

1. In respect of the **BUILDINGS** of private dwellings and their domestic outbuildings only **FIRE, LIGHTNING, EXPLOSION** and **AIRCRAFT** or other aerial devices or articles dropped from them.
  
2. **RIOT, CIVIL COMMOTION, STRIKERS, LOCKED OUT WORKERS** or persons taking part in labour disturbances or malicious persons acting on behalf of or in connection with any political organisation, excluding:-
  - a) **DAMAGE** or **CONSEQUENTIAL LOSS** arising from:-  
  
confiscation, requisition or destruction by order of the government or any public authority  
cessation of work
  - b) **CONSEQUENTIAL LOSS** arising from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programmes or software
  
3. **RIOT, CIVIL COMMOTION, STRIKERS, LOCKED OUT WORKERS** or persons taking part in labour disturbances or **MALICIOUS PERSONS** excluding:-
  - a) **DAMAGE** or **CONSEQUENTIAL LOSS**  
  
arising from confiscation, requisition or destruction by order of the government or any public authority  
arising from cessation of work  
caused (other than fire or explosion) by malicious persons (not acting on behalf of or in connection with any political organization) in respect of any **BUILDINGS** which have been **UNOCCUPIED** for a period of more than 30 consecutive days
  - b) **DAMAGE** by theft directly caused by malicious persons not acting on behalf of or in connection with any political organisation.
  - c) **CONSEQUENTIAL LOSS** arising from deliberate erasure, loss, distortion or corruption of information on computer systems or other records, programmes or software
  
4. **EARTHQUAKE**
  
5. **STORM** excluding **DAMAGE** or **CONSEQUENTIAL LOSS**
  - a) caused by:-  
the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal or dam  
inundation from the sea

whether resulting from storm or otherwise

- b) attributable solely to change in the water table level
- c) caused by frost, subsidence, ground heave or landslip
- d) in respect of movable property in the open, fences and gates

**6. STORM OR FLOOD** excluding **DAMAGE** or **CONSEQUENTIAL LOSS**:-

- a) attributable solely to change in the water table level
- b) caused by frost, subsidence, ground heave or landslip
- c) in respect of movable property in the open, fences and gates

**7. ESCAPE OF WATER FROM ANY TANK, APPARATUS OR PIPE** excluding **DAMAGE** or **CONSEQUENTIAL LOSS**:-

- a) caused by water discharged or leaking from any automatic sprinkler installation
- b) in respect of any **BUILDINGS** which have been **UNOCCUPIED** for a period of more than 30 consecutive days

**8. IMPACT** by any road vehicle or animal

**9. ACCIDENTAL ESCAPE OF WATER FROM ANY AUTOMATIC SPINKLER INSTALLATION** in the **PREMISES** not caused by:-

- a) freezing whilst the **BUILDINGS** have been **UNOCCUPIED** for a period of more than 30 consecutive days in so far as it is in the ownership or tenancy of the **INSURED**
- b) explosion, earthquake, subterranean fire or heat caused by fire

**10. HOUSEOWNERS'** being these Insured Perils **AND**

- a) **THEFT** involving entry to or exit from any **BUILDINGS** by forcible or violent means or any such attempt, excluding **DAMAGE** in respect of any **BUILDINGS** which are empty or not in use (e.g. roof tiles, doors, stair rails the property of the Borough only)

- b) **BREAKAGE OR COLLAPSE OF TELEVISION OR RADIO SIGNAL RECEIVING APPARATUS** (in respect of Borough owned apparatus only)
- c) **ACCIDENTAL BREAKAGE OF FIXED GLASS AND OR FIXED SANITARYWARE** except in respect of any **BUILDINGS**, which are **UNOCCUPIED**
- d) **ACCIDENTAL DAMAGE TO SUPPLY PIPES AND CABLES** – accidental damage to fuel oil supply pipes, water and gas supply pipes, sewerage and drainage pipes, television telephone and electricity cables serving the **BUILDINGS**.
- e) **FALLING TREES** or branches
- f) **LEAKAGE OF OIL** from any fixed oil-fire hearing installation, including smoke and smudge damage arising from defective vaporization

**11. SUBSIDENCE or GROUND HEAVE** of any part of the site on which the **PROPERTY** stands or **LANDSLIP** excluding:-

- a) **DAMAGE** to or **CONSEQUENTIAL LOSS** arising from **DAMAGE** to yards, car parks, road, pavements, walls, gates and fences unless also affecting any **BUILDINGS** insured
- b) **DAMAGE** or **CONSEQUENTIAL LOSS** caused by or consisting of
  - the normal settlement or bedding down of new structures
  - the settlement or movement of made up ground
  - costal or river erosion
  - defective design or workmanship or the use of defective materials
  - fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe
- c) **DAMAGE OR CONSEQUENTIAL LOSS** which originated prior to the inception of this cover
- d) **DAMAGE OR CONSEQUENTIAL LOSS** resulting from demolition, construction, structural alteration or repair of any **PROPERTY** or ground works or excavation at the **PREMISES**

**12. Terrorism**