

IT IS UNDERSTOOD AND AGREED THAT WHEREVER THE WORD 'CERTIFICATE' APPEARS HEREIN IT SHALL BE DEEMED TO READ AND MEAN 'POLICY'

## **EXTENSION OF INSURANCE (A) MONEY**

EXCEPT AS EXPRESSLY VARIED HEREBY, THE INSURANCE BY THIS EXTENSION IS SUBJECT TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE CERTIFICATE.

### **ENDORSEMENT attaching to and forming part of Certificate No:**

The Insurance by Specification 1 of this Certificate extends to insure against Damage to Money and property described in the Schedule below whilst in the Situations, provided that :-

- a) as regards item 3, Damage is due to robbery or attempt thereat,
- b) as regards item 5, Damage is due to theft or attempt thereat,
- c) Underwriters liability in respect of any one occurrence or number of occurrences arising directly or indirectly from any one source or original cause shall not exceed the relevant Limit of Liability stated in the Schedule hereto.

### **Exclusions**

This Extension does not insure against :-

- (a) Damage caused by :-
  - (i) Currency fluctuations, depreciation in value, dishonoured cheques, clerical or accounting error or omissions or shortage or mysterious or unexplained disappearances,
  - (ii) fraud or dishonesty of an employee not discovered within fourteen days of such loss, shortage or Damage:
- (b) loss from any unlocked unattended vehicle :
- (c) loss from postal sendings:
- (d) Damage which is :
  - (i) insured by Fidelity Guarantee Insurance
  - (ii) recoverable under the terms of the Assured's contract with a Security Company,
  - (iii) otherwise insured under Specification 1.

### **Special Conditions**

1. All keys and notes of combination lock letters and numbers of safes and strongrooms containing Money shall be removed from the premises out of working hours.
2. On the discovery of any event which might give rise to a claim under this Extension, the Assured shall notify the police and take all practicable steps to discover any guilty person and recover the Money or property.

## **Interpretations**

1. **Money** shall mean :-

A) cash, bank notes, currency notes, uncrossed cheques (other than pre-signed blank cheques), uncrossed postal orders, uncrossed money orders, current postage and revenue stamps, bills of exchange, luncheon vouchers, consumer redemption vouchers, holiday with pay stamps, gift tokens, trading stamps,

and

B) crossed cheques (other than pre-signed blank cheques), crossed bankers' drafts, crossed giro cheques and drafts, crossed postal orders, crossed money orders, unused units of franking machines, Nations Savings certificates, Premium Bonds, credit company sales vouchers, Value Added Tax purchase invoices,

belonging to the Assured or for which the Assured is responsible and pertaining to the Business.

2. **Working Hours** shall mean the period during which the Premises are actually occupied for business purposes and during which the Assured or the Assured's employees who are entrusted with Money are in the premises or on the Assured's contract sites.

3. **The Situations** shall be :-

i) in the Premises as specified on the Schedule,

ii) in the residence of the Assured or any of the Assured's directors, partners or employees,

iii) in transit,

iv) in a bank safe and within bank premises until at bank's risk

v) at any of the Assured's contract sites during working hours.

All within the United Kingdom

## **Limits of Liability**

The liability of Underwriters under this Extension for any one occurrence shall not exceed the relevant Limit of Liability shown in the following Schedule.

## **SCHEDULE**

<b>Item No.</b>	<b>Limit of Liability</b>
1. Money, as described in Interpretation 1.A) :-	
a) in the Premises, out of working hours :-	
i) in the following locked safes or strongrooms :-	£
	£
ii) in all other locked safes or strongrooms.	£
iii) not in a locked safe or strongroom	£
b) in the residence of the Assured or any of the Assured's directors, partners or employees :-	
i) whilst in a locked safe or whilst an adult is in attendance	£
ii) otherwise	£
c) any other loss of such Money at any of the Situations	£
2. Money, as described in Interpretation 1.B)	£250,000.
3. Clothing and personal effects (not exceeding £25. per person for personal money) belonging to the Assured or the Assured's directors, partners or employees whilst engaged in the Business	£250. per person
4. Stamped or impressed National Insurance Cards	Unlimited
5. Any postal franking machine, safe, strongroom or container or waistcoat used for the carriage of Money, belonging to the Assured or for which the Assured is responsible.	Unlimited