

3 Money

The schedule will show if this section applies and the cover in force.

Definition

Each time the following word or phrase appears in this section in bold italic type (or in capital letters in the schedule) it will take the specific meaning shown below.

Where it is not highlighted in this manner the normal everyday meaning of the word or phrase will apply.

Money in transit

means **money** in transit in the personal custody of the **Insured** or any church official or in a bank night safe until the bank accepts responsibility.

What is covered

Loss of **money** belonging to **you** or for which **you** are responsible happening during the period of insurance.

What is not covered

- (i) The amount of any **excess** shown in **your** schedule.
- (ii) Personal money.
- (iii) Loss from an unattended vehicle unless the **money** is hidden from view and all windows and sunroofs are securely closed and the boot and all doors locked.
- (iv) Loss due to deception or false accounting.
- (v) Loss due to clerical or accounting errors, depreciation in value, unexplained shortage, dishonoured cheques or to the use of counterfeit **money**.

The schedule will show the most **we** will pay for any one loss under the following headings.

Crossed cheques, etc

Crossed cheques (other than pre-signed blank cheques whether crossed or uncrossed) postal orders, money orders, securities for money, crossed bankers drafts, National Savings certificates, Premium Bonds, stamped National Insurance cards, credit company sales vouchers, Value Added Tax purchase vouchers and unused credit on postal franking machines.

Other money

Money other than as described in crossed cheques, etc above:

- (a) in the course of transit or in a bank night safe;
- (b) while being counted or in the home of a church official or member of the clergy;
- (c) in a locked safe in the **premises**;
- (d) any other loss (including **money** in alms boxes).

Note: **money** should be recorded as soon as possible and prior to being placed in the safe.

Extensions

The insurance by this section is extended to include the following extensions. (If there are any alterations to the limits these will be shown in the schedule.)

What is covered

1. Damage to safes

We will pay for **damage** to any safe, strongroom, cash carrying bag or offertory box belonging to **you** or for which **you** are responsible arising in connection with theft or attempted theft of insured **money**.

Limit

£5,000

2. Damage to personal effects

We will pay for **damage** to **personal effects** belonging to **you** or any church official arising in connection with theft or attempted theft of insured **money**.

Limit

£1,000 per person

3. Fundraising events

For the period from two days before to seven days after a church fund-raising event the limits shown in the schedule are doubled for the following.

- (a) **Money in transit**.
- (b) **Money** while being counted or in the home of a church official or member of the clergy.
- (c) **Money** in a locked safe in the **premises**.

What is not covered