

Section I - Money

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

Bodily Injury means physical injury disease sickness mental anguish or emotional distress 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 **Farm** for the purpose of **Your Business Activity**

Insured Person means any **Employee** of the **Insured**

Loss of Eye(s) means total and irrecoverable loss of sight of an eye or eyes

Loss of Limb(s) means loss by physical severance at or above the wrist or ankle or total and irrecoverable loss of use of a limb or limbs

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 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 National Savings certificates Premium Bonds stamped National Insurance cards credit and debit card sales vouchers Value Added Tax purchase vouchers and unused credit on postal franking machines

Permanent Total Disablement means permanent total and absolute disablement (other than by **Loss of Limb(s)** or **Loss of Eye(s)**) 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

Personal Custody means within the immediate personal control of **You** or any other responsible person authorised by **You**

Temporary Total Disablement means disablement from engaging in or giving attention to usual profession trade business or occupation for a period not exceeding 104 weeks in all from the commencement of such disablement

Cover A - Money

We will indemnify **You** in respect of physical loss destruction or damage to **Money** happening during the period of insurance anywhere in the **Geographical Limits**

Our liability shall not exceed the following limits

1 Non-negotiable Money

Limit
£100,000 in respect of any one event

2 Money at the Farm during Business Hours

Limits

- £500 for loss from any one room left unattended and unlocked unless the **Money** is contained in a locked cupboard drawer or safe and the key is removed from the room
- £5,000 in all

In respect of any one event

3 Money at the Farm outside Business Hours

Limits

- £2,500 in all for loss from locked safes
- £500 for any other loss

In respect of any one event

4 Money in Transit

Limit £5,000 in respect of any one event

5 Money in Your home (not being at the Farm) or in the home of a director partner or authorised employee of Your Business Activity

Limit
£500 in respect of any one event

Cover A - Extensions

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 or representatives arising in connection with theft or attempted theft of insured **Money**

Limit
£500 any one event

3 Dishonesty of employee

We will indemnify **You** against **Damage** to **Money** due to the dishonesty of any director trustee or **Employee** of the **Insured** provided that

- such loss is not more specifically insured
- the loss is discovered within 28 days of the occurrence
- Our** liability for such loss shall not exceed £2,000 per person nor £5,000 in total in any one period of insurance

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4 Fraud and identity theft

We will indemnify You for

- (a) loss resulting from the fraudulent use of any credit or debit card ordinarily used in connection with the **Business Activity**

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

£1,000 per card any one period of insurance

- (b) the reasonable and necessary costs incurred with **Our** consent in protecting the interests of **Your Business Activity** following the fraudulent use of the identity of the business or of **Your** directors trustees partners or employees by a third party for the purposes of obtaining credit

Limit

£1,000 any one period of insurance

Cover A - Exclusions

We shall not be liable in respect of loss

- (a) due to dishonesty of any director trustee partner **Employee** or volunteer of the **Insured** other than as provided for by the extensions for Dishonesty of **Employee** or Fraud and identity theft above
- (b) due to dishonesty of any member of your household
- (c) whilst the **Money** is in the custody or control of a professional carrier
- (d) during transit by unregistered post
- (e) from an unattended vehicle
- (f) due to clerical or accounting errors depreciation in value unexplained shortage dishonoured cheques or to the use of counterfeit money
- (g) 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
- (h) resulting from a business transaction
- (i) following the use of a combination code key or duplicate key unless the combination code key or duplicate key was obtained by violence or threat of violence to its authorised holder or to a member of the holder's family

Special condition

Cash escort

It is a condition of **Our** liability in respect of cash in transit that the amounts shown below are escorted by at least the stated number of responsible able-bodied adults or professional security firm as indicated until deposited in a secure area of **Your Farm** or at the bank

£3,000 to £5,000	2 persons
Over £5,000 but less than £10,000	3 persons
£10,000 or over	a professional security firm

Cover B - Assault

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

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	£25 per week

Cover B - Extension

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 £500
- (b) £20 a day up to £280 if as a result of the **Bodily Injury** the **Insured Person** goes into hospital for in-patient treatment

Cover B - Exclusions

We shall not be liable for **Bodily Injury**

- (a) arising from wilful exposure to needless peril (except in an attempt to save human life)
- (b) 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 70 years

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**
- 2 Benefit for **Permanent Total Disablement** may be payable following benefit for **Temporary Total 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** may be made by **Us**



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