

## BASIC SPECIFICATION WORDING

### Competition Law Compliance:

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The following Guidance was introduced by the ABI and has not been updated to reflect the Competition Law Compliance statement above. It is entirely voluntary in nature and should be construed as such.

### Item No.

- |                            |   |
|----------------------------|---|
| 1                          | On Building(s) situate .....  |
| 2                          | On Contents therein and thereon, the property of the Insured or held by them (him) in trust for which they are (he is) responsible  |
| 3                          | On Stock and Materials in Trade therein and thereon, the property of the Insured or held by them (him) in trust for which they are (he is) responsible  |
| 4<br>[see Note (i)]        | On Architects' Surveyors' Legal and Consulting Engineers' Fees in respect of the above Buildings and Contents   |
| 5<br>[see Note (ii)]       | "Removal of Debris" – Use appropriate item wording from Appendix 17   |
| 6                          | On...years / months rent (of each of the buildings insured hereby in proportion to the sum insured thereon)   |
| Memo 1<br>[see Note (iii)] | 1 The term "Building(s)" includes <ol style="list-style-type: none"><li>(a) landlords' fixtures and fittings</li><li>(b) outbuildings</li><li>(c) walls, gates and fences</li><li>(d) piping ducting cables wires and associated control gear and accessories on the premises and extending to the public mains, but only to the extent of the Insured's responsibility</li><li>(e) yards car-parks roads and pavements</li></ol> |
| Memo 2<br>[see Note (iv)]  | 1 The term "Contents" includes <ol style="list-style-type: none"><li>(a) tenants' improvements alterations and decorations</li><li>(b) so far as they are not otherwise insured, employees' directors' and visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding £... in respect of any one person</li><li>(c) contents of outbuildings</li></ol>                               |

(d) contents in the open yards

2 The term “Contents” excludes

- (a) landlord’s fixtures and fittings
- (b) stock and materials in trade
- (c) money and stamps (including National Insurance stamps) exceeding £... in total
- (d) documents manuscripts and business books except for the cost of the materials and of clerical labour expended in reproducing such records
- (e) computer systems records except for an amount not exceeding £... in respect of the cost of the materials and of clerical labour and computer time expended in reproducing such records
- (f) any expense in connection with the production of information to be recorded in documents manuscripts business books or computer systems records
- (g) any amount exceeding £... in respect of any one pattern model mould plan or design or set of same
- (h) vehicles licensed for road use including accessories thereon

Memo 3 For the purpose of determining where necessary the heading under which any property is insured, the Insurer agrees to accept the designation under which such property has been entered in the Insured’s books

Memo 4 (a) The insurance by each item on Buildings or Contents includes an amount in respect of Architects’ Surveyors’ Legal and Consulting Engineers’ Fees  
[see note (v)] (b) The insurance on Fees applies only to those necessarily and reasonably incurred in the reinstatement or repair of Property Insured consequent upon its destruction or damage but not for preparing any claim, it being understood that the amount payable under the item shall not exceed in total its sum insured.

Memo 5 Debris Removal Extension. Use wording 1 (iii) or (iv) from Appendix 13 as appropriate.  
[see note (vi)]

Memo 6 The insurance on rent applies only if (any of) the said building(s) or any part thereof is unfit for occupation in consequence of its destruction or damage and then the amount payable shall not exceed such proportion of the sum insured on rent as the period necessary for reinstatement bears to the term of rent insured.

**Notes:**

- (i) Omit if Memo 4(a) applies
- (ii) Omit if extension wording applies and Stock Debris not covered
- (iii) Omit/amend any part of 1 as appropriate

If foundations are to be excluded add paragraph 2 as follows:-

2 The term “Building(s)” excludes foundations, namely, that part of any building below the level of under surface of its lower floor.

SECTION 2  
APPENDIX 12

Substitute “upper” for “under” if desired. If concrete foundations for machinery are / are not included add section to Memo 2, 1 or 2 as appropriate

- (iv) Omit / amend any part of 1 as appropriate and 2(g) if no limit is to be applied
- (v) Omit (a) if item 4 applies  
Adapt (a) as necessary of certain type(s) of fees are not covered and/or if either Buildings or Contents is not involved
- (vi) Omit if “Buildings” and “Contents” Debris is insured as an item