



## Money Section

### Definitions applicable to this Section

#### Basis of claims settlement

means the amount payable will be the value of the **money** up to the Limit of Liability or other insured **property** at the time of the **damage** or at **our** option the reinstatement or replacement of such other **property** or any part of it

#### Benefits

means the amounts payable in respect of

- a) death
- b) loss of limbs which shall mean total loss of use or loss by physical separation at or above the ankle or wrist of one or more limbs  
  
and  
  
loss of sight which shall mean total irredeemable and irrecoverable loss of sight in one or both eyes
- c) permanent total disablement which shall mean permanent total disablement from engaging in or attending to business of any kind
- d) temporary total disablement which shall mean temporary disablement entirely preventing the **insured person** from engaging in or attending to his or her usual occupation

as stated in the **appendix**

#### Bodily injury

means physical or mental injury caused solely by assault following **Specified peril Theft or attempted theft** but not disease

#### Business hours

means the period during which the **premises** are occupied for **your business** and during which **you** or any **insured person** entrusted with **money** is in the **premises** or at the sites of contract

#### Insured person

means **you** or any partner director or **employee** of **yours**

## Money Section

#### Insurance Provided

Loss of **money** by any cause occurring at the **premises** or in transit or at a private residence of **yours** or an **insured person** anywhere within **territorial limits** during the **period of insurance** as stated in the **basis of claims settlement**

Limit of liability

**Our** liability under this Section shall not exceed the Limits and **bodily injury benefits** stated in the **appendix**

<b>Extensions</b>
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The terms Conditions and Exclusions of this <b>policy</b> and or Section apply to these Extensions
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Where no Limit or maximum liability is stated in the Extensions the Section Limit of Liability applies
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Assault

**We** will pay **bodily injury benefits** stated in the **appendix** in respect of any **bodily injury** sustained by any **insured person** in the course of **your business** where such **bodily injury** arises directly from assault following **Specified peril Theft** provided that

- 1) only one payment will be made in respect of **bodily injury benefits** a) - c) stated in the **appendix**
- 2) no payment will be made to any **insured person** whose age exceeds 70 years

Personal effects

This Extension provides insurance for **damage** to clothing or personal effects other than motor vehicles of any **insured person** following **Specified peril Theft or attempted theft**

**Our** maximum liability is £500 per person

Vending machines

This Extension provides insurance for loss of **money** by forcible and violent means from any vending machine at the **premises**

**Our** maximum liability is £250 for any one **event**

Bank night safe

This Extension provides insurance for **money** deposited in a recognised bank night safe until processed into **your** account up to the amount specified in the **appendix** under Limits (a)

Company credit cards

This Extension provides insurance for loss **you** incur subsequent to the theft of a company credit card by a third party not being an **insured person** that occur prior to **your** notifying the credit card provider of the theft

This Extension applies only in respect of unauthorised use of a company credit card by the said third party subject to a limit of £1,000 for any one **event** and not exceeding £5,000 for any one **period of insurance** provided that

- 1) **you** fully comply with the terms and conditions imposed by the credit card provider including any requirements related to lost or stolen credit cards
- 2) any losses being reported to the police and the issuer of the card within 24 hours of discovering the loss

#### Damage to

- 1) cases bags belts or waistcoats whilst being used for the transit of **money**
- 2) safes strong rooms and stamp franking machines
- 3) cash registers provided they are left open outside of **business hours**

that are **your property** or for which **you** are responsible caused directly by **Specified peril Theft** or any attempted theft of **money**

#### Fidelity

This Extension provides insurance for theft of **money** arising from any act of fraud or dishonesty by any **insured person** provided that the theft of **money** is discovered by **you** within 30 days of an act of fraud or dishonesty having first been committed by such **insured person** whether acting solely or in collusion

**Our** maximum liability is £10,000 for any one **period of insurance**

#### Keys

This Extension provides insurance for the cost of replacement keys or lock mechanisms of safes or strong rooms with **our** consent following theft of keys by force or violence

**Our** maximum liability is £5,000 any one **event** and £10,000 any one **period of insurance**

#### Non-negotiable money

Crossed cheques crossed money orders crossed postal orders crossed bankers drafts unused units in postage stamp franking machines national insurance stamps stamped or franked national insurance cards national savings stamps national savings certificates premium bonds credit and debit card sales vouchers and VAT purchase invoices subject to a limit of £250,000 for any one **event**

<b>Exclusions additional to the policy Exclusions</b>
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**We** will not indemnify **you** for

- 1) depreciation in value dishonoured cheques or the use of counterfeit **money**
- 2) any shortage of **money** arising from error or omission
- 3) loss from
  - 3.1) gaming and amusement machines
  - 3.2) any automated teller machine or cash dispensing machine
- 4) loss of **money** during transit by unregistered post
- 5) loss of **money** from any **unattended conveyance**
- 6) **financial loss** subsequent or inevitable loss of any kind
- 7) the **excess** stated in the **appendix**

<b>Conditions additional to the policy Conditions</b>
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Claims (Personal accident (assault))

In the **event** of any **bodily injury** giving rise to a claim under this Section the **insured person** will

- 1) place themselves under the care of a registered medical practitioner
- 2) submit certificates information and evidence to support a claim at **your** own expense submit to any medical examination as may be required by **us** at **our** expense
- 3) submit to any medical examination as may be required by **us** at **our** expense

Escorting money

It is a **condition precedent** to **our** liability to indemnify **you** in relation to any claim for payment that under Section Limits : 1) stated in the **appendix** of this **Money Section you** arrange for all **money** transits at all times to be escorted by at least the number of able - bodied adult escorts and or a Security Industry Authority approved contractor as stated in the **appendix** Escorting **money** Condition