

## Property definitions

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### Special definitions for all property sections

<b>Activities</b>	<b>Your</b> activities declared to <b>us</b> and accepted by <b>us</b> , or the <b>business</b> activities stated in <b>your</b> schedule.
<b>Amount insured</b>	The most <b>we</b> will pay as stated in <b>your</b> schedule. Unless <b>we</b> say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after <b>we</b> pay a loss provided <b>you</b> carry out <b>our</b> recommendations to prevent further loss or damage.
<b>Breakdown</b>	<b>Damage</b> caused by: <ol style="list-style-type: none"><li>1. electrical or mechanical failure or malfunction arising from internal causes;</li><li>2. explosion, collapse or distortion due to internal steam or other internal fluid pressure;</li><li>3. electrical power surge;</li><li>4. operator error; or</li><li>5. fracturing by frost.</li></ol>
<b>Buildings</b>	The buildings, which belong to <b>you</b> or for which <b>you</b> are legally responsible, at the premises stated in <b>your</b> schedule, including: <ol style="list-style-type: none"><li>1. outbuildings and annexes;</li><li>2. fixtures and fittings, fixed fuel tanks;</li><li>3. solar panels and other renewable energy generating equipment;</li><li>4. walls, gates, fences, car parks, yards, private roads, pavements and paths; and</li><li>5. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains.</li></ol>
<b>Computers</b>	Computers, <b>handheld devices</b> and ancillary equipment, which belong to <b>you</b> or for which <b>you</b> are legally responsible, including software and data carrying media but excluding data or information entered by <b>you</b> or on <b>your</b> behalf.
<b>Contents</b>	The contents of the <b>insured premises</b> used in connection with <b>your activities</b> , which belong to <b>you</b> or for which <b>you</b> are legally responsible, including: <ol style="list-style-type: none"><li>1. <b>computers</b>;</li><li>2. <b>stock</b>;</li><li>3. <b>prototypes</b>;</li><li>4. <b>art and collections</b>;</li><li>5. fixtures and fittings, tenant's improvements, decorations and general contents including, if attached to the building, external signs, aerials and satellite dishes;</li><li>6. pipes, ducting, cables, wires and associated control equipment within the <b>insured premises</b> and extending to the public mains; and</li><li>7. <b>equipment</b>, machinery and plant;</li></ol> which are not otherwise excluded by <b>your policy</b> .
<b>Contract location</b>	Any location within the <b>geographical limits</b> where <b>you</b> have a contract to carry out <b>your activities</b> .
<b>Damage</b>	Accidental physical loss or accidental physical damage including where caused by <b>storm</b> , <b>flood</b> , escape of water, fire, theft or attempted theft, unless otherwise excluded by <b>your policy</b> .
<b>Declared amount</b>	Any amount stated in the Property sections of <b>your</b> schedule which <b>you</b> have declared as: <ol style="list-style-type: none"><li>1. <b>your</b> estimated <b>income</b> or <b>gross profit</b> or <b>fees</b> for the next 12 months;</li></ol>

2. the total replacement value of **your contents**; or
3. the total costs of reinstating **your buildings**.

<b>Equipment</b>	Items belonging to <b>you</b> or for which <b>you</b> are legally responsible and which are hydraulic, mechanical, or electronic in their method of operation. <b>Computers</b> are not included in this definition.
<b>First loss limit</b>	Any <b>amount insured</b> stated in the relevant section of <b>your</b> schedule as a first loss limit, where, with <b>our</b> consent, <b>you</b> have selected a limit that is less than the <b>declared amount</b> .
<b>Flood</b>	Rising surface or tidal water, or the overflow of water from any natural or artificial watercourse (other than water tanks, apparatus or pipes), whether driven by <b>storm</b> or not.
<b>Handheld devices</b>	Handheld electronic devices used in connection with <b>your activities</b> which belong to <b>you</b> or for which <b>you</b> are legally responsible, including: <ol style="list-style-type: none"> <li>1. phones and smartphones which make or receive telephone calls through a cellular network and their accessories;</li> <li>2. laptops, tablets, PDAs and wearable technology; and</li> <li>3. cameras and photographic equipment.</li> </ol>
<b>Insured premises</b>	The space <b>you</b> occupy at the premises stated in <b>your</b> schedule. This includes any outbuildings and annexes <b>you</b> occupy on the same premises.
<b>Money</b>	Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travellers' tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to <b>you</b> .
<b>Personal effects</b>	Articles worn, used or carried about the person which belong to <b>your</b> partners, directors, trustees, committee members, employees, volunteers or visitors for which such persons are legally responsible.
<b>Property</b>	Tangible property.
<b>Prototype</b>	A sample or model built to test a concept or process.
<b>Reconstitution of data</b>	Reconstitution of the data <b>you</b> need to continue <b>your activities</b> , if <b>your</b> electronic records and electronic data have been lost or distorted.
<b>Software</b>	<b>Programs</b> which run <b>your computers</b> , including both <b>your</b> own operating <b>programs</b> and application <b>programs</b> used in the course of <b>your activities</b> .
<b>Specified insured premises</b>	Any <b>insured premises</b> within the <b>United Kingdom</b> .
<b>Specified or unspecified premises</b>	Any <b>specified insured premises</b> or <b>unspecified insured premises</b> .
<b>Standard construction</b>	Built of brick, stone or concrete and roofed with slate, tiles, concrete, metal or any other non-combustible material.
<b>Stock</b>	Consumable goods, merchandise goods, samples, partially finished goods awaiting completion and goods held in trust, including customers' goods for which <b>you</b> are legally responsible.
<b>Storm</b>	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
<b>Subsidence</b>	<ol style="list-style-type: none"> <li>1. The downward movement of the ground beneath the <b>insured premises</b>;</li> <li>2. landslip, which is the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time; or</li> <li>3. heave, which is the upward movement of the ground beneath the <b>insured premises</b> as a result of the expansion or swelling of the subsoil.</li> </ol>



The following are not included within this definition:

- a. settlement or bedding down of new structures; or
- b. settlement or movement of made-up ground.

**Unattended vehicle**

Any vehicle which is not under the personal supervision of **you** nor any person authorised by **you**.

**Unoccupied**

When the **buildings**, including any part capable of being separately let, are:

1. without any occupant; or
2. not in normal use by **you** or any tenant of **yours**,  
for more than 30 consecutive days.

**United Kingdom**

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

**Unspecified insured premises**

Other than **specified insured premises**, any premises within the **United Kingdom** which is owned, rented or leased by **you** for the purpose of **your activities**.