

OWNED (OR OPERATED BY THE ASSURED) VEHICLES CLAUSE

The Underwriters shall not be liable for any loss or destruction of or damage to the subject matter insured arising from theft or any attempt whilst on or contained in any vehicle when left unattended:-

- a) at any time prior to or after completion of the drivers working day or during non-working days unless such vehicles shall be garaged at the time in a fully enclosed building of substantial construction which is locked or under constant surveillance or
- b) at any other time when not garaged unless all doors and the boot shall be locked and windows and other means of access shall be securely closed and all security devices as may be specified in the policy shall have been put into effect.

All locks and security devices shall be properly and adequately maintained.

Nevertheless the Assured's right to recover any loss arising from theft shall not be prejudiced by failure of the Assured to comply with Condition (b) solely through the mechanical breakdown of locks or security devices as a result of damage by fire or an accident to the vehicle provided always that such locks and devices were in efficient working order at the commencement of the journey during which theft occurred and provided also that all reasonable precautions were taken by the Assured to protect the subject matter insured following the breakdown or damage.