

The General terms and conditions and the following terms and conditions all apply to this section.

**Special definitions
for this section**

Amount insured	The most we will pay as shown in the schedule. Unless we say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after we pay a loss provided you carry out our recommendations to prevent further loss or damage.
Business items	The following items used in connection with the business which belong to you : <ol style="list-style-type: none">materials;moulds and templates;stock;tools;portable electronic equipment;event equipment.
Damage	Accidental physical loss or physical damage.
Event equipment	Electronic card readers, stands, tables, stalls and associated equipment other than portable electronic equipment used by you at an event to display and sell your stock .
Flood	Rising surface or tidal water, or the overflow of water from any natural or artificial watercourse (other than water tanks, apparatus or pipes), whether driven by storm or not.
Hacker	Anyone who maliciously targets you and gains unauthorised access to your website, intranet, computer system, network, telephony equipment or data that you hold electronically.
Materials	Raw materials and work in progress, including fabrics, metals, resin and plastic, precious metals and gemstones used in the production of your stock .
Money	Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travellers' tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to you .
Moulds	Moulds used by you in the production of your stock .
Personal effects	Personal items which are worn, used or carried about the person, including jewellery.
Portable electronic equipment	Portable equipment used by you which belongs to you or for which you are legally responsible, including: <ol style="list-style-type: none">laptops and tablets;mobile and smart phones;cameras, video cameras and any other media recording device and their associated accessories. <p>Electronic card readers are not included within this definition.</p>
Standard construction	Built of brick, stone or concrete and roofed with slate, tiles, concrete, metal, asbestos or any other non-combustible material.
Stock	Handmade items created and sold by you or in your care.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Templates	Templates used by you in the production of your stock .
Tools	Hand tools, machinery and equipment used by you during the creation of your handmade items other than portable electronic equipment .

What is covered

We will insure **you** against **damage** to **business items** occurring within the **geographical limits** during the **period of insurance**.

Additional cover

The following are also provided up to the amount shown in the schedule:

Money

1. **damage** occurring during the **period of insurance** to **money** held in connection with the **business** anywhere in within the **geographical limits**.

Lock replacement

2. the costs **you** incur to replace locks and keys necessary to maintain the security of buildings or safes used by **you** to keep **business items** or **money** following theft of keys involving force and violence occurring during the **period of insurance**.

Cancellation and abandonment

3. if as a sole and direct result of a cause which occurs during the **period of insurance** and is entirely beyond **your** control, a craft fair, exhibition or event is necessarily and unavoidably postponed, abandoned, cancelled or relocated, **we** will pay the costs and expenses incurred by **you**, provided that:

- a. you have pre-booked **your** place at the craft fair, exhibition or event; and
- b. the craft fair, exhibition or event is due to take place within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.

However, **we** will not make any payment under this additional cover for any loss arising from **war, terrorism, confiscation** or **nuclear risks**.

What is not covered

We will not make any payment for:

1. **damage** caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
 - b. dryness or humidity, being exposed to light or extreme temperatures, unless this is a result of **storm** or fire;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft or attempted theft from **your** premises unless the **business items** or **money** are stored in a locked building and the theft or attempted theft involves entry to, or exit from the building by forcible or violent means;
 - f. theft or attempted theft from an unattended vehicle unless the **business items** or **money** are out of sight in a locked boot, trailer, roof box or locked compartment of a motor vehicle and all security measures on the motor vehicle, trailer or roof box are in force at the time of the theft or attempted theft;
 - g. **storm** or **flood** to **stock** located in buildings which are not **standard construction** unless the **stock** is kept in secure racking at least 15cm above the floor;
 - h. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the building is occupied and in use;
 - i. **date recognition**;
 - j. a **virus** or **hacker**.
2. **damage** to **business items** or **money** being delivered by post or courier service.
3. **damage** to **business items** being produced, cleaned, worked on or maintained.
4. **damage** to **business items** or **money** stored in any building or vehicle which has been left unoccupied, unattended or not in use for more than 30 consecutive days.
5. **damage** to **portable electronic equipment** away from **your** premises unless the **portable electronic equipment** is in **your** care, custody, or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or premises.
6. **damage** to **portable electronic equipment** directly resulting from its own electrical or mechanical breakdown.

7. loss or distortion of information resulting from error or malfunction of **portable electronic equipment**.
8. the value to **you** of any lost or distorted information.
9. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
10. unexplained loss or disappearance or inventory shortage.
11. loss due to clerical or accounting errors.
12. loss by fraud or dishonesty.
13. financial loss due to **your** parting with title or possession of **business items** or rights to **business items** prior to receiving payment in full.
14. any indirect losses which result from the incident which caused **you** to claim.
15. pollution or contamination except **damage to business items** which is not otherwise excluded and which is caused by:
 - a. pollution or contamination which itself results from insured **damage** covered under this section; or
 - b. **damage** which would otherwise be covered under this section which itself was caused by pollution or contamination.
16.
 - a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
 - b. **damage** in Northern Ireland directly or indirectly caused by civil commotion.

If there is any dispute between **you** and **us** over the application of this exclusion, it will be for **you** to show that the exclusion does not apply.
17. **war, confiscation and nuclear risks**.
18. **damage to personal effects**.
19. the amount of the **excess**.

How much we will pay

Repair and replacement	<p>We will pay up to the amount insured shown in the schedule unless limited below or in the schedule.</p> <p>At our option we will repair or pay for any lost or damaged items on the following basis:</p> <ol style="list-style-type: none"> 1. for finished stock the trade market value; 2. for materials, tools and event equipment, the cost of repair or replacement at the cost price to you; 3. for moulds or templates, either the: <ol style="list-style-type: none"> i. cost of materials and your labour in reproducing the moulds or templates; or ii. the cost of repair or replacement at the cost price to you; whichever is the lesser; 4. for portable electronic equipment, the cost of repair and replacement as new.
Other interests	<p>Any payment we make will take into account the interest of any part having an insurable interest in the business items, provided you have advised us of the nature and extent of the interest together with the name and address of that interested party.</p>
Pairs and sets	<p>If any business items which have an increased value because they form part of a pair or set are damaged any payment we make will take account of the increased value.</p>
Cancellation and abandonment	<p>The most we will pay is the total of all costs and expenses that you have paid or must legally pay and are unable to recover, less any savings that you are able to make which would have been incurred by you in attending the craft fair, exhibition or event had a loss not occurred.</p>

Special limits

Single article limit	The most we will pay for any one item, pair or set is £5,000. This limit applies to stock and materials only.
Unattended business items	<p>The most we will pay for theft or attempted theft of business items which have been left unattended is £25,000 for each incident of loss, unless the business items were stored in a building and the physical security measures at the building comply with the following criteria and all security devices were in full and effective operation when the theft or attempted theft occurred:</p> <ol style="list-style-type: none">1. All doors, other than any designated fire exit, providing a final point of entrance to or exit from the building are secured by a key operated lock which engages with the door frame and can be engaged from both sides.2. All designated fire exits are secured by:<ol style="list-style-type: none">a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; orb. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle or thumb turn mechanism.3. All windows and skylights which are accessible from the ground or easily reached by climbing are:<ol style="list-style-type: none">a. secured by means of a key-operated locking device; orb. permanently screwed shut; orc. protected by solid steel bars, not more than 10cm apart, or metal grilles.

Your obligations

If any damage occurs	<p>We will not make any payment under this section unless you:</p> <ol style="list-style-type: none">1. notify us promptly of any damage which might be covered;2. report to the police, as soon as reasonably possible, any damage arising from theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them; and3. arrange for urgent repairs to be done immediately. Before any other repair work begins we have the right to inspect the damaged business items. We will tell you if we want to do this.
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