition to the limit of indemnity stated in the schedule
 - a. the insurance under this section includes
 - i. damage to the buildings (including landlord's fixtures and fittings) at Your premises in the course of theft or any attempt thereat
 - ii. loss of buildings, landlord's fixtures and fittings at Your premises as a result of theft accompanied by forcible and violent entry into or exit from such building or any attempt thereat or as a result of theft, or any attempt thereat, following violence or threat of violence
 - b. We will reimburse You all reasonable costs and expenses in effecting such temporary repairs and in taking such temporary measures as may be reasonably necessary after loss or damage giving rise to a claim under this section provided that Our liability shall not exceed the amount stated in the schedule in respect of anyone event.
3. In addition to the limit of indemnity stated in the schedule We will indemnify You in respect of the cost of replacing locks keys to any insured premises following upon the disappearance of any key to such premises or following upon You having reason to believe that any unauthorised person may be in possession of a duplicate of such key provided that
 - a. Our liability shall not exceed the amount stated in the schedule.
 - b. You will be responsible for the first amount payable as stated in the schedule for each and every claim.
4. The term all contents, includes personal effects, tools and pedal cycles which are Your property or any principal, partner, director or employee of Yours in so far as such property is not otherwise insured up to an amount stated in the schedule in the case of anyone person.

Limitations

Our liability in respect of documents, manuscripts, business books, computer system records and media, plans, designs, patterns, models and moulds is restricted to the value of materials and sums expended in labour.

Specific exceptions

We shall not be liable for

1. loss or damage which can be insured under a fire policy except in the case of explosion caused in an attempt to effect entry
2. loss or damage insurable under a glass insurance policy
3. property more specifically insured or, unless specified in the schedule, cash, bank and currency notes cheques, postal orders, money orders, current negotiable stamps and documents or certificates of negotiable nature
4. loss or damage in which any principal, partner, director or any member of Your household or any of Your employees is concerned as principal or accessory.
5. loss or damage of tools by theft or any attempt there at from any contract site or any other premises (including Your premises) after normal business hours unless the property insured is contained in a securely locked

building and the loss is accompanied by forcible, visible and violent entry into or exit from the building containing the property insured.

Specific condition

This section shall be voidable if the nature of the risk is materially altered without the prior written consent of the company

Burglar alarm warranty (if stated in the schedule to be included)

It is a condition precedent to Our liability and warranted that

- A. the said alarm is to be a dual monitoring alarm whenever feasible (for the purposes of this requirement, dual monitoring shall mean that once the alarm is triggered a signal will be transmitted by two different methods to the control room of the company monitoring the alarm);
- B. if the company which installed the said alarm system operates an armed reaction unit, the contract for the said alarm shall include the armed reaction unit's services, where available;
- C. such alarm will be maintained in proper working order but You shall be deemed to have discharged their liability of they have maintained their obligations under a maintenance contract with the installation/ service company of the alarm system;
- D. the control panel shall have an event log and the arming and disarming of the alarm is to be logged and after the occurrence of a claim, the insurer/s will be entitled to request full information of the relevant log;
- E. **Loss of or damage to the property following the use of the keys, the keypad code or the remote control of the burglar alarm or any duplicate thereof belonging to You is not covered** unless such keys, keypad code or remote control has been obtained by violence or threat of violence to any person or such keys, keypad code or remote control was obtained by theft.