

Money and Assault

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Definitions

The following Definitions apply to this Section in addition to the General Definitions at the front of this policy and keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply.

Injury

Bodily Injury by violent and visible means.

Insured Person

You or any of **Your** partners, directors or any **Employee** aged between 16 and 70 years.

Loss of Limb

Total loss of one or more limbs at or above the wrist or ankle or total and permanent loss of use of any entire limb.

Loss of Sight

Total and irrecoverable loss of sight in one or both eyes.

Medical Expenses

Any reasonable costs necessarily incurred for medical, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner and any hospital, nursing home or ambulance charges.

Non-negotiable Money

Crossed cheques, postal orders, money orders, bankers drafts, national giro drafts, payment orders, dividend warrants, national savings certificates, unused postal franking machine units, stamped or impressed national insurance cards, holiday with pay stamps, premium bonds, VAT purchase invoices, credit and debit card sales vouchers and consumer redemption vouchers, all pertaining to the **Business** and belonging to **You** or for which **You** are legally responsible.

Permanent Total Disablement

Permanent inability to engage in any gainful employment, other than such inability caused by **Loss of Limb** or **Loss of Sight**.

Temporary Total Disablement

Temporary and absolute inability to engage in usual occupation.

Temporary Partial Disablement

Temporary disablement preventing the **Insured Person** to attend to a substantial and essential part of their usual occupation.

Cover

We will pay for physical loss of **Money** as described below occurring within the **Territorial Limits** and subject to the limits stated in the **Schedule**:

- (a) loss of **Non-negotiable Money**
- (b) loss of **Money** other than **Non-negotiable Money**:
 - (i) in transit, in **Your** personal custody or in the custody of any authorised **Employee** or in a bank night safe
 - (ii) on the **Premises** during **Business Hours**
 - (iii) on the **Premises** out of **Business Hours** contained in locked safe(s)
 - (iv) on the **Premises** out of **Business Hours** not contained in locked safe(s)
 - (v) in **Your** home or in the home of any authorised **Insured Person**

Extensions

The following Extensions apply to this Section.

Credit Cards

We will pay for any amount for which **You** become liable under the terms of issue of any bank charge credit debit or cash card issued and used only in connection with the **Business** following fraudulent use by any unauthorised person within the **Territorial Limits**.

Provided that **You** report the loss to the issuing company immediately and to the police within 24 hours of discovering the loss and have complied with the terms and conditions of issue of the card.

Our liability will not exceed £5,000 in any one **Period of Insurance**.

Safes

We will pay the cost of repair or replacement as a result of **Damage** following theft or attempted theft of **Money** to any:

- (a) safe or strongroom
- (b) postal franking machine
- (c) security case, bag or waistcoat used to carry **Money**.

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Conditions

The following Conditions apply to this Section in addition to the General Conditions and Claims Conditions at the front of this policy.

Accompaniment Condition

It is a condition precedent to **Our** liability that whenever **Money** in transit exceeds £3,000 at any one time:

- (a) the **Money** must be accompanied by not less than two responsible **Insured Persons**
- (b) not more than £3,000 will be carried by any one **Insured Person**
- (c) all journeys are to utilise varied routes and times.

Records

It is a condition precedent to **Our** liability that **You** keep a complete record of all **Money** held by **You** and deposit that record in a secure place other than in a safe or strongroom containing **Money**.

Safe Keys and Combination Codes

It is a condition precedent to **Our** liability that outside **Business Hours**:

- (a) any safe will be securely locked
- (b) any key and records of a code to the safe will be removed from the **Premises**.

Exclusions

The following Exclusions apply to this Section in addition to the General Exclusions at the front of this policy.

This Section does not cover:

1. clerical or accounting errors or shortages due to error or omission
2. any loss due to the fraud or dishonesty of any director, partner or **Employee** unless the loss is discovered within ten working days of the date of its occurrence
3. loss caused by dishonoured cheques or by the use of counterfeit **Money**
4. loss from any unattended vehicle being any **Vehicle** with no person in charge or keeping the **Vehicle** under observation and able to observe or prevent any attempt by any person to interfere with the **Vehicle**
5. loss from any coin-operated vending, gaming or amusement machine or payphone unless specially agreed as insured and stated in the **Schedule**
6. **Damage** caused by theft or attempted theft occurring outside **Business Hours** to any till or cash register unless its drawer has been left in an open position containing no **Money**
7. loss of **Money** belonging to the Post Office
8. the **Excess** stated in the **Schedule**.

Special Extension - Personal Assault

Cover

We will pay **You** and **Your** legal representative in the event of **Injury** to any **Insured Person** consequent upon robbery or hold up or any attempt thereat in the course of the **Business** and such **Injury** directly and independently of any other cause results within twenty four months in:

1. Death
2. **Loss of Limb**
3. **Loss of Sight**
4. **Permanent Total Disablement**

Our liability will not exceed £25,000.

5. **Temporary Total Disablement**
6. **Temporary Partial Disablement**

Our liability will not exceed £250 per week.

Extensions

The following Extensions apply to this Special Extension.

Counselling Costs

If any **Insured Person** sustains **Injury** consequent upon robbery or hold up or any attempt thereat in the course of the **Business** **We** will pay the fees for professional counselling when recommended by a qualified medical practitioner.

Our liability will not exceed:

- (a) £1,000 any one **Insured Person** in total for all claims or series of claims, arising out of any one original cause; and
- (b) £5,000 in total for all **Insured Persons** and in total for all claims or series of claims, arising out of any one original cause.

Medical Expenses

If an **Insured Person** incurs medical expenses as a result of **Injury** consequent upon robbery or hold up or any attempt thereat in the course of the **Business** **We** will pay up to £1,000 in respect of any one **Insured Person**.

Personal Effects

We will pay for **Damage** to clothing and personal effects belonging to an **Insured Person** as a direct result of robbery or hold up or any attempt thereat in the course of the **Business**.

Our liability will not exceed £500 in respect of any one **Insured Person**.

Special Conditions

The following Conditions apply to this Special Extension, in addition to the General Conditions and Claims Conditions at the front of this policy.

Compensation Payment

- (a) Compensation will not be payable for more than one of the following **Death**, **Loss of Limb**, **Loss of Sight**, **Permanent Total Disablement**, in respect of any one **Insured Person**.

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- (b) Compensation will not be payable for **Temporary Total Disablement**:
 - (i) until the end of the period of disablement but **We** will on request make interim payments at intervals of not less than four weeks
 - (ii) for more than 104 weeks from the date of sustaining **Injury** in respect of any one **Injury**.
- (c) The total amount payable as compensation for **Temporary Total Disablement** will be deducted from any subsequent compensation payment for Death, **Loss of Limb, Loss of Sight, Permanent Total Disablement** that follows from the same cause
- (d) The total amount payable as compensation for **Temporary Total Disablement** or **Temporary Partial Disablement** or a combination thereof is payable for a maximum of 104 weeks from the date of commencement of the first of these injuries to occur
- (e) Compensation for **Temporary Total Disablement** or **Temporary Partial Disablement** shall be payable when the total amount has been agreed or at **Your** request at intervals or not less than four weeks (but not in advance) commencing four weeks after receipt of written notice of any **Injury** by **Us**
- (f) Compensation for **Temporary Partial Disablement** is payable at a rate of 25% of the amount payable as compensation for **Temporary Total Disablement**.

Medical Evidence

- (a) In the event of any disablement the **Insured Person** will place themselves under the care of a qualified medical practitioner and as often as required submit to a medical examination on **Our** behalf at **Our** expense
- (b) In the event of Death of an **Insured Person** **We** will be entitled to have a post mortem examination at **Our** expense
- (c) all certificate, information and evidence required by **Us** will be furnished at **Your** expense and in the form and nature as **We** require.

Exclusions

The following Exclusions apply to this Special Extension in addition to the General Exclusions at the front of this policy.

This Section does not cover:

1. illness or disease not resulting from **Injury** or suffering from **Injury** due to any gradually operating cause
2. Death or disablement arising from or attributable to intentional self-injury, provoked assault or wilful exposure to needless peril (except in an attempt to save human life)
3. Death or disablement contributed to or accelerated by the influence of intoxicating liquor or drugs taken by the **Insured Person** (other than for drugs taken under medical supervision unless for the treatment of drug or alcohol addiction) or insanity (whether temporary or otherwise).