

# MONEY SECTION

## Summary of Cover

### An 'All Risks' cover to protect your business Money including whilst in transit

#### Cover Summary

This document is a summary of the insurance provided by the Money Section of our Commercial Combined Policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of cover in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

**This document should be read in conjunction with the Commercial Combined - General Conditions Summary of Cover.**

Features and Benefits		
Cover Offered	Standard Cover	Optional Cover
Loss of money <ul style="list-style-type: none"><li>• Premises during business hours, in transit and in a Bank Night Safe</li><li>• Premises out of Business Hours</li><li>• Business owner or Authorised Employee residence</li><li>• Crossed Cheques and non negotiable money</li></ul>	Sum Insured nominated by the Insured  £1,000 in safe / £500 out of safe £500  £250,000	
Higher in safe limits available for certain specified safes		✓
Higher in transit limits available when a recognised security company is used to transport the Money		✓
Damage to clothing/personal effects as a result of robbery/attempted robbery	£250 per person	
Damage to safes and strongrooms following theft of money	✓	

<b>Employee Protection</b>		
Standard cover under this Section - 5 Units. Compensation is only available in respect of any one person for any incident under 1 of the headings shown below.		
<b>Cover Offered</b>	<b>Standard Cover</b>	<b>Optional Cover</b>
Assault to your employees following robbery or attempted robbery		Additional Units available
1. Death	£1,000 per Unit	
2. Total loss or permanent and total loss of use of one or more limbs	£1,000 per Unit	
3. Total or irrecoverable loss of all sight in one or both eyes	£1,000 per Unit	
4. Temporary total disablement from engaging in usual occupation	£10 per Unit per week for up to 104 weeks	
5. Medical Expenses	£250	

<b>Significant or Unusual Exclusions and Limitations</b>
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Security conditions apply to Money in transit in excess of £2,500
Security conditions apply in respect of keys
The Insured must maintain records of the amounts of money held
Losses as a result of Fraud
Losses from unattended motor vehicles
Losses as a result of accounting errors

<b>Excesses</b>	
<b>Section Excesses</b>	
All claims	£250 minimum