

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

Special definitions for this section

Tools and equipment	<p>Only the following tools and equipment used in connection with the business which belong to you or for which you are legally responsible:</p> <ol style="list-style-type: none">plant and machinery;hand tools and portable power tools;stock, samples and goods held in trust;laptops and mobile phones;ladders;hired-in plant and machinery.
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What is covered	<p>We will insure you against damage occurring during the period of insurance to tools and equipment:</p> <ol style="list-style-type: none">contained in your business premises;being used by you at a contract site or while in transit between your business premises and a contract site within the geographical limits.
Additional cover	<p>We will also pay for:</p>
Continuing hire charges	<p>1. loss of hiring charges for which you are responsible under Conditions of Hire arising directly from damage to tools and equipment insured under this section. The most we will pay in any one period of insurance is shown in the schedule.</p>
Debris removal	<p>2. the necessary and reasonable costs and expenses you incur to remove debris of tools and equipment from your business premises, the contract site or the area immediately adjacent, following damage insured by this section. The most we will pay in any one period of insurance is shown in the schedule.</p>
Personal effects	<p>3. damage to the personal belongings of your employees or visitors to your business premises provided they are not insured elsewhere. The most we will pay in any one period of insurance is shown in the schedule.</p>
Lock replacement	<p>4. the costs you incur to replace locks, keys or passcards necessary to maintain the security of the business premises following theft of keys or passcards involving force or violence. The most we will pay in any one period of insurance is shown in the schedule.</p>
Identity fraud	<p>5. the following reasonable and necessary expenses you have to pay solely as a direct result of an identity fraud:</p> <ol style="list-style-type: none">solicitor's fees to defend a claim against you by financial institutions, to remove incorrect judgments, to challenge a credit rating or to witness your signature;the cost of sending letters by certified post and making telephone calls to the police, financial institutions and credit agencies;fees charged when you re-apply for a commercial loan that was originally rejected. <p>The most we will pay in any one period of insurance is shown in the schedule.</p>

What is not covered	<p>We will not make any payment for:</p> <ol style="list-style-type: none">damage caused by:<ol style="list-style-type: none">wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
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Cleaning contractors: Property - tools and equipment

Policy wording

- b. dryness or humidity, being exposed to light or extreme temperatures, unless the **damage** is caused by storm or fire;
 - c. coastal or river erosion;
 - d. a rise in the water table;
 - e. theft of **tools and equipment** from an unattended vehicle unless the **tools and equipment** are completely hidden within a locked vehicle, luggage compartment, boot or trailer;
 - f. theft of **tools and equipment** whilst unattended at **your business premises** or a contract site unless involving violent or forcible entry into or exit from a securely locked building;
 - g. frost, other than **damage** due to water leaking from burst pipes forming part of the permanent internal plumbing provided the **premises** is occupied and in use;
 - h. **date recognition**;
 - i. any computer **virus**.
2. **damage** to property being cleaned, worked on or maintained.
 3. loss or distortion of information resulting from computer error or malfunction.
 4. the value to **you** of any lost or distorted information.
 5. **damage** to **tools and equipment** directly resulting from their own breakdown, explosion or collapse.
 6. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
 7. unexplained loss or disappearance or inventory shortage.
 8. loss due to clerical or accounting errors.
 9. loss by fraud or dishonesty of any partner, director or employee of **yours**.
 10. any indirect losses which result from the incident which caused **you** to claim
 11. pollution or contamination except **damage** to insured property 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.
 12.
 - 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.
 13. **war, confiscation and nuclear risks**.
 14. the amount of the **excess**.

How much we will pay

Repair and replacement

We will pay up to the **amount insured** shown in the schedule unless limited below.

At our option **we** will repair, replace or pay for any lost or damaged items on the following basis:

1. for own **tools and equipment**, the cost of repair or replacement as new;
2. for hired in **tools and equipment**, the contractual value as specified in a standard hire contract or the market value whichever is less

Under insurance

If, at the time of **damage**, the **amount insured** is less than 85% of the total value of the **tools and equipment**, the amount **we** pay will be reduced in the same proportion as the under insurance.

Pair and sets	If any item of tools and equipment that has an increased value because it forms part of a set suffers damage , any payment we make will take account of the increased value.
Other interests	Any payment will take into account the interest of any party having an insurable interest in the tools and equipment insured, provided you have advised us of the nature and extent of the interest together with the name and address of that interested party.

Your obligations

If any damage occurs	<p>We will not make any payment under this section unless you notify us promptly of any damage which might be covered. If you think a crime has been committed, you must also report it to the police.</p> <p>In the case of the loss or theft of any tools and equipment, we will not make any payment unless you report the loss to the police within 48 hours after you become aware of it.</p> <p>You should arrange for urgent repairs to be done immediately. Before any other repair work begins we have the right to inspect the damaged property. We will tell you if we want to do this.</p>
Hiring in equipment	When hiring in tools and equipment you must complete and record an inventory check and inspect all items for damage prior to acceptance and agree a schedule of any damage with the hire company before taking charge of the tools and equipment . Upon returning the tools and equipment to the hire company you must only return the tools and equipment to persons authorised within the hire company to accept their return. We will not make any payment for any claim or loss where you fail to demonstrate to our satisfaction that you have complied with these requirements.
Security	We will not make any payment under this section unless you ensure that all fire alarms, security systems and physical protections are in full operation whenever the business premises are left unattended. You must also advise us as soon as reasonably possible if for any reason a system is not working properly. We may then change the terms and conditions of this policy .
Unoccupancy	You must tell us immediately if the business premises will be left unoccupied or will not be used for more than 30 consecutive days. If you do not, we will not make any payment for damage occurring while the business premises are unoccupied.