



ZURICH

Because life changes.

AllGuard Business Insurance

Burglary Section

Introduction

This Cover Section forms part of Your Policy and must be read together with the General Conditions and Limitations of Cover, the Schedule, the Proposal and any Endorsements.

This Cover Section only forms part of Your Policy when the BURGLARY SECTION is shown in the Schedule and is limited to the Period of Insurance indicated.

Definitions

The following definitions shall apply to words used in this Cover Section and Endorsements that apply to this Cover Section.

CATEGORY AND CATEGORIES

Category means the category into which Property can be designated from the following:

1. all Contents;
2. all Contents excluding Stock;
3. Stock including goods for which You are responsible but excluding Cigarettes and Tobacco Goods;
4. Cigarettes and Tobacco Goods; or
5. Specified Items listed in the Schedule.

Provided that when Property is being designated to these Categories We agree to accept the designation used by You in Your records.

Categories shall have a corresponding meaning to Category.

PROPERTY

Property means the property shown in the Schedule as Insured Property.

THEFT

Theft means theft or attempted theft.

Cover

We will pay for the cost of replacing or repairing Property that is lost or damaged by Theft at the Premises following:

1. visible forcible and violent entry into or exit from Buildings at the Premises;
2. a person hiding on the Premises during normal operating hours until the Premises are closed and locked up;
3. an actual, attempted or threatened armed hold up; or
4. an actual, attempted or threatened assault or violent act.

Provided that the Theft happens during the Period of Insurance.

Limitations of Cover

1. Categories of Property

We will only pay for Property that can be correctly designated to one of the Categories that are shown as insured in the Schedule.

2. Sum Insured and Reinstatement of Sum Insured

- (a) For each specific Category of Property We will only pay up to the Sum Insured that applies to that specific Category of Property.
- (b) Following loss or damage covered by this Cover Section We will reduce the Sum Insured for those Categories that are affected by the loss or damage by an amount equal to any payments made or due to be made by Us.
- (c) When a Sum Insured is reduced following a Theft We will automatically increase this reduced Sum Insured to its value immediately before the Theft, provided that:
 - (i) the maximum amount We will pay in any one Period of Insurance is limited to twice the Sum Insured; and
 - (ii) You pay or agree to pay the additional premium We require.

3. Excess

You are liable for the Excess for each and every event that results in loss or damage.

4. Exclusions

Cover is further limited by the Exclusions that follow.

Exclusions

We will not pay for:

1. Theft from any open sided structure such as but not limited to verandahs, yards or other open spaces whether they are partially or fully enclosed by a building or not;
2. Theft when entry has been made using keys or security codes;
3. Theft of money or negotiable instruments such as but not limited to cheques, stamps, money orders, vouchers and tickets;
4. Theft of motorised vehicles and/or watercraft, unless motorised vehicles and/or watercraft are specifically shown as insured in the Schedule for this Cover Section;
5. consequential loss of any kind; and
6. the dishonest manipulation of any database or computer system.

Extensions of Cover

1. Damage to Premises

Provided that the Sum Insured for a specific Premises is not exceeded We will pay for the cost of repairing Buildings that are physically damaged during a Theft at that Premises.

2. New Premises - Temporary Cover

We will temporarily extend the cover provided by this Cover Section to Property at any Premises that are used by Your Business for the first time during the Period of Insurance,

provided that:

- (a) this temporary cover is limited to a period of 14 consecutive days from the day that You first use the new premises;
- (b) this temporary cover is not available to property that cannot be correctly designated to one of the Categories that are shown as insured in the Schedule;
- (c) this temporary cover is only available to Property that is of a similar type to that insured by this Cover Section;

- (d) for each specific Category of Property shown in the Schedule this temporary cover is limited to fifty percent (50%) of the Sum Insured for that Category;
or
if more than one Premises are shown in the Schedule then this fifty percent (50%) limitation will apply to the lowest Sum Insured that applies to a specific Category of Property;
- (e) the new premises has Buildings and security features that are similar to those at one of the Premises (shown in the Schedule);
- (f) You provide Us with full details of the new premises within 14 days of You first using the new premises; and
- (g) You pay the Premium that We require for this new premises.

3. Seasonal Increase

The Sum Insured for Stock excluding any Cigarettes or Tobacco Goods, is increased by thirty percent (30%) for losses occurring during the days specified in the Schedule under the heading Seasonal or Festive Increase, up to a maximum number of 110 days, or

If no days are specified, the thirty percent (30%) increase for Stock excluding any Cigarettes or Tobacco Goods, will apply to:

- (a) the 60 days immediately before Christmas Day and 10 days immediately thereafter; and
- (b) the 30 days immediately before Easter Sunday and 10 days immediately thereafter.

Provided that this Extension of Cover will not extend beyond the Period of Insurance shown in the Schedule.

4. Locks and Keys

If during the Period of Insurance keys used at the Premises are accidentally lost or stolen We will pay in addition to the Sum Insured the cost incurred to replace these keys and other costs that are necessarily incurred to restore the security of the Premises to the same level of security that existed prior to the loss of these keys.

Provided that the maximum amount that We will pay during the Period of Insurance is limited to \$2,500.

5. Temporary Protection and Watchmen

Following a Theft that is covered by this Cover Section We will pay in addition to the Sum Insured the costs necessarily incurred by You to safeguard the Premises such as temporary repairs and the employment of watchmen or guards.

Provided that the maximum amount that We will pay during the Period of Insurance is limited to \$5,000.

6. Death Following Assault

If any person is injured while protecting or attempting to protect the Property from Theft and death results from this injury within six (6) months, We will pay \$10,000 to the estate of that person.

7. Clothing and Personal Effects

If clothing or personal effects are lost or damaged during a Theft, We will pay in addition to the Sum Insured the cost of repairing or replacing these items.

Provided that the maximum amount that We will pay during the Period of Insurance is limited to \$2,500.

Optional Extensions of Cover

1. Additional Damage to Premises

If Additional Damage to Premises is shown in the Schedule then in addition to the cover provided under Extension of Cover 1 - DAMAGE TO PREMISES We will pay up to the amount shown in the Schedule for the cost of repairing Buildings at the Premises that are physically damaged during a Theft.

2. Theft without Forcible Entry

If Theft Without Forcible Entry is shown in the Schedule then We will cover loss or damage to Property caused by Theft from the Premises even if there is no visible forcible and violent entry.

Provided that We will not pay for:

- (a) Theft involving shoplifting;
- (b) Theft by You or any of Your employees; and
- (c) consequential loss of any kind.

Special Condition

ALARM SYSTEM

If any alarm system is fitted to the Premises and You are responsible for this system We will not pay for loss or damage by Theft unless the alarm system is:

- 1. maintained in good condition and is working effectively;
- 2. regularly tested in accordance with the manufacturer's recommendations; and
- 3. engaged and operational during the time that the Premises are closed for business and are not attended by You or any of Your employees.