



# Farm Policy Accidental Damage

# Section H - Accidental Damage

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

## Definitions

Each time any of the following words or phrases appear in this section in bold type (or in capital letters in the schedule) they will take the meaning shown below or if not defined below in the General Definitions

Where words or phrases are not highlighted in this manner the everyday meaning will apply

**Item(s) Insured** means the items set out in the 'Accidental Damage' section of the schedule

## Cover

**We** will indemnify **You** (by payment up to the value of the **Item(s) Insured** at the time of the **Damage** or at **Our** option by repair reinstatement or replacement) in respect of accidental **Damage** to the **Item(s) Insured** happening during the period of insurance

Provided that **Our** liability in any one period of insurance shall not exceed the sum insured for each item nor the total sum insured for all items

## Exclusions

**We** shall not be liable in respect of

- (a) **Damage** to the **Item(s) Insured** caused by or consisting of inherent vice latent defect depreciation gradual deterioration wear and tear its own faulty or defective design or materials faulty or defective workmanship mechanical or electrical breakdown failure or breakage
- (b) **Damage** caused by or consisting of corrosion rust dust wet or dry rot contamination mildew shrinkage evaporation loss of weight dampness dryness marring scratching chewing tearing fouling vermin insects change in temperature colour flavour texture finish or action of light
- (c) **Damage** caused by delay confiscation or detention by Customs or other officials
- (d) **Damage** to property resulting from its undergoing any process of cleaning dyeing restoration production packing treatment testing commissioning servicing dismantling or repair
- (e) **Damage** caused by atmospheric and climatic conditions (other than storm)
- (f) **Damage** to any mechanically propelled vehicle caravan trailer watercraft or aircraft
- (g) **Damage** by theft or attempted theft from any unattended vehicle unless
  - (i) the vehicle is locked at all points of access
  - (ii) there are visible signs of forcible and violent entry to the vehicle
  - (iii) the property (unless permanently fixed in position) is out of sight in a locked compartment or locked boot within the vehicle
- (h) **Damage** by malicious persons theft or storm to moveable property left in the open
  - (i) consequential loss of any kind
- (j) **Damage to Money**
- (k) any **Damage** not traceable to a specific event
- (l) **Damage** occurring outside the **Geographical Limits**
- (m) **Damage** caused by failure to maintain a sufficient level of nitrogen in flasks
- (n) loss or deterioration or **Damage** to the contents of bulk milk tanks and refrigeration units



**Head office**

CMA House  
Newham Road  
Newham  
Truro  
Cornwall TR1 2SU  
Tel: 01872 277151  
Fax: 01872 223053

email: [enq@cornishmutual.co.uk](mailto:enq@cornishmutual.co.uk)  
[www.cornishmutual.co.uk](http://www.cornishmutual.co.uk)

