

Section G - Business Interruption - Additional Cost of Working

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

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

For the purpose of these definitions any adjustments implemented in current cost accounting shall be disregarded

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 specific 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

Adjusted means adjusted as necessary to provide for the trend of the **Business Activity** and any other circumstances affecting the **Business Activity** either before or after the **Damage** or which would have affected the **Business Activity** 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

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 destruction or damage caused by any of the **Insured Events**

Income means the money paid or payable to **You** for goods sold and delivered and for services rendered in the course of the **Business Activity** at the **Farm**

Indemnity Period means the period beginning with the occurrence of the **Damage** and ending when the results of the **Business Activity** shall cease to be affected by the **Damage** but not exceeding the maximum indemnity period of 12 months

Insured Events means unless stated otherwise in the schedule those events which are insured by the Property Damage section

For the purpose of this section 'explosion' shall include explosion of any boiler or economiser on the **Farm**

Cover

We will pay **You** for the additional cost of working if any property used by **You** at the **Farm** suffers **Damage** during the period of insurance and as a result the **Business Activity** at the **Farm** is interrupted or interfered with

Provided that

- (1) **Our** liability shall not exceed the sum insured as shown in the schedule for this section
- (2) at the time of the **Damage** there is insurance in force covering **Your** interest in the property at the **Farm** 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**)

Amount payable

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 Activity** during the **Indemnity Period**

We shall not pay more than 33 $\frac{1}{3}$ % of the sum insured during the first quarter of the maximum indemnity period and not more than an equal proportion of the balance of the sum insured payable per month in the remainder of the maximum indemnity period

Alternative trading clause

If during the **Indemnity Period** services are provided goods are sold or the **Business Activity** is conducted elsewhere than at the **Farm** for the benefit of the **Business Activity** 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 **Income** during the **Indemnity Period**

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

Payments on account

Payments on account will be made during the **Indemnity Period**

Section G - Business Interruption - Additional Cost of Working

Extensions

This section is extended to cover loss resulting from interruption of or interference with the **Business Activity** carried on by **You** at the **Farm** as result of the following

1 Prevention of access

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

- (a) **Damage** to neighbouring property by any of the **Insured Events**
- (b) any action of Government Police or Local Authority due to an emergency which could endanger human life or neighbouring property

Excluding

- (i) any loss covered under the Utilities extension
- (ii) in respect of (b) any restriction of use of less than 4 hours
- (iii) any period when access to the **Farm** was not prevented or hindered
- (iv) closure or restriction in the use of the **Farm** due to the order or advice of the competent local authority as a result of an occurrence of an infectious disease (or the discovery of an organism resulting in or likely to result in the occurrence of an infectious disease) food poisoning defective drains or other sanitary arrangements or vermin or pests

Our liability for any one occurrence shall not exceed £10,000

2 Utilities

Damage by any of the **Insured Events** 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

Our liability for any one occurrence shall not exceed £10,000

3 Failure of supply

Failure of the supply to **Your Farm** of electricity gas or water from any cause other than the deliberate act of the supplier in withholding or restricting supply

Excluding any restriction of use of less than 4 hours

Our liability for any one occurrence shall not exceed £5,000

4 Suppliers' extension

Damage by any of the **Insured Events** at the site of any Suppliers within the **Geographical Limits**

Our liability for any one occurrence shall not exceed £10,000

5 Customers' extension

Damage by any of the **Insured Events** at the site of any of **Your** customers within the **Geographical Limits**

Our liability for any one occurrence shall not exceed £10,000



Head office

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

email: enq@cornishmutual.co.uk
www.cornishmutual.co.uk

