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**Property damage clauses**

**C1493 Intruder alarm condition**

In respect of DAMAGE due to or arising from theft or attempted theft at the PREMISES, other than theft or attempted theft of external metal, it is a CONDITION PRECEDENT TO LIABILITY under this policy that an INTRUDER ALARM SYSTEM is installed at the PREMISES and that:

- (a) the INTRUDER ALARM SYSTEM shall be installed in accordance with the specification agreed in writing by US and no alteration or variation of the system or any structural alteration to the PREMISES which would affect the system shall be made without OUR written consent;
- (b) the INTRUDER ALARM SYSTEM shall be maintained in full and efficient working order at all times and be serviced under a maintenance contract approved by US and immediate notice of any apparent defect in the INTRUDER ALARM SYSTEM or its signalling shall be given to the maintenance contractor;
- (c) the INTRUDER ALARM SYSTEM shall be tested and set during the hours of darkness whenever the alarmed portion of the PREMISES is not attended by YOU or any person authorised by YOU to be responsible for the security of the PREMISES;
- (d) all keys including duplicate keys and notes of combination locks/electronic pass codes letters and numbers relative to the INTRUDER ALARM SYSTEM shall be removed from the buildings of the PREMISES whenever they are left unattended;
- (e) immediate advice shall be given to US of any notice from the Police or a security organisation that INTRUDER ALARM SYSTEM signals may be or will be disregarded;
- (f) YOU shall appoint at least two KEYHOLDERS and lodge written details (which must be kept up to date) with the alarm company and police authorities;
- (g) in the event of notification of any activation of the INTRUDER ALARM SYSTEM or interruption of the means of communication during any period that the INTRUDER ALARM SYSTEM is set a KEYHOLDER shall attend the PREMISES as soon as reasonably possible.

Definitions specific to this condition

# Parish Plus policy pack

## Policy schedule



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INTRUDER ALARM SYSTEM means the component parts including the means of communication used to transmit signals.

KEYHOLDER(S) means YOU or any person or keyholding company authorised by YOU who is available at all times to accept notification of faults or alarm signals relating to the INTRUDER ALARM SYSTEM and attend and allow access to the PREMISES.

### **Section 3 Loss of income**

A Long Term Undertaking and Rate Stability Agreement applies to this section. The Long Term Undertaking discount is 10%.

Limit of indemnity: £100,000 any one event  
Maximum indemnity period: 48 months

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