

## Let – Channel – Comparison Document

### Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Order of Policy & Layout	1) Guide 2) Index 3) Authorised Certificate 4) General Obligations 5) Claims & Remedy Condition 6) Sections of Cover; i. Cover & Basis of Settlement ii. Conditions iii. Exclusions iv. Definitions v. Extensions vi. Clauses 7) General Exclusions 8) Certificate Conditions 9) Certificate Definitions 10) Complaints Procedure	1) Guide 2) Authorised Policy 3) Definitions 4) Sections of Cover; i. Definitions ii. Cover iii. Extensions iv. Exclusions v. Basis of Settlement vi. Conditions 5) General Exclusions 6) Policy Conditions 7) Claims Conditions 8) Complaints Procedure
Policy Title	Let Property – Certificate Wording	Let – Channel Policy Wording
Throughout	Certificate	Policy
Throughout	Defined Peril	Insured Event
Guide	<p style="text-align: center;">Previous version included ‘obligations’.</p> <p>There are general obligations contained in this certificate and obligations specific to certain sections (additional obligations may be imposed by endorsement) that are all important to us and which <b>We</b> rely upon <b>You</b> to comply with. The obligations clearly set out what <b>You</b> must do to ensure cover under this certificate is not prejudiced. In the event <b>You</b> breach an obligation(s) and <b>You</b> need to make a claim <b>You</b> will need to show that non-compliance with the obligation could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.</p> <p>If <b>You</b> are unsure as to what an obligation means or if <b>You</b> are unable to comply with the terms <b>You</b> should consult with <b>Your</b> insurance advisor</p> <p>The certificate defines what is covered under separate sections 1-4. Within those Sections the extent of cover is explained together with</p>	<p style="text-align: center;">Obligations replaced by ‘general conditions and exclusions’.</p> <p>In deciding to accept this insurance and in setting the terms, <b>We</b> have relied on the information <b>You</b> have given <b>Us</b>. <b>You</b> must take care when answering any questions <b>We</b> ask by ensuring that any information provided is accurate and complete.</p> <p>This <b>Policy</b> sets out all the circumstances in which <b>You</b> can make a claim. It is not a maintenance contract and does not protect against every loss.</p> <p>There are general and claims conditions contained in this <b>Policy</b> and conditions specific to certain sections (additional requirements may be imposed by <b>Endorsement</b>) that are all important to <b>Us</b> and which <b>We</b> rely upon <b>You</b> to comply with.</p> <p>The conditions clearly set out what <b>You</b> must do to ensure cover under this <b>Policy</b> is not prejudiced. In the event <b>You</b> breach a condition(s) and</p>

	<p>obligations and exclusions specific to that Section.</p> <p>Exclusions applying to the whole certificate are set out in General Exclusions and <b>We</b> will not pay a claim if these exclusions are applicable. The General certificate conditions sets out certain rights of <b>You</b> and <b>Us</b> and include clauses that apply to the whole of the certificate.</p> <p>The certificate Definitions provide the meaning to words and phrases wherever they appear in the certificate. <b>You</b> will see words in bold which highlights that for the purposes of this certificate they are a definition.</p> <p>The <b>Schedule</b> attaching to this certificate will set out the period of this insurance and specify which Sections of this certificate are operative including the <b>Sums Insured</b>.</p> <p>The <b>Schedule</b> may also contain clauses additional to the certificate wording that <b>We</b> have imposed placing additional obligations on <b>You</b> and/or limiting coverage. The terms of those clauses will be attached to the certificate in the form of an endorsement.</p> <p>In the unlikely event <b>You</b> feel that <b>You</b> need to make a complaint concerning this insurance <b>You</b> will find this in our complaints procedure section.</p> <p style="text-align: center;"><b>Reading the Certificate</b></p> <p>It is strongly recommended that <b>You</b> read the <b>Certificate</b> including the <b>Schedule</b> and any endorsements to ensure that the cover meets with <b>Your</b> requirements. In the event that the cover does not meet with <b>Your</b> requirements <b>You</b> should immediately advise <b>Your</b> insurance advisor.</p> <p>We will then decide whether or not to agree to a variation of the policy. However, the terms of the <b>Certificate</b> will remain effective unless <b>We</b> have agreed to a variation in writing.</p>	<p><b>You</b> need to make a claim <b>You</b> will need to show that non - compliance with the condition could not have increased the risk of <b>Damage</b> which has occurred.</p> <p>If <b>You</b> are unsure as to what a condition means or if <b>You</b> are unable to comply with the terms <b>You</b> should consult with <b>Your</b> insurance advisor.</p> <p>The <b>Policy</b> Definitions section provides the meaning to words and phrases wherever they appear in the <b>Policy</b>. <b>You</b> will see words in bold which highlights that for the purposes of this <b>Policy</b> they are a definition.</p> <p>The <b>Policy</b> defines what is covered under separate sections 1-3. Within those Sections the extent of cover is explained together with conditions and exclusions specific to that Section.</p> <p>Exclusions applying to the whole <b>Policy</b> are contained within General Exclusions and <b>We</b> will not pay a claim if these exclusions are applicable.</p> <p>The General <b>Policy</b> conditions section covers certain rights of <b>You</b> and <b>Us</b> and include conditions that apply to the whole of the <b>Policy</b>. The General Claims conditions section covers certain rights of <b>You</b> and <b>Us</b> in the event of a claim and details what to do in the event of a claim under this <b>Policy</b>.</p> <p>The <b>Schedule</b> attaching to this <b>Policy</b> will set out the <b>Period of Insurance</b> and specify which Sections of this <b>Policy</b> are operative including the <b>Sums Insured</b>.</p> <p>The <b>Schedule</b> may also contain additional conditions to the <b>Policy</b> wording that <b>We</b> have imposed placing additional conditions on <b>You</b> and/or limiting coverage. The terms of those conditions will be attached to the <b>Policy</b> in the form of an <b>endorsement</b>.</p> <p>In the unlikely event <b>You</b> feel that <b>You</b> need to make a complaint concerning this insurance <b>You</b> will</p>
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		<p>find this in <b>Our</b> complaints procedure section.</p> <p><b>Reading the Policy</b> It is strongly recommended that <b>You</b> read the <b>Policy</b> including the <b>Schedule</b> and any <b>Endorsements</b> periodically to ensure that the cover meets with <b>Your</b> requirements. This <b>Policy</b> is a legally binding contract which <b>You</b> have made with the <b>Underwriters</b>.</p> <p>In the event that the cover does not meet with <b>Your</b> requirements <b>You</b> should advise <b>Your</b> insurance advisor without delay.</p> <p><b>We</b> will then decide whether or not to agree to a variation of the <b>Policy</b>. However, the terms of the <b>Policy</b> will remain effective unless <b>We</b> have agreed to a variation in writing.</p>
FSCS	n/a	<p>New Statement: <b>Financial Services Compensation Scheme (FSCS)</b> Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd is covered by the FSCS. This means that <b>You</b> may be entitled to compensation from the scheme in the unlikely event that Channel Syndicate 2015 cannot meet its obligations to <b>You</b> under this insurance. Further details about the scheme can be obtained from FSCS, PO BOX 300, Mitcheldean, GL17 1DY Tel: 0800 678 100 or 0207 741 4100 or <a href="http://www.fscs.org.uk">www.fscs.org.uk</a></p>
Authorised Policy	<p><b>Authorised Certificate</b> This <b>Certificate</b> and any replacement <b>Schedule</b> and/or endorsement are to be read together as one document. This <b>Certificate</b> is a legally binding contract which <b>You</b> have made with <b>Underwriters</b>. In consideration of the payment by <b>You</b> of the premium specified in the <b>Schedule Underwriters</b> agree (subject to the terms, conditions and exclusions of the <b>Certificate</b>) to indemnify <b>You</b> against <b>Damage</b>, accident or injury occurring during the <b>Period of Insurance</b>.</p> <p>Provided always that:-</p>	<p><b>Authorised Policy</b> In consideration of the payment by <b>You</b> of the premium specified in the <b>Schedule Underwriters</b> agree (subject to the terms, conditions and exclusions of the <b>Policy</b>) to cover <b>You</b> against <b>Damage</b>, accident or <b>Injury</b> occurring during the <b>Period of Insurance</b>.</p> <p>Provided always that: -</p> <p>(i) The liability of the <b>Underwriters</b> will not exceed the <b>Sums Insured</b> or <b>Limit of Indemnity</b> stated in the <b>Schedule</b> or such other <b>Sums Insured</b> or <b>Limits of Indemnity</b> as maybe substituted by <b>Endorsement</b> or attached to the <b>Policy</b>;</p>

	<p>(i) The liability of the <b>Underwriters</b> shall not exceed the <b>Sums Insured</b> or limits of liability stated in the <b>Schedule</b> or such other <b>Sums Insured</b> or limits of liability as maybe substituted by endorsement or attached hereto;</p> <p>(ii) This <b>Certificate</b> insures <b>You</b> only in respect of the sections where a <b>Sum Insured</b> or a limit of liability is specified in the <b>Schedule</b></p> <p>Any dispute arising out of or in connection with this <b>Certificate</b> shall be subject to and construed solely in accordance with the laws of England and Wales. <b>You</b> and the <b>Underwriters</b> agree that all disputes arising out of or in connection with the <b>Certificate</b> shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0213017.</p>	<p><b>(ii)</b> This <b>Policy</b> insures <b>You</b> only in respect of the sections where a <b>Sum Insured</b> or a <b>Limit of Indemnity</b> is specified in the <b>Schedule</b></p> <p>Any dispute arising out of or in connection with this <b>Policy</b> will be subject to and interpreted solely in accordance with the laws of England and Wales. <b>You</b> and the <b>Underwriters</b> agree that all disputes arising out of or in connection with the <b>Policy</b> will be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause (as documented in the <b>Policy</b> Conditions section within this <b>Policy</b>).</p> <p>This <b>Policy</b> is underwritten by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd, company number 08614385, whose registered office is 10 Lime Street, London, EC3M 7AA and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0231618 by Channel Syndicate 2015.</p>
Definitions – Brown Electrical Goods	<p><b>Brown Electrical Goods</b></p> <p>Any electrical item except washing machines, kettles, toasters, sandwich makers, dish washers, fridges, freezers, spin dryers, tumble dryers, microwave ovens and vacuum cleaners</p>	Removed
Definitions – Wider Perils	<p><b>Wider Perils</b></p> <p>Fire, explosion, lightning, earthquake, Riot, civil commotion, strikes, labour or political disturbances, Malicious acts or vandalism, Storm, flood, The Building being hit by aircraft, other flying devices or anything dropped or falling from them, animals, falling trees, branches, telegraph poles, lampposts or pylons, falling Aerials, or vehicles, Subsidence or heave of the site the Buildings stand on or landslip and Accidental Damage to any cables</p>	Removed

	or underground services pipes (including hatches and covers) servicing the Home	
Definitions – Money	<p><b>Money</b></p> Cash, bank and currency notes, cheques, postal orders, postage stamps, savings stamps and saving Certificates, premium bonds, luncheon vouchers, traveller' s cheques, phone cards, season tickets, gift vouchers, securities, documents, promotion vouchers and air miles vouchers.	Moved to Section 2 – Contents - Definitions
Definitions – Valuables	<p><b>Valuables</b></p> Any article made from precious metal, jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment.	Moved to Section 2 – Contents - Definitions
Definitions – Certificate	<p><b>Certificate</b></p> The entirety of the <b>Certificate</b> , the <b>Schedule</b> and/or any endorsements or amendments (whether or not such endorsements or amendments are agreed prior to the <b>Certificate</b> of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the <b>Certificate</b> shall be construed as referring to the entire <b>Certificate</b> .	Removed and replaced by <b>Policy</b>
Definitions – Defined Peril	<p><b>Defined Peril</b></p> The words <b>Defined Peril</b> shall mean: a) fire, but excluding any <b>Damage</b> to the <b>Property Insured</b> caused by: i. explosion resulting from fire ii. earthquake or subterranean fire iii. its own spontaneous fermentation or heating iv. its undergoing any heating process or any process involving the application of heat b) lightning c) explosion but excluding any <b>Damage</b> caused by or consisting of the bursting of a boiler or other vessel, machine or apparatus used for non domestic purposes where internal pressure is due to steam only belonging to or under <b>Your</b> control d) aircraft or other aerial devices or articles dropped there from e) riot, civil commotion, strikers, locked out workers, persons taking	Removed and replaced by <b>Insured Event(s)</b>

	<p>part in labour disturbances or malicious persons excluding <b>Damage</b>:</p> <ul style="list-style-type: none"> <li>i. arising from confiscation, requisition or destruction by order of the government or any public authority</li> <li>ii arising from cessation of work</li> <li>f) theft or attempted theft</li> <li>g) earthquake</li> <li>h) storm excluding:</li> <li>i) <b>Damage</b> by flood whether resulting from storm or otherwise</li> <li>ii) <b>Damage</b> attributable solely to a change in the water table level             <ul style="list-style-type: none"> <li>l) flood excluding <b>Damage</b> attributable solely to a change in the water table level</li> </ul> </li> <li>j) overflowing, discharge or leaking of any sprinkler apparatus</li> <li>k) escape of water or oil from any tank, apparatus or pipe</li> <li>l) impact by any road vehicle (including goods falling from them) or animal not belonging to You or under <b>Your</b> control, falling trees, branches and falling aerials but excluding <b>Damage</b> arising from the weight of any vehicle</li> <li>m) Subsidence</li> </ul> <p><b>We</b> will pay for <b>Damage</b> caused by Subsidence or heave of the site the <b>Buildings</b> stand on or landslip subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1. <b>Damage</b> caused by or resulting from the settlement or movement of made up ground or coastal or river or watercourse erosion</li> <li>2. <b>Damage</b> caused by faulty design, workmanship or material</li> <li>3. <b>Damage</b> caused by demolition of or alterations or repairs to the <b>Buildings</b></li> <li>4. <b>Damage</b> caused by solid floor slabs moving, unless the foundations beneath the outside walls of the <b>Buildings</b> are <b>Damaged</b> at the same time and by the same cause The <b>Buildings</b> or land it is on settling, shrinking, bedding down or expanding</li> <li>5. <b>Damage</b> to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts &amp; squash courts or service tanks unless the <b>Buildings</b> were <b>Damaged</b> at the same time and by the same cause</li> <li>6. <b>Damage</b> which originated prior to the Inception of this cover</li> </ol>	
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	<p>7. <b>We</b> will not pay for normal settlement or bedding down of new structures</p> <p>n) Accidental Damage -(This peril operates only if stated in the <b>Schedule)</b> -</p> <p><b>We</b> will pay for accidental <b>Damage</b> to the <b>Buildings</b> or <b>Contents</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1. <b>We</b> will not pay for faulty or defective design materials or workmanship, inherent vice, latent defect, gradual deterioration wear tear or frost</li> <li>2. <b>We</b> will not pay for explosion occasioned by the bursting of a boiler (not used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under <b>Your</b> control</li> <li>3. <b>We</b> will not pay for <b>Damage</b> caused by collapse or cracking of the <b>Buildings</b></li> <li>4. <b>We</b> will not pay for corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, <b>Loss</b> of weight, contamination, change in colour, flavour, texture or finish, vermin, insects, marring or scratching</li> <li>5. <b>We</b> will not pay for acts of fraud or dishonesty</li> <li>6. <b>We</b> will not pay for disappearance unexplained or inventory shortage misfiling or misplacing of information</li> <li>7. <b>We</b> will not pay for cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers</li> <li>8. <b>We</b> will not pay for mechanical or electrical breakdown or derangement of machinery or equipment</li> <li>9. <b>We</b> will not pay for bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the <b>Buildings</b> are <b>Unoccupied</b></li> <li>10. <b>We</b> will not pay for normal settlement or bedding down of new structures</li> <li>11. <b>We</b> will not pay for <b>Damage</b> to property as a result of its undergoing any process</li> <li>12. <b>We</b> will not pay for <b>Damage</b> to property in transit</li> </ol>	
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	<p>13. <b>We</b> will not pay for <b>Damage</b> to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft</p> <p>14. <b>We</b> will not pay for property or structures in the course of construction or erection</p> <p>15. <b>We</b> will not pay for any <b>Damage</b> specifically excluded elsewhere under the <b>Contents</b> Section or elsewhere in this <b>Certificate</b></p> <p>16. <b>We</b> will not pay for <b>Damage</b> caused by tearing or fouling or chewing by animals</p> <p>17. <b>We</b> will not pay for <b>Loss</b> or <b>Damage</b> to the interior of any <b>Building</b> or to the</p> <p>18. <b>Contents</b>, caused by rain, snow, sand or dust, whether driven by wind or not, unless the <b>Building</b>, first sustains storm <b>Damage</b> to its roof through which the rain, snow, sand or dust enters</p> <p>19. <b>We</b> will not pay for the cost of general maintenance or upkeep</p>	
Definitions – Buildings	<p><b>Buildings</b></p> <p>The building(s) situated at the addresses(s) specified in the <b>Schedule</b> including its: domestic outbuildings, garages, greenhouses, terraces, patios, paths, drives, footpaths, walls, fences, hedges, gates, swimming pools, tennis courts, squash courts, fixtures &amp; fittings (including carpets, flooring and blinds) and interior decorations</p>	<p><b>Buildings</b></p> <p>The <b>building(s)</b> situated at the addresses(s) specified in the <b>Schedule</b> including its fixed glass in windows doors and skylights, domestic outbuildings, garages, greenhouses, terraces, patios, paths, drives, footpaths, walls, fences, hedges, gates, swimming pools, tennis courts, squash courts, fixtures &amp; fittings (including carpets, flooring and blinds) and interior decorations. (now includes fixed glass)</p>
Definitions – Contents	<p><b>Contents</b></p> <p>Household goods, furnishings and appliances, and <b>Aerials</b> for which <b>You</b> are responsible</p>	<p><b>Contents</b></p> <p>Household goods, furnishings and domestic appliances, and <b>Aerials</b> which belong to <b>You</b> and for which <b>You</b> are responsible. <b>Contents</b> does not include <b>Your</b> fixtures and fittings or property belonging to <b>Your</b> tenant(s).</p>
Definitions – Damage	<p><b>Damage(d)</b></p> <p>Accidental physical loss, damage or destruction.</p>	<p><b>Damage(d)</b></p> <p>Physical loss, damage or destruction (removed Accidental)</p>
Definitions – Insured Event	<p><b>Insured Event</b></p> <p>A claim <b>You</b> have made under a section of this <b>Certificate</b> for which</p>	<p><b>Insured Event(s)</b></p> <p>The words <b>Insured Event(s)</b> mean:</p>



	<p><b>Underwriters</b> have agreed to provide indemnity.</p>	<p><b>a)</b> fire, but excluding any <b>Damage</b> to the <b>Property Insured</b> caused by:</p> <ul style="list-style-type: none"> <li><b>i.</b> explosion resulting from fire</li> <li><b>ii.</b> earthquake or subterranean fire</li> <li><b>iii.</b> its own spontaneous fermentation or heating</li> <li><b>iv.</b> its undergoing any heating process or any process involving the application of heat</li> </ul> <p><b>b)</b> lightning</p> <p><b>c)</b> explosion but excluding any <b>Damage</b> caused by or consisting of the bursting of a boiler or other vessel, machine or apparatus used for non domestic purposes where internal pressure is due to steam only belonging to or under <b>Your</b> control</p> <p><b>d)</b> aircraft or other aerial devices or articles dropped from them</p> <p><b>e)</b> riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding <b>Damage</b>:</p> <ul style="list-style-type: none"> <li><b>i.</b> arising from confiscation, requisition or destruction by order of the government or any public authority</li> <li><b>ii.</b> arising from cessation of work</li> </ul> <p><b>f)</b> theft or attempted theft</p> <p><b>g)</b> earthquake</p> <p><b>h)</b> storm or flood excluding: <b>Damage</b> attributable solely to a change in the water table level</p> <p><b>i)</b> overflowing, discharge or leaking of any sprinkler apparatus</p> <p><b>j)</b> escape of water or oil from any tank, apparatus or pipe</p> <p><b>k)</b> impact by any road vehicle (including goods falling from them) or animal not belonging to <b>You</b> or under <b>Your</b> control, falling trees, branches, telegraph poles, lampposts or pylons and falling <b>Aerials</b> but</p>
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		<p>excluding <b>Damage</b> arising from the weight of any vehicle</p> <p><b>l) Subsidence</b></p> <p><b>We</b> will pay for <b>Damage</b> caused by <b>Subsidence</b> or <b>Heave</b> of the site the <b>Buildings</b> stand on or <b>Landslip</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1. <b>Damage</b> caused by or resulting from the <b>Settlement</b> or movement of made up ground or coastal or river or watercourse erosion.</li> <li>2. <b>Damage</b> caused by faulty design, workmanship or material.</li> <li>3. <b>Damage</b> caused by demolition of or alterations or repairs to the <b>Buildings</b>.</li> <li>4. <b>Damage</b> caused by solid floor slabs moving, unless the foundations beneath the outside walls of the <b>Buildings</b> are <b>Damaged</b> at the same time and by the same cause.</li> <li>5. <b>Damage</b> to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts &amp; squash courts or service tanks unless the <b>Buildings</b> were <b>Damaged</b> at the same time and by the same cause.</li> <li>6. <b>Damage</b> which originated prior to the Inception of this cover.</li> <li>7. <b>We</b> will not pay for normal <b>Settlement</b> or bedding down of new structures.</li> </ol> <p><b>n) Accidental Damage</b> - (This operates only if stated in the <b>Schedule</b>) -</p> <p><b>We</b> will pay for accidental <b>Damage</b> to the <b>Buildings</b> or <b>Contents</b> subject to the following exclusions:</p> <ol style="list-style-type: none"> <li>1. <b>We</b> will not pay for faulty or defective design materials or workmanship, inherent vice (a quality in property that causes it to damage or destroy itself), gradual deterioration, wear, tear, or frost.</li> <li>2. <b>We</b> will not pay for explosion caused by the bursting of a boiler (not used for domestic</li> </ol>
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		<p>purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under <b>Your</b> control.</p> <ol style="list-style-type: none"> <li>3. <b>We</b> will not pay for <b>Damage</b> caused by collapse or cracking of the <b>Buildings</b>.</li> <li>4. <b>We</b> will not pay for corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, Loss of weight, contamination, change in colour, flavour, texture or finish, vermin, insects, or scratching.</li> <li>5. <b>We</b> will not pay for acts of fraud or dishonesty.       <ol style="list-style-type: none"> <li>6. <b>We</b> will not pay for disappearance, unexplained or inventory shortage, misfiling or misplacing of information.</li> </ol> </li> <li>7. <b>We</b> will not pay for cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers.</li> <li>8. <b>We</b> will not pay for mechanical or electrical breakdown or failure of machinery or equipment.</li> <li>9. <b>We</b> will not pay for bursting, overflowing, discharging, or leaking, of water tanks, apparatus, or pipes occurring whilst the whole of the <b>Buildings</b> are <b>Unoccupied</b>.</li> <li>10. <b>We</b> will not pay for normal <b>Settlement</b> or bedding down of new structures.</li> <li>11. <b>We</b> will not pay for <b>Damage</b> to property as a result of its undergoing any process.</li> <li>12. <b>We</b> will not pay for <b>Damage</b> to property in transit.</li> <li>13. <b>We</b> will not pay for <b>Damage</b> to vehicles licensed for road use (including their accessories), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft.</li> </ol>
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		<p><b>14. We</b> will not pay for property or structures in the course of construction or erection.</p> <p><b>15. We</b> will not pay for any <b>Damage</b> specifically excluded elsewhere in this <b>Policy</b>.</p> <p><b>16. We</b> will not pay for <b>Damage</b> caused by tearing or fouling or chewing by animals.</p> <p><b>17. We</b> will not pay for <b>Damage</b> to the interior of any <b>Building</b> or to the <b>Contents</b>, caused by rain, snow, sand or dust, whether driven by wind or not, unless the <b>Building</b>, first sustains storm <b>Damage</b> to its roof through which the rain, snow, sand or dust enters.</p> <p><b>18. We</b> will not pay for the cost of general maintenance or upkeep.</p>
Definitions – Period of Insurance	<p><b>Period of Insurance</b> The period of insurance specified in the Schedule</p>	<p><b>Period of Insurance</b> The period of insurance specified in the <b>Schedule</b>, or until cancelled.</p>
Definitions – Schedule	<p><b>Schedule(s)</b> The <b>Schedule</b> specifying the terms and extent of this <b>Certificate</b>.</p>	<p><b>Schedule(s)</b> The document showing <b>Your</b> name, the <b>premises</b>, the <b>Sums Insured</b>, the <b>period of insurance</b> and the sections of this insurance which apply</p>
Definitions – Unoccupied	<p><b>Unoccupied</b> When the <b>Premises</b> (or any part thereof) are untenanted or not resided at for a period in excess of thirty consecutive days</p>	<p><b>Unoccupied</b> When the <b>Premises</b> (or any part of the <b>Premises</b>) are <b>Unattended</b> or not resided at for a period in excess of 60 consecutive days</p>
Definitions – We/Us/Our/Underwriters	<p><b>We/Us/Our/Underwriters Identity of Underwriters</b></p> <p>Argo Direct Limited Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.</p> <p>AIG Europe Limited AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.</p> <p>Covéa Insurance plc Covéa Insurance plc, Registered in England and Wales No. 613259. Registered address: Norman Place, Reading, RG1 8DA.</p>	<p><b>We/Us/Our/Underwriters</b> Channel Syndicate 2015</p>

	Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	
Definitions – You/Your	<b>Insured/You/Your</b> The person, people or entity named in the Schedule.	<b>You/Your</b> The person, people or entity named in the <b>Schedule</b> . (removed Insured)
Definitions – Consequential Loss	n/a	New Definition: <b>Consequential loss</b> Any loss which happens as a result of, or is a side effect of, an event for which <b>You</b> are insured.
Definitions – Endorsement	n/a	New Definition: <b>Endorsement(s)</b> A change in the terms and conditions of this insurance agreed by <b>You</b> and <b>us</b> . <b>Endorsements</b> which apply to <b>Your</b> insurance (if any) will be shown in the <b>Schedule</b> .
Definitions – Excess	n/a	New Definition: <b>Excess(es)</b> The amount <b>You</b> will have to pay towards each separate claim.
Definitions – Heave	n/a	New Definition: <b>Heave</b> Upward movement of the ground beneath the <b>buildings</b> as a result of the soil expanding.
Definitions – Landslip	n/a	New Definition: <b>Landslip</b> Downward movement of sloping ground
Definitions – Policy	n/a	New Definition: <b>Policy</b> The entirety of the <b>Policy</b> , the <b>Schedule</b> and/or any <b>Endorsements</b> or amendments (whether or not such <b>Endorsements</b> or amendments are agreed prior to the <b>Policy</b> of insurance coming into force or at any time during the <b>Period of Insurance</b> ). All references to the terms, conditions and exclusions of the

		<b>Policy</b> will be considered as referring to the entire <b>Policy</b> .
Definitions – Portable Heaters	n/a	New Definition: <b>Portable Heating</b> Any Portable Heaters (non fixed) except portable oil-filled heaters.
Definitions – Settlement	n/a	New Definition: <b>Settlement</b> Downward movement as a result of the ground being compressed by the weight of the <b>Buildings</b> within 10 years of construction.
Definitions – Subsidence	n/a	New Definition: <b>Subsidence</b> Downward movement of the ground beneath the <b>buildings</b> where the movement is unconnected with the weight of the building
Definitions – Terrorism	n/a	New Definition: <b>Terrorism</b> An act, including but not limited to the threat and/or the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Definitions – Unoccupied Cover – Bronze	n/a	New Definition: <b>Unoccupied Cover</b>  <u>Bronze</u> Includes <b>Damage</b> caused by Fire, lightning, aircraft or other aerial devices or articles dropped from them, explosion, storm or flood, <b>Subsidence, Landslip, Heave</b> (All exclusions as detailed for these Insured Events also apply) Includes (If <b>Buildings</b> are shown as included on <b>Your Schedule</b> ) Section 1 Extensions of: <ul style="list-style-type: none"> <li>• Landscaped Garden</li> <li>• Removal of Wasp and Bee Nests             <ul style="list-style-type: none"> <li>• Capital Additions</li> </ul> </li> </ul> Property Owner’s Liability is included

		<p><b>Unoccupied Buildings</b> condition applies (See Policy Conditions section)</p>
<p>Definitions – Unoccupied Cover – Silver</p>	<p>n/a</p>	<p>New Definition: <u>Silver</u></p> <p>Includes <b>Damage</b> caused by Fire, lightning, aircraft or other aerial devices or articles dropped from them, explosion, storm or flood, Subsidence, <b>Landslip, Heave,</b> earthquake, riot, civil commotion, strikes, persons taking part in labour disturbances, malicious persons , Impact by any road vehicle or animal not belonging to <b>You</b> or under <b>Your</b> control, falling trees, branches, <b>Aerials,</b> telegraph poles, lampposts or pylons (All exclusions as detailed for these Insured Events also apply) Includes (If <b>Buildings</b> are shown as included on <b>Your Schedule</b>) Section 1 Extensions of:</p> <ul style="list-style-type: none"> <li>• Landscaped Garden</li> <li>• Removal of Wasp and Bee Nests</li> <li>• Capital Additions</li> </ul> <p>Property Owners Liability is Included <b>Unoccupied Buildings</b> condition applies (See Policy Conditions section).</p>
<p>Definitions – Unoccupied Cover – Gold</p>	<p>n/a</p>	<p>New Definition: <u>Gold</u></p> <p>Includes <b>Damage</b> caused by all <b>Insured Events</b> except Escape of water or oil from any tank, apparatus or pipe. (All exclusions as detailed for these Insured Events also apply) Includes (If <b>Buildings</b> are shown as included on <b>Your Schedule</b>) Section 1 Extensions of:</p> <ul style="list-style-type: none"> <li>• Trace and Access</li> <li>• Loss of Metered Water</li> <li>• Accidental damage to cables or underground services pipes servicing the <b>Buildings</b> <ul style="list-style-type: none"> <li>• Landscaped Garden</li> </ul> </li> <li>• Removal of Wasp and Bee Nests           <ul style="list-style-type: none"> <li>• Capital Additions</li> </ul> </li> </ul> <p>Property Owners Liability is Included. <b>Unoccupied Buildings</b> condition applies (See Policy Conditions section).</p>

Definitions – Unattended	n/a	<p><b>New Definition:</b>  <b>Unattended</b>                  When the <b>Premises</b> (or any part of the <b>Premises</b>) are not occupied by a tenant.</p>
Section 1 – Buildings – Definitions – Tenant Reference	n/a	<p><b>New Definition:</b>  <b>Tenant Reference</b>                  A credit check against the Tenant and any Guarantor obtained from a licenced credit referencing company showing:</p> <ul style="list-style-type: none"> <li><b>a)</b> no County Court Judgements in the past three years;</li> <li><b>b)</b> no outstanding County Court Judgements in the past three years;</li> <li><b>c)</b> the Tenant' s or Guarantor' s financial ability to meet the Rent commitment</li> </ul>
Section 1 – Buildings – Extensions – Trace and Access	<p><b>Trace and Access</b>  <b>We will pay You</b> the reasonable costs necessarily incurred by <b>You</b> in locating the source and subsequent making good of <b>Damage</b> resulting from;</p> <ul style="list-style-type: none"> <li><b>a)</b> the escape of water from any tank, apparatus or pipe serving the <b>Buildings</b></li> <li><b>b)</b> accidental <b>Damage</b> to cables, underground pipes and drains serving the <b>Buildings</b></li> </ul> <p>Provided that the maximum amount payable under this Extension shall not exceed in any one period of insurance £2,500.</p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b></p>	<p><b>Trace and Access</b>  <b>We will pay You</b> the costs necessarily incurred by <b>You</b> in locating the source and subsequent making good of <b>Damage</b> resulting from;</p> <ul style="list-style-type: none"> <li><b>a)</b> the escape of water from any tank, apparatus or pipe serving the <b>Buildings</b></li> <li><b>b)</b> accidental <b>Damage</b> to cables, underground pipes and drains serving the <b>Buildings</b></li> </ul> <p>Provided</p> <ul style="list-style-type: none"> <li>(i) the <b>Damage</b> to any part of the cable or pipe is within the perimeter of the <b>Buildings</b></li> <li>(ii) that the maximum amount payable under this Extension will not exceed in any one <b>Period of Insurance</b> £5,000.</li> </ul> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b>.                  If the <b>Buildings</b> are <b>Unoccupied</b> and <b>Unoccupied Cover</b> Gold is shown as operative in the <b>Schedule</b> <b>We will pay You</b> the costs necessarily incurred by <b>You</b> in locating the source of <b>Damage</b> resulting from;</p> <ul style="list-style-type: none"> <li><b>a)</b> the escape of water from any tank, apparatus or pipe serving the <b>Buildings</b></li> <li><b>b)</b> accidental <b>Damage</b> to cables, underground pipes and drains serving the <b>Buildings</b></li> </ul> <p>Provided</p>



		<p>(i) the <b>Damage</b> to any part of the cable or pipe is within the perimeter of the <b>Buildings</b></p> <p>(ii) that the maximum amount payable under this Extension will not exceed in any one <b>Period of Insurance</b> £5,000</p>
Section 1 – Buildings – Extensions – Loss of metered water	<p><b>Loss of metered water</b></p> <p><b>We</b> will pay for the cost of metered water which <b>You</b> are legally responsible arising from accidental escape from water tanks, apparatus and pipes as a result of <b>Damage</b> caused by a Defined peril but only when such a Loss can be determined by measurement from the water authority meter for which <b>You</b> are responsible.</p> <p>Provided that the maximum amount does not exceed £2,500 in respect in any one claim and not exceeding £5,000 in any one period of insurance Excluding; Any Loss which has not been discovered and remedial action taken within 30 days of the occurrence of the <b>Damage</b></p> <p><b>You</b> must record the reading of the meter at intervals of no more than 30 days.</p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b>.</p>	<p><b>Loss of metered water</b></p> <p><b>We</b> will pay for the cost of metered water which <b>You</b> are legally responsible arising out of accidental escape from water tanks, apparatus and pipes as a result of <b>Damage</b> caused by an <b>Insured Event</b> but only when such a Loss can be determined by measurement from the water authority meter for which <b>You</b> are responsible.</p> <p>Provided that the maximum amount does not exceed £2,500 in respect in any one claim and not exceeding £5,000 in any one <b>Period of Insurance</b></p> <p>Excluding;</p> <p>Any Loss where remedial action has not been taken within 7 days following discovery of the occurrence of the <b>Damage</b>.</p> <p><b>You</b> must record the reading of the meter at intervals of no more than 30 days.</p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b> unless <b>Unoccupied Cover</b> Gold is shown as operative in the <b>Schedule</b>.</p>
Section 1 – Buildings – Extensions – Accidental Damage to cables or underground services pipes	<p><b>Accidental Damage to any cables or underground services pipes (including hatches and covers) servicing the Buildings</b></p> <p><b>We</b> will pay <b>You</b> the reasonable costs necessarily incurred by <b>You</b> for the repair caused by accidental <b>Damage</b> to cables, underground pipes and drains servicing the <b>Buildings</b></p> <p>a) Provided that the maximum amount payable under this Extension shall not exceed £2,500 for each and every claim</p> <p>b) Provided that the <b>Damage</b> to any part of the cable or service pipe is not within the <b>Buildings</b></p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b>.</p>	<p><b>Accidental Damage to cables or underground services pipes (including hatches and covers) servicing the Buildings</b></p> <p><b>We</b> will pay <b>You</b> the costs necessarily incurred by <b>You</b> for the repair caused by accidental <b>Damage</b> to cables, underground pipes and drains servicing the <b>Buildings</b> provided that the <b>Damage</b> to any part of the cable or service pipe is not within the <b>Buildings</b>.</p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b> unless <b>Unoccupied Cover</b> Gold is shown as operative in the <b>Schedule</b>.</p>

Section 1 – Buildings – Extensions – Accidental Loss of Rent and costs for alternative accommodation	<p><b>Loss of Rent and costs for alternative accommodation</b></p> <p>Following an <b>Insured Event</b> We will pay <b>You</b>:</p> <p>i) loss of rent if the <b>Buildings</b> become uninhabitable or partly uninhabitable and cannot be let, or</p> <p>ii) if necessary the cost of reasonable alternative accommodation for your tenant</p> <p>Provided that:</p> <p>a) <b>We</b> will not pay for more than 20% of the <b>Buildings</b> sum insured (or as stated in the <b>Schedule</b>) applying to the <b>Premises</b> or to the parts of the <b>Premises</b> damaged</p> <p>b) <b>We</b> will not pay for more than £25,000 in respect of alternative accommodation</p> <p>c) <b>We</b> will not pay for loss of rent arising from the tenants leaving the <b>Premises</b> without giving <b>You</b> Notice</p> <p>d) <b>We</b> will not pay for rent the tenants have not paid</p> <p>e) <b>We</b> will not pay for loss of rent to any <b>Premises</b> that were <b>Unoccupied</b> immediately before the <b>Insured Event</b></p> <p>f) <b>We</b> will not pay for any letting agents share of the rent or any other expenses <b>You</b> must pay to the letting agent</p> <p>g) <b>We</b> will not pay for loss of rent arising from any part of the <b>Buildings</b> that is used for anything other than domestic accommodation</p> <p>h) <b>We</b> will not pay for loss of rent after <b>We</b> consider the <b>Buildings</b> are fit to be let</p>	<p><b>Loss of Rent and costs for alternative accommodation</b></p> <p>Following an <b>Insured Event</b> which results in a valid claim under this <b>Policy</b> We will pay <b>You</b>:</p> <p>i) loss of rent if the <b>Buildings</b> become uninhabitable or partly uninhabitable and cannot be let, or</p> <p>ii) if necessary the cost of alternative accommodation for <b>Your</b> tenant</p> <p>Provided that:</p> <p>i) <b>We</b> will not pay for more than 20% of the <b>Buildings Sum Insured</b> (or as stated in the <b>Schedule</b>)</p> <p>ii) <b>We</b> will not pay for more than £150,000 in respect of alternative accommodation</p> <p>iii) <b>We</b> will not pay for loss of rent arising from the tenants leaving the <b>Premises</b> without giving <b>You</b> Notice</p> <p>iv) <b>We</b> will not pay for rent the tenants have not paid</p> <p>v) <b>We</b> will not pay for loss of rent to any <b>Premises</b> that were <b>Unoccupied</b> immediately before the <b>Insured Event</b></p> <p>vi) <b>We</b> will not pay for any letting agents share of the rent or any other expenses <b>You</b> must pay to the letting agent</p> <p>vii) <b>We</b> will not pay for loss of rent arising from any part of the <b>Buildings</b> that is used for anything other than domestic accommodation</p> <p>viii) <b>We</b> will not pay for loss of rent after <b>We</b> consider the <b>Buildings</b> are fit to be let</p> <p>This extension will not operate when the <b>Buildings</b> are <b>Unoccupied</b>.</p>
Section 1 – Buildings – Extensions – Unauthorised use of electricity, gas or water	n/a	<p>New Extension:</p> <p><b>Unauthorised use of electricity, gas or water</b></p> <p><b>We</b> will pay for the cost of metered electricity, gas or water for which <b>You</b> are legally responsible arising out of its unauthorised use by persons taking possession of or occupying <b>Buildings</b> without <b>Your</b></p>

		<p>authority up to a limit of £5,000 provided that <b>You</b> take all practical steps to terminate such unauthorised use as soon as it is discovered.</p> <p>This extension will not operate when the <b>Buildings</b> is <b>Unoccupied</b> unless <b>Unoccupied Cover</b> Gold is shown as operative in the <b>Schedule</b>.</p>
Section 1 – Buildings – Extensions – Landscaped Gardens	n/a	<p>New Extension: <b>Landscaped Gardens</b> <b>We</b> will pay for the cost of repairing or replacing landscaped gardens at the <b>Premises</b> following <b>Damage</b> caused by the emergency services. Provided that the maximum amount does not exceed £5,000 in any <b>Period of Insurance</b>.</p>
Section 1 – Buildings – Extensions – Removal of Wasp and Bee Nests	n/a	<p>New Extension: <b>Removal of Wasp and Bee Nests</b> <b>We</b> will pay for the cost of removing wasp and bee nests from the <b>Premises</b> provided that the maximum amount does not exceed £1,000 in any <b>Period of Insurance</b>. <b>You</b> must pay the <b>Excess</b> of £50 and not as stated in the <b>Policy</b> and <b>Schedule</b> under the Policy Excesses section. <b>We</b> will not pay for any wasp or bee nests already in existence at the <b>Premises</b> prior to the <b>Period of Insurance</b>.</p>
Section 1 – Buildings – Extensions – Capital Additions	n/a	<p>New Extension: <b>Capital Additions</b> <b>We</b> will pay for:</p> <ul style="list-style-type: none"> <li><b>i)</b> Any newly acquired or newly erected property</li> <li><b>ii)</b> Alterations, additions and improvements to the <b>Premises</b>, but not for any appreciation in value</li> </ul> <p>For which <b>You</b> are legally responsible for anywhere within the <b>Territorial Limits</b> up to a maximum limit of 10% of the <b>Buildings Sum Insured</b> or £250,000 whichever is lower.</p> <p><b>You</b> must notify Commercial Express Quotes Limited, via <b>Your</b> insurance advisor, without delay and pay the appropriate additional premium.</p>

Section 1 – Buildings – Extensions – Illegal Cultivation of Drugs	n/a	<p><b>New Extension:</b></p> <p><b>Illegal Cultivation of Drugs</b></p> <p>We will pay for the clean-up costs and remedial work in reinstating <b>Your Building</b> back to its original condition if <b>Your</b> tenant alters the <b>Buildings</b> without <b>Your</b> knowledge for the Cultivation of Drugs. Provided that the maximum amount does not exceed £5,000 in any one <b>Period of Insurance</b>.</p>
Section 1 – Buildings – Exclusions	<p><b>Damage</b> to any <b>Property Insured</b> directly or indirectly caused or contributed from:</p> <p>i) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, inherent vice, latent defect unless resulting from <b>Damage</b> not otherwise excluded</p>	<p><b>Damage</b> to any <b>Property Insured</b> directly or indirectly caused by or contributed to by:</p> <p>moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, inherent vice (a quality in property that causes it to damage or destroy itself), unless resulting from <b>Damage</b> not otherwise excluded (removed latent defect)</p>
Section 1 – Buildings – Exclusions	<p><b>Damage</b> to any <b>Property Insured</b> directly or indirectly caused or contributed from:</p> <p>viii) any loss in excess of £2,500 for <b>Damage</b> caused by malicious persons authorised to be in the <b>Buildings</b> at the time of the <b>Damage</b></p>	<p><b>Damage</b> to any <b>Property Insured</b> directly or indirectly caused by or contributed to by:</p> <p>viii) any loss in excess of £5,000 for <b>Damage</b> caused by malicious persons authorised to be in the <b>Buildings</b> at the time of the <b>Damage</b> unless <b>You</b> have obtained a satisfactory <b>Tenant Reference</b>.</p>
Section 1 – Buildings – Conditions – Average	<p><b>Average</b></p> <p>Each item insured under this Condition is declared to be separately subject to the following Condition of Average, namely; If at the time of repair or rebuilding or replacement the <b>Cost of Reinstatement</b> which would have been incurred in reinstatement if the whole of the property by such item had been destroyed exceeds the <b>Sum Insured</b> thereon at the commencement of any <b>Damage</b> to such property then <b>You</b> shall be considered as being <b>Your</b> own insurer for the difference between the <b>Sum Insured</b> and the sum representing the <b>Cost of Reinstatement</b> of the whole of the property and shall bear a rateable proportion of the loss accordingly. The <b>Excess</b> shall not be reduced in the event that the <b>Average</b> clause applies to <b>Your</b> claim.</p>	<p><b>Average</b></p> <p>Each item insured under this Section is declared to be separately subject to the following Condition of Average. If at the time of any <b>Damage</b> the <b>Cost of Reinstatement</b> of the whole of the <b>Buildings</b>, in a new condition similar in size, shape and form, is more than the <b>Sum Insured</b>, <b>We</b> will pay only for the loss in the same proportion. For example, if <b>Your Sum Insured</b> only covers two-thirds of the cost of rebuilding the <b>Buildings</b>, <b>We</b> will only pay two-thirds of the claim. The <b>Excess</b> will not be reduced in the event that the Average clause applies to <b>Your</b> claim.</p> <p>If the “Alternative Basis of Settlement Condition” is applied this Average clause is amended to:</p>

	<p>If the Alternative Basis of Settlement Condition is applied this <b>Average</b> clause is amended to: The <b>Sum Insured</b> by each item is separately declared to be subject to Average. In the event that the <b>Sum Insured</b> for any such item shall, at the commencement of <b>Damage</b>, be less than the value of the property covered, then the amount payable by <b>Underwriters</b> shall be proportionately reduced.</p>	<p>The <b>Sum Insured</b> by each item is separately declared to be subject to Average.</p>
<p>Section 1 – Buildings – Conditions – Transfer of Interest</p>	<p><b>Transfer of Interest</b> If at the time <b>Damage</b> to the <b>Buildings</b> are under a binding but uncompleted contract for sale by <b>You</b> and the purchaser does not hold any insurance against such <b>Loss</b> destruction or <b>Damage</b> then on completion of the sale and <b>Your</b> request the purchaser shall be entitled to the benefits of this <b>Certificate</b> without prejudice to the rights and liabilities of <b>You</b> or <b>Us</b> under this <b>Certificate</b> up to the date of completion.</p>	<p><b>Transfer of Interest</b> If <b>You</b> sell the <b>Premises</b>, from the date <b>You</b> exchange contracts, <b>We</b> will give the buyer the benefit of Section 1 <b>Buildings</b> until completion of the sale, as long as this is within the <b>Period of Insurance</b>. <b>We</b> will not pay for any claim for <b>Damage</b> to the <b>Buildings</b> if the buyer is insured under any other insurance.</p>
<p>Section 2 – Contents – Definitions</p>	<p>n/a</p>	<p>New for this Section</p>
<p>Section 2 – Contents – Definitions – Money</p>	<p>n/a</p>	<p>(Moved from General Definitions) <b>Money</b> Cash, bank and currency notes, cheques, postal orders, postage stamps, savings stamps and saving Certificates, premium bonds, luncheon vouchers, traveller' s cheques, phone cards, season tickets, gift vouchers, securities, documents, promotion vouchers and air miles vouchers.</p>
<p>Section 2 – Contents – Definitions – Valuables</p>	<p>n/a</p>	<p>(Moved from General Definitions) <b>Valuables</b> Any article made from precious metal, jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections, medal collections or computer equipment.</p>
<p>Section 2 – Contents – Exclusions</p>	<p><b>Exclusions applicable to this section</b> The exclusions below will not apply where: (i) such <b>Damage</b> not otherwise excluded which itself results from a <b>Defined Peril</b></p>	<p>The following exclusions apply to this Section: <b>We</b> will not pay for: <b>a.</b> the amount of the <b>Excess</b> stated in the <b>Schedule</b></p>

	<p>(ii) subsequent insured <b>Damage</b> which itself results from a cause not otherwise excluded</p> <p>The following exclusions apply to this Section:</p> <p>a. the amount of the <b>Excess</b> stated in the <b>Schedule</b></p> <p>b. <b>Damage to Brown Electrical Goods</b></p> <p>c. <b>Damage to Contents</b> used only or mainly for business or professional purposes</p> <p>d. <b>Damage to Contents</b> in the open</p> <p>e. loss by delay, loss of market, Consequential Loss of any and every description</p> <p>f. <b>Damage to any Property Insured</b> directly or indirectly caused or contributed from:</p> <p>i) Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>- by a person authorized to be in any part of <b>Your Buildings</b></li> <li>- of <b>Money, Certificates, documents or Valuables;</b></li> <li>- unless accompanied by forcible and violent entry into or exit from the <b>Buildings</b> or involving violence or the threat of violence</li> <li>- of any amount over £500 from outbuildings and garages</li> </ul> <p>ii) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, inherent vice, latent defect not otherwise excluded</p> <p>iii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching or denting not otherwise excluded</p> <p>iv) change in climatic or atmospheric conditions or in water table levels,</p> <p>v) infidelity or dishonesty by <b>You</b> or any of <b>Your Employees</b> or other persons to whom <b>Contents</b> may be entrusted or <b>Damage</b> resulting from <b>You</b> voluntarily parting with title or possession of any property if induced to do so by any fraudulent scheme, trick, device or false pretence</p> <p>vi) any unexplained loss or loss or shortage disclosed on taking inventory, misfiling or misplacing of information</p> <p>vii) <b>Damage</b> caused by Theft, attempted Theft, Malicious Acts or vandalism by any persons authorised to be in the <b>Buildings</b></p>	<p>b. <b>Damage to Contents</b> used only or mainly for business or professional purposes</p> <p>c. <b>Damage to Contents</b> in the open</p> <p>d. Loss of market and <b>Consequential Loss</b> of any and every description</p> <p>e. <b>Damage to any Contents</b> directly or indirectly caused by or contributed to by:</p> <p>i) Theft or attempted theft:</p> <ul style="list-style-type: none"> <li>• by a person authorised to be in any part of <b>Your Buildings</b></li> <li>• of <b>Money, Policies, documents or Valuables</b></li> <li>• unless accompanied by forcible and violent entry into or exit from the <b>Buildings</b> or involving violence or the threat of violence</li> <li>• of any amount over £500 from outbuildings and garages</li> </ul> <p>ii) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidisation, rot, mould or mildew, not otherwise excluded iii) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching or denting not otherwise excluded</p> <p>iv) change in climatic or atmospheric conditions or in water table levels,</p> <p>vi) infidelity or dishonesty by <b>You</b> or any of <b>Your Employees</b> or other persons to whom <b>Contents</b> may be entrusted or <b>Damage</b> resulting from <b>You</b> voluntarily parting with title or possession of any property if induced to do so by any fraudulent scheme, trick, device or false pretence</p> <p>vii) any unexplained loss or loss or shortage disclosed on taking inventory, misfiling or misplacing of information</p> <p>viii) <b>Damage</b> caused by Malicious Acts or vandalism by any persons authorised to be in the <b>Buildings</b></p> <p>ix) any undamaged part or item forming part of a set.</p>
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	viii) any undamaged part or item forming part of a set.	
Section 2 – Contents – Basis of Settlement	n/a	<p>New Statement(s):</p> <p><b><u>Basis of Settlement</u></b></p> <p><b>How We deal with Your claim</b></p> <p><b>1. If You claim for Damage to the Contents We</b> will at <b>Our</b> option repair, replace or pay for any article covered under section 2. For total loss or destruction of any article <b>We</b> will pay <b>You</b> the cost of replacing the article as new, as long as:</p> <ul style="list-style-type: none"> <li>the new article is as close as possible to but not an improvement on the original article when it was new; and</li> <li><b>We</b> have authorised the cost of replacement.</li> </ul> <p>Where <b>We</b> can repair or replace an item of <b>Contents</b> but <b>We</b> agree to <b>Your</b> request for a cash settlement <b>We</b> will only pay what it would cost <b>Us</b> to repair or replace the item using <b>Our</b> own network of suppliers.</p> <p><b>2. We</b> will not pay the cost of replacing or repairing any undamaged parts of the <b>Contents</b> which form part of a pair, set or suite or part of a common design or function when the <b>Damage</b> is restricted to a clearly identifiable area or to a specific part.</p> <p><b>3. We</b> will not reduce the <b>Sum Insured</b> under section 2 after <b>We</b> have paid a claim as long as <b>You</b> agree to carry out <b>Our</b> recommendations to prevent further <b>Damage</b>.</p> <p><b>4. If You</b> are under-insured, which means the cost of replacing or repairing the <b>Contents</b> at the time of the <b>Damage</b> is more than <b>Your Sum Insured</b> for the <b>Contents</b>, then <b>We</b> will only pay a proportion of the claim. For example if <b>Your Sum Insured</b> only covers one half of the cost of replacing or repairing the <b>Contents</b>, <b>We</b> will only pay one half of the cost of repair or replacement.</p>
Section 2 – Contents – Conditions – Limit of Indemnity	n/a	<p>New Condition:</p> <p><b>Limit of Indemnity</b></p>



		<b>We</b> will not pay any more than the <b>Sum Insured</b> for the <b>Contents</b> of each <b>Premises</b> shown in the <b>Schedule</b>
Section 2 – Contents – Conditions – Index Linking	n/a	<p>New Condition: <b>Index linking</b></p> <p>The <b>Sum Insured</b> will be index linked. This means that the <b>Sum Insured</b> will be adjusted in line with changes in the National Statistics Retail Price Index.</p> <p>If <b>You</b> make a claim, the index linking will continue during the period when the repair or replacement is being carried out, as long as <b>You</b> take reasonable action for the repair or replacement to be carried out without delay.</p> <p><b>We</b> will not make a charge for index linking during the <b>Period of Insurance</b>. However, each time <b>Your</b> insurance is renewed, <b>We</b> will work out a new premium for the adjusted sum insured.</p>
Section 3 – Property Owners Liability – Cover	c) nuisance or trespass, obstruction, loss of amenities or interference with any right of way, air, light or water or other easement	<b>c)</b> nuisance or trespass, obstruction, loss of amenities or interference with any right of way, air, light or water or other easement (granted the legal right to use the <b>Premises</b> , but the legal title to the land itself remains with the owner of the land)
Section 3 – Property Owners Liability – Extensions – Additional Persons Insured	This Section shall extend to include in the event of the death resulting from <b>Injury</b> of any person entitled to indemnity under this Section the deceased's legal personal representatives but only in respect of liability incurred by such deceased person.	This Section will extend to include in the event of the death, to any person entitled to indemnity under this Section, the deceased's legal personal representatives but only in respect of liability incurred by such deceased person.
Section 3 – Property Owners Liability – Extensions – Data Protection Act	n/a	(Addition to the Extension) The <b>Underwriters</b> will not be liable in respect of; <b>c)</b> any fines and/or penalties
Section 3 – Property Owners Liability – Exclusions	<b>Injury</b> , loss or <b>Damage</b> caused by or in connection with or arising out of the ownership, possession or use by or on behalf of <b>You</b> of any; <b>a)</b> Aircraft, hovercraft or watercraft	<b>Injury</b> , loss or <b>Damage</b> caused by or in connection with or arising out of the ownership, possession or use by or on behalf of <b>You</b> of any; <b>a)</b> Aircraft (or any other aerial device), hovercraft or watercraft
Section 3 – Property Owners Liability –	n/a	(Moved from Extensions – wording is not altered) <b>Discharge of Liability Clause</b>



Conditions – Discharge of Liability Clause		The <b>Underwriters</b> may pay the <b>Limit of Indemnity</b> or any lesser amount for which any claim or claims against <b>You</b> can be settled and the <b>Underwriters</b> will be under no further liability in respect of such claim or claims except for costs or expenses incurred prior to the date of such payment.
Section 3 – Property Owners Liability – Conditions – Discharge of Liability Clause	<p style="text-align: center;"><b>Limit of Liability</b></p> The liability of the <b>Underwriters</b> for all damages payable under this Section as a result of any one occurrence or of all occurrences of a series consequent upon or attributable to one source or original cause shall not exceed the <b>Limit of Indemnity</b> stated in the <b>Schedule</b> irrespective of the number of insured parties involved. In addition the <b>Underwriters</b> will pay; <ul style="list-style-type: none"> <li>a) all other defence costs and expenses incurred with their prior written consent</li> <li>b) the legal costs and expenses incurred with their written consent for the defence of prosecution brought under Section 36 or 37 of the Health and Safety at Work Act 1974 for any alleged offence as detailed in Section 33(1) (a) (b) or (c) of the Act or under the Health and Safety at Work (Northern Ireland) Order 1978 under Article 31 including legal costs and expenses incurred with the consent of the <b>Underwriters</b> in an appeal against conviction arising from such proceedings provided that:                         <ul style="list-style-type: none"> <li>i.) the proceedings relate to the health, safety and welfare of persons other than <b>Employees</b> ii.) the <b>Underwriters</b> will not indemnify <b>You</b> in respect of                                 <ul style="list-style-type: none"> <li>1) fines and penalties</li> <li>2) costs or expenses insured elsewhere</li> </ul> </li> </ul> </li> </ul>	<p style="text-align: center;"><b>Limit of Liability</b></p> The liability of the <b>Underwriters</b> for all damages payable under this Section as a result of any one occurrence or of all occurrences of a series resulting from or attributable to one source or original cause will not exceed the <b>Limit of Indemnity</b> stated in the <b>Schedule</b> irrespective of the number of insured parties involved. In addition the <b>Underwriters</b> will pay; <ul style="list-style-type: none"> <li>a) all other defence costs and expenses incurred with their prior written consent</li> <li>b) the legal costs and expenses incurred with their written consent for the defence of prosecution brought under Section 36 or 37 of the Health and Safety at Work Act 1974 for any alleged offence as detailed in Section 33(1) (a) (b) or (c) of the Act or under the Health and Safety at Work (Northern Ireland) Order 1978 under Article 31 including legal costs and expenses incurred with the consent of the <b>Underwriters</b> in an appeal against conviction arising from such proceedings provided that the <b>Underwriters</b> will not indemnify <b>You</b> in respect of:                         <ul style="list-style-type: none"> <li>1. fines and penalties</li> <li>2. costs or expenses insured elsewhere</li> </ul> </li> </ul>
Section 4 – Employers Liability	n/a	Section removed as cover is not available for this product
General Exclusions – Northern Ireland Overriding	<p style="text-align: center;"><b>Northern Ireland Overriding Exclusion</b></p> Notwithstanding anything within the <b>Certificate</b> or in any extensions thereof it is hereby declared and agreed that as an exclusion overriding all other terms (including the nature and terms of perils insured against)	Removed

	<p>this <b>Certificate</b> does not cover loss or destruction of or <b>Damage</b> to any property in Northern Ireland or loss resulting there from caused by or happening through or in consequence directly or indirectly of;</p> <p>i) civil commotion</p> <p>ii) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any <b>Unlawful Association</b></p> <p>In any action suit or other proceedings where <b>Underwriters</b> allege that by reason of the provisions of this exclusion any loss, destruction or <b>Damage</b> or consequential loss is not covered by this <b>Certificate</b> the burden of proving that such loss is covered shall be upon <b>You</b>.</p>	
General Exclusions – Portable Heating	<p><b>Portable Heaters</b></p> <p>The insurance by this policy does not cover damage caused by Portable Heaters</p>	<p><b>Portable Heating</b></p> <p>The insurance by this <b>Policy</b> does not cover <b>Damage</b> caused by <b>Portable Heating</b></p>
General Exclusions – Terrorism	<p><b>Terrorism Exclusion</b></p> <p>Notwithstanding any provision to the contrary within this <b>Certificate</b> or any endorsement thereto it is agreed that this <b>Certificate</b> excludes loss, <b>Damage</b>, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>For the purpose of this Endorsement an act of Terrorism means an act, including but not limited to use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.</p> <p>This endorsement also excludes loss, <b>Damage</b>, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in</p>	<p><b>Terrorism Exclusion</b></p> <p>This <b>Policy</b> excludes loss, <b>Damage</b>, cost or expense of any nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of <b>Terrorism</b> regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>This exclusion also excludes loss, <b>Damage</b>, cost or expense of any nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of <b>Terrorism</b>. If <b>Underwriters</b> allege that by reason of this exclusion, any loss, <b>Damage</b>, cost or expense is not covered by this <b>Policy</b> the burden of proving the contrary will be upon <b>You</b>.</p> <p>In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder will remain in full force and effect.</p>

	<p>controlling, preventing, suppressing or in any way relating to any act of Terrorism.</p> <p>If <b>Underwriters</b> allege that by reason of this exclusion, any loss, <b>Damage</b>, cost or expense is not covered by this <b>Certificate</b> the burden of proving the contrary shall be upon <b>You</b>.</p> <p>In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.</p>	
General Exclusions – Sanctions	n/a	<p>New Exclusion: <b>Sanctions Exclusion</b></p> <p><b>We</b> will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.</p>
Policy Conditions – Alteration in Risk	<p><b>Alteration in Risk</b></p> <p><b>You</b> must immediately notify <b>Underwriters</b> if the risk has altered:</p> <p>a) by removal of any fire and security protections or building component designed to prevent <b>Damage</b> to the <b>Property Insured</b>, or</p> <p>b) whereby the risk of <b>Damage</b> accident or liability is increased, or</p> <p>c) by the <b>Business</b> being wound up or carried on by a liquidator or receiver or permanently discontinued, or</p> <p>d) whereby the <b>Your</b> interest ceases except by will or operation of law, or</p> <p>e) by a change of type of tenant or use of the <b>Buildings</b>, or the <b>Buildings</b> becoming <b>Unoccupied</b></p> <p>f) if the <b>Buildings</b> were previously occupied by Students in your <b>Schedule</b> a change to <b>Unoccupied</b> is not required over the months July August and September however the <b>Unoccupied Buildings Obligation</b> will apply</p> <p>g) if the <b>Buildings</b> become unattended for more than 21 days in a row for any time between 01st November and 15th April <b>You</b> must immediately:</p> <p>i) turn off the water at the mains and drain the system</p> <p>ii) turn off any oil supply at the tank otherwise the <b>Certificate</b> will be treated as cancelled and all cover will terminate unless <b>You</b> have notified <b>Underwriters</b> of any such alteration(s)</p>	<p><b>Alteration in Risk</b></p> <p><b>You</b> must notify Commercial Express Quotes Limited, via <b>Your</b> insurance advisor, without delay, if the risk has altered:</p> <p>a) by removal of any fire and security protections or building component designed to prevent <b>Damage to the Property Insured</b>, or</p> <p>b) whereby the risk of <b>Damage</b>, accident or liability is increased, or</p> <p>c) by the <b>Business</b> being wound up or carried on by a liquidator or receiver or permanently discontinued, or</p> <p>d) whereby <b>Your</b> interest ceases except by will or operation of law, or</p> <p>e) by a change of type of tenant or use of the <b>Buildings</b>, or the <b>Buildings</b> becoming <b>Unoccupied</b></p> <p>f) if the <b>Buildings</b> were previously occupied by Students in <b>Your Schedule</b> a change to <b>Unoccupied</b> is not required over the months July, August and September however the <b>“Unoccupied Buildings” Obligation (Overleaf)</b> will apply otherwise <b>Underwriters</b> may refuse to pay <b>Your</b> claims or</p>

	and at their option they have agreed in writing to vary the <b>Certificate</b> .	provide indemnity under this <b>Policy</b> .
Policy Conditions – Maintenance and Safety	<p><b>Maintenance and Safety</b></p> <p>It is important that <b>You</b> comply with a) - d) below otherwise all <b>Damage</b> arising from or caused by Defined Perils of fire and explosion will be excluded and indemnity under Section 3 will not operate.</p> <p>You must: a) if the <b>Buildings</b> or any part thereof is let as residential accommodation <b>You</b> must comply with current gas safety regulations and laws and must be in possession of a current Gas Safety certificate issued by a Gas Safe registered engineer. Any necessary repairs and maintenance must be carried out promptly by a Gas Safe registered engineer</p> <p>b) if <b>You</b> are responsible for gas installations that do not fall under a) above then annual maintenance checks must be undertaken and at the commencement of this insurance <b>You</b> must be in the possession of a valid gas safety certificate issued by a Gas Safe registered engineer,</p>	<p><b>Maintenance and Safety</b></p> <p>It is important that <b>You</b> comply with a) - b) below otherwise all <b>Damage</b> arising from or caused by the <b>Insured Events</b> of fire and explosion will be excluded and indemnity under Section 3 will not operate.</p> <p><b>You</b> must:</p> <p>a) if the <b>Buildings</b> or any part of the <b>Buildings</b> is let as residential accommodation <b>You</b> must comply with current gas safety regulations and laws and must be in possession of a current Gas Safety Certificate issued by a Gas Safe registered engineer. Any necessary repairs and maintenance must be carried out promptly by a Gas Safe registered engineer.</p> <p>b) if the <b>Buildings</b> are not let as residential accommodation <b>You</b> must ensure that annual Gas maintenance checks are undertaken and at the commencement of this insurance <b>You</b> must be in the possession of a valid gas safety certificate issued by a Gas Safe registered engineer.</p>
Policy Conditions – Roof Maintenance	n/a	<p>New Condition:</p> <p><b>Roof Maintenance</b></p> <p><b>You</b> must ensure that:</p> <p>i) any flat roof portion of the <b>Buildings</b> over ten years old have been inspected within the last two years by a qualified builder or property surveyor and any defects brought to light by that inspection are repaired, and</p> <p>ii) at commencement and throughout the currency of <b>Period of Insurance</b>, <b>You</b> must have documentation evidencing that such inspections and repairs described above have taken place otherwise all <b>Damage</b> arising from or caused by the <b>Insured Event</b> of storm will be excluded in respect of or as a result of the flat roof at the Premises.</p>

		This does not apply to concrete roofs.
Policy Conditions – Unoccupied Buildings	<p style="text-align: center;"><b>Unoccupied Buildings</b></p> <p>When the <b>Buildings</b> (or part thereof) are <b>Unoccupied</b> you must comply with conditions 1-7 below otherwise all <b>Damage</b> arising from or caused by Defined Perils (where the Peril is operative) of Fire, Explosion, Oil escaping from any heating systems or domestic appliances, Malicious Acts and Vandalism, Theft or attempted Theft will be excluded.</p> <ol style="list-style-type: none"> <li>1. <b>You</b> or <b>Your</b> nominee must inspect the <b>Buildings</b> every fourteen days, keeping a written record noting any damage or breaches in security. If measures taken to prevent further damage or breaches in security have proved inadequate, improvements must be made and documented.</li> <li>2. all gas, water and electricity mains supplies are kept disconnected and water systems drained (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes) however a fixed central heating system may remain in operation provided the heating system is linked to a frost-stat and a minimum temperature of 4°C is maintained</li> <li>3. The following minimum protections are in operation:                         <ol style="list-style-type: none"> <li>a. all doors and windows are securely locked and fastened</li> <li>b. all letter boxes are sealed</li> <li>c. all security and alarm protections are set in full operation and are in proper working order</li> </ol> </li> <li>4. If unauthorised entry or attempt thereat is detected more than twice in any one Period of Insurance, immediate notice must be given to <b>Underwriters</b></li> <li>5. all loose or moveable combustible items or materials other than fixtures and fittings are at all times removed from the <b>Buildings</b> and cleared from the Premises</li> <li>6. all waste or refuse must be removed from the <b>Buildings</b> and cleared at least once a week from the <b>Premises</b></li> </ol>	<p style="text-align: center;"><b>Unoccupied Buildings</b></p> <p>When the <b>Buildings</b> (or part of the <b>Buildings</b>) are <b>Unoccupied</b> You must comply with conditions 1-6 below otherwise all <b>Damage</b> arising from or caused by <b>Insured Events</b> (where the <b>Insured Event</b> is operative, as confirmed on <b>Your Schedule</b>) of Fire, Explosion, Malicious Acts and Vandalism, Theft or attempted Theft, will be excluded.</p> <ol style="list-style-type: none"> <li>1. <b>You</b> or <b>Your</b> nominee must inspect the <b>Buildings</b> every 14 days keeping a written record noting any damage or breaches in security. If measures taken to prevent further damage or breaches in security have proved inadequate, improvements must be made and documented. <b>You</b> must notify Commercial Express Quotes Limited, via <b>Your</b> insurance advisor, without delay if any unauthorised entry or attempted entry is detected.</li> <li>2. all gas, water (unless the <b>Unattended</b> condition below already applies) and electricity mains supplies are kept disconnected and water systems drained (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes) however a fixed central heating system may remain in operation provided the heating system is connected to a frost-stat and set to operate continuously for 24 hours each day at not less than 4 degrees Celsius</li> <li>3. The following minimum protections are in operation:                         <ol style="list-style-type: none"> <li>a. all doors and windows must be securely locked and fastened</li> <li>b. all security and alarm protections must be set in operation and be fully maintained.</li> </ol> </li> <li>4. all loose or moveable combustible items or materials other than <b>Contents</b>, and fixtures and fittings must be</li> </ol>

	<p>7. tanks containing fuel or other flammable liquids are drained and purged within 14 days of the <b>Buildings</b> becoming <b>Unoccupied</b></p> <p><b>Damage</b> caused by or arising from the following <b>Defined Perils</b> will be excluded:</p> <ol style="list-style-type: none"> <li>1. Riot, civil commotion, strikes, labour, political disturbances or malicious persons unless <b>Wider Perils</b> is selected</li> <li>2. Water or oil escaping from any fixed water or heating systems or domestic appliances</li> <li>3. Theft or attempted theft</li> <li>4. <b>Damage</b> to fixed water or heating systems in the <b>Buildings</b></li> <li>5. The <b>Building</b> being hit by aircraft, other flying devices or anything dropped or falling from them, animals, falling trees, branches, telegraph poles, lampposts or pylons, falling <b>Aerials</b>, or vehicles unless <b>Wider Perils</b> is selected</li> <li>6. Accidental breakage of fixed glass, sanitary fixtures and ceramic hobs forming part of the property</li> <li>7. Metered Water</li> </ol>	<p>removed from the <b>Buildings</b> and cleared from the <b>Premises</b></p> <p>5. All waste or refuse must be removed from the <b>Buildings</b> and cleared at least once a week from the <b>Premises</b></p> <p>6. Tanks containing fuel or other flammable liquids must be drained and purged within 14 days of the <b>Buildings</b> becoming <b>Unoccupied</b> (not applicable if property is in Northern Ireland)</p> <p><b>You</b> need to ensure <b>You</b> are aware of which level of cover <b>You</b> have selected if <b>Your</b> property is <b>Unoccupied</b> as each cover level only covers specific <b>Insured Events</b>. Not all of the <b>Insured Events</b> detailed above will be covered depending on the level of cover <b>You</b> have selected (e.g. Bronze, Silver or Gold).</p>
Policy Conditions – Unattended	n/a	<p><b>Unattended</b></p> <p>If the <b>Buildings</b> become <b>Unattended</b> for more than 30 days in a row for any time between 1<sup>st</sup> December and 28<sup>th</sup> February <b>You</b> must without delay</p> <ol style="list-style-type: none"> <li>i) Turn off the water at the mains and drain the system</li> <li>ii) Turn off any oil supply at the tank, or</li> <li>iii) Where the <b>Buildings</b> benefit from gas or oil fired central heating, the system must be connection with a frost-stat and be set to operate continuously for 24 hours each day at not less than 4 degrees Celsius</li> </ol> <p>Otherwise all <b>Damage</b> caused by the <b>Insured Events</b> of Escape of Water and <b>Damage</b> to fixed water tanks, apparatus or pipes will be excluded under Sections 1 and 2</p>
Policy Conditions - Information you have given us	n/a	<p>New Condition:</p> <p><b>Information you have given us</b></p> <p>In deciding to accept this insurance and in setting the terms and premium, <b>We</b> have relied on the</p>

		<p>information <b>You</b> have given <b>Us</b>. <b>You</b> must take care when answering any questions <b>We</b> ask by ensuring that all information provided is accurate and complete.</p> <p>If <b>We</b> establish that <b>You</b> deliberately or recklessly provided <b>Us</b> with false or misleading information <b>We</b> will treat this insurance as if it never existed and decline all claims.</p> <p>If <b>We</b> establish that <b>You</b> carelessly provided <b>us</b> with false or misleading information it could adversely affect <b>Your</b> insurance and any claim. For example <b>We</b> may:</p> <ul style="list-style-type: none"> <li>• treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. <b>We</b> will only do this if <b>We</b> provided <b>You</b> with insurance cover which <b>We</b> would not otherwise have offered; or</li> <li>• amend the terms of <b>Your</b> insurance. <b>We</b> may apply these amended terms as if they were already in place if a claim has been adversely impacted by <b>Your</b> carelessness; or</li> <li>• charge <b>You</b> more for <b>Your</b> insurance or reduce the amount <b>We</b> pay on a claim in the proportion the premium <b>You</b> have paid bears to the premium <b>We</b> would have charged <b>You</b>; or</li> <li>• cancel <b>Your</b> insurance in accordance with the “Cancellation” condition of this <b>Policy</b>.</li> </ul> <p><b>We</b> or <b>Your</b> insurance advisor will write to <b>You</b> if <b>We</b>:</p> <ul style="list-style-type: none"> <li>• intend to treat this insurance as if it never existed; or</li> <li>• need to amend the terms of <b>Your</b> insurance; or</li> <li>• require <b>You</b> to pay more for <b>Your</b> insurance.</li> </ul>
Policy Conditions – Cancellation	<p style="text-align: center;"><b>Cancellation</b></p> <p><b>We</b> may cancel the <b>Certificate</b> by writing to <b>You</b> at <b>Your</b> last or known address confirming that all cover will end 14 days after the date of <b>Our</b> letter.</p>	<p style="text-align: center;"><b>Cancellation</b></p> <p style="text-align: center;"><b><u>Your Cancellation Rights</u></b></p> <p><b>You</b> may cancel this insurance within 14 days of the day <b>You</b> purchase this insurance or the day on which <b>You</b> receive the <b>Policy</b> wording,</p>



	<p><b>You</b> may cancel this insurance within 14 days of the day you purchase this insurance or the day on which <b>You</b> receive the <b>Certificate</b> wording, whichever is the later. <b>Underwriters</b> reserve their rights to charge a proportion of the premium or, if <b>You</b> have made a claim on this <b>Certificate</b>, not to refund any premium.</p> <p>This <b>Certificate</b> may be cancelled at any time at the request of the Insured in writing to the Intermediary who effected the <b>Certificate</b>, and the premium hereon shall be adjusted on the basis below.</p> <p>If the <b>Premises</b> is unoccupied the following return shall be given</p> <p style="padding-left: 40px;">Up to 1 month 75%</p> <p style="padding-left: 40px;">2 months 65%</p> <p style="padding-left: 40px;">3 months 55%</p> <p style="padding-left: 40px;">4 months 50%</p> <p style="padding-left: 40px;">5 months 40%</p> <p style="padding-left: 40px;">6 months 30%</p> <p style="padding-left: 40px;">7 months 20%</p> <p style="padding-left: 40px;">8 months 10%</p> <p style="padding-left: 40px;">Over 8 months None</p> <p>Subject to a minimum time on risk charge of £25.00 + IPT + any fees already charged.</p> <p>If the <b>Premises</b> are occupied then a pro-rata return will be issued subject to a minimum time on risk charge of £25.00 + IPT + fees already charged.</p>	<p>whichever is the later by contacting Commercial Express Quotes Limited via <b>Your</b> insurance advisor.</p> <p>If this insurance is cancelled then, provided <b>You</b> have not made a claim, <b>you</b> will be entitled to a refund of any premium paid, subject to a deduction for any time for which <b>You</b> have been covered. This will be calculated on a proportional basis. For example, if <b>You</b> have been covered for six (6) months, the deduction for the time <b>You</b> have been covered will be half the annual premium.</p> <p>If <b>You</b> cancel this insurance outside the 14 day cooling off period, there will be an additional charge, as stated in the <b>Schedule</b>, to cover the administrative cost of providing the insurance.</p> <p>If <b>We</b> pay any claim, in whole or in part, then no refund of premium will be allowed. Notice of cancellation should be provided to Commercial Express Quotes Limited via <b>Your</b> Insurance advisor.</p> <p style="text-align: center;"><b><u>Our Cancellation Rights</u></b></p> <p><b>We</b> may cancel this insurance by giving <b>You</b> 30 days' notice in writing where there is a valid reason for doing so. <b>We</b> will refund the part of <b>Your</b> premium which applies to the remaining <b>Period of Insurance</b> providing <b>You</b> have not made a claim. Commercial Express Quotes Limited will send <b>Our</b> cancellation letter to the address shown on the <b>Schedule</b> and will set out the reason for cancellation in this letter. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Where <b>We</b> have been unable to collect a premium payment and this has not been rectified by <b>You</b> within the time period given.</li> <li>• Where <b>You</b> are required in accordance with the terms of this policy to co-operate with <b>Us</b>, or send <b>Us</b> information or documentation and <b>You</b> fail to</li> </ul>
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		<p>do so in a way that materially affects <b>Our</b> ability to process a claim, or <b>Our</b> ability to defend <b>Our</b> interests. In this case <b>We</b> may issue a cancellation letter and will cancel <b>Your</b> policy if <b>You</b> fail to co-operate with <b>us</b> or provide the required information or documentation by the end of the cancellation notice period.</p> <ul style="list-style-type: none"> <li>• Where <b>We</b> reasonably suspect fraud.</li> <li>• Due to the use of threatening or abusive behaviour or language, or intimidation or bullying of staff or suppliers.</li> </ul>
Policy Conditions – Policy Excesses	The following excesses apply to each and every claim.	The <b>Buildings</b> occupied by all tenant types (Excesses remain unaltered other than Loss of Rent removed as below)
Policy Conditions – Policy Excesses – Loss of rent	Loss of rent <b>Occupied Property built after 1800</b> - £100 <b>Occupied Property built before 1800</b> - £250 <b>Unoccupied Property</b> – Cover not available	Removed
Policy Conditions – E.U. Disclosure Clause	<b>E.U. Disclosure Clause</b> The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.	<b>E.U. Disclosure Clause</b> The Parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance will be subject to the laws of England and Wales and subject to the exclusive jurisdiction of the courts in England and Wales
Claims Conditions	n/a	New Statement: These are the claims conditions of the insurance <b>You</b> will need to meet as <b>Your</b> part of the contract. If <b>You</b> do not, a claim may be rejected or payment could be reduced. In some circumstances <b>Your</b> claim might become invalid.
Claims Conditions – Claims – Your Duties	<b>Claims - Your Duties</b> On the happening of any event which may give rise to a claim <b>You</b> shall; a) General - applicable to all Sections; i) notify the <b>Underwriters</b> immediately, but in any event, within 30 days by calling 0333 010 7190 or send an email to <a href="mailto:uk.newclaims@penunderwriting.com">uk.newclaims@penunderwriting.com</a>	<b><u>Claims - Your Duties</u></b> On the happening of any event which may give rise to a claim <b>You</b> must; a) General - applicable to all Sections; notify the <b>Underwriters'</b> Claims Representatives without delay, but

	<p>ii) take all practicable steps to recover property lost and otherwise minimise the claim</p> <p>iii) inform the Police immediately and <b>Underwriters</b> within 14 days if the <b>Damage</b> is caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances</p> <p>iv) give all information and assistance the <b>Underwriters</b> may require in a timely manner</p> <p>b) Applicable to Section 1 - Buildings; Within 30 days or such further time as the <b>Underwriters</b> may in writing allow deliver to the <b>Underwriters</b> a written claim provided at <b>Your</b> own expense all details proofs and information regarding the cause and amount of <b>Damage</b> as the <b>Underwriters</b> may reasonably require together with details of any other insurances on any <b>Property Insured</b> by this <b>Certificate</b> and (if demanded) a statutory declaration of the truth of the claim and of any related matters In certain circumstances <b>Underwriters</b> may require sight of freehold title or the insuring lease which must be provided by <b>You</b> within 30 days of any such a request.</p> <p>No claim under this Section shall be payable unless the terms of this condition have been complied with.</p> <p>c) Applicable to Rental Income;</p> <p>i) within 14 days after the expiry of the <b>Indemnity Period</b> or within such further time as the <b>Underwriters</b> may in writing allow at <b>Your</b> own expense deliver to the <b>Underwriters</b> a statement setting out particulars of the claim together with details of all other insurances covering any part of the <b>Damage</b> or resulting loss of rental income</p> <p>ii) <b>You</b> shall at <b>Your</b> own expense also provide the <b>Underwriters</b> with such books of account and other business books, vouchers, invoices, balance sheets, and other documents, proofs, information, explanations and other evidence as may reasonably be required by the <b>Underwriters</b> for the purpose of investigating or verifying such claim together with (if demanded) a statutory declaration of</p>	<p>in any event, within 30 days by calling: 01732 520288</p> <p>i) take all practicable steps to recover property lost and otherwise minimise the claim</p> <p>ii) inform the Police without delay if the <b>Damage</b> is caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances</p> <p>iii) give all information and assistance the <b>Underwriters</b> may require in a timely manner. The <b>Underwriters</b> will only request information relevant to <b>Your</b> claim.</p> <p><b>b) Applicable to Section 1 Buildings and Section 2 - Contents;</b></p> <p>Within 30 days or such further time as the <b>Underwriters</b> may in writing allow deliver to the <b>Underwriters</b>, at <b>Your</b> own expense, a statement setting out particulars of the claim together with all details, proofs and information regarding the cause and amount of <b>Damage</b> as the <b>Underwriters</b> may reasonably require together with details of any other insurances on any <b>Property Insured</b> by this <b>Policy</b> and (if demanded) a statutory declaration of the truth of the claim and of any related matters</p> <p>In certain circumstances <b>Underwriters</b> may require sight of freehold title or the insuring lease which must be provided by <b>You</b> within 30 days of any such a request. No claim under this Section will be payable unless the terms of this condition have been complied with.</p> <p><b>c) Applicable to Section 3 - Property Owners Liability;</b></p> <p>i) not make or allow to be made on their behalf any admission, offer, promise, payment, or indemnity, without the written consent of the <b>Underwriters</b></p> <p>ii) forward to the <b>Underwriters'</b> Claims Representatives (Contact details as above) every letter, claim, writ, summons and process upon receipt, without</p>
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	<p>the truth of the claim and of any related matter</p> <p>d) Applicable to Section 3 - Property Owners Liability and Section 4 - Employers Liability;</p> <p>i) not make or allow to be made on their behalf any admission offer promise payment or indemnity without the written consent of the <b>Underwriters</b></p> <p>ii) immediately forward to the <b>Underwriters</b> every letter claim writ summons and process immediately upon receipt without acknowledgement</p> <p>iii) advise the <b>Underwriters</b> in writing immediately they have any knowledge of any impending prosecution inquest Fatal Accident or Ministry Enquiry.</p>	<p>delay, without acknowledgement</p> <p>advise the <b>Underwriters'</b> Claims Representatives (Contact details as above) without delay when <b>You</b> have any knowledge of any impending prosecution, inquest, Fatal Accident, or Ministry Enquiry.</p>
Claims Conditions – Claims – Underwriters' Rights	<p><b>Claims - Underwriters' Rights</b> The <b>Underwriters</b>;</p> <p>a) On the happening of <b>Damage</b> in respect of which a claim is made may without thereby incurring any liability or diminishing any of the <b>Underwriters'</b> rights under this <b>Certificate</b> enter take or keep possession of the <b>Premises</b> where such <b>Damage</b> has occurred and take possession of or require to be delivered to the <b>Underwriters</b> any <b>Property Insured</b> and deal with such property for all reasonable purposes and in any reasonable manner No property may be abandoned to the <b>Underwriters</b> whether taken possession of by the <b>Underwriters</b> or not.</p> <p>b) shall have full discretion in the conduct of any proceeding and in the settlement of any claim.</p> <p>c) in the event the amount of claim is reduced under the Claims &amp; Remedy Condition:</p> <p>i) <b>Underwriters</b> shall retain their sole rights to conduct the claim including <b>Your</b> proportion but all defence costs shall be met by <b>Underwriters</b>, or</p> <p>ii) conduct <b>Your</b> proportion of the claim and shall be responsible for <b>Your own costs</b>.</p>	<p><b>Claims - Underwriters' Rights</b> The <b>Underwriters</b>;</p> <p>a) On the happening of <b>Damage</b> in respect of which a claim is made may, without incurring any liability or diminishing any of the <b>Underwriters'</b> rights under this <b>Policy</b>, enter the <b>Premises</b> where such <b>Damage</b> has occurred and take possession of or require to be delivered to the <b>Underwriters</b> any <b>Property Insured</b> and deal with such property for all reasonable purposes and in any reasonable manner</p> <p>No property may be abandoned to the <b>Underwriters</b> whether taken possession of by the <b>Underwriters</b> or not.</p> <p>b) will have full discretion in the conduct of any proceeding and in the settlement of any claim. (Removal of c))</p>
Claims Conditions – Fraud	n/a	New Condition: <b>Fraud</b>

		<p>If <b>You</b> make a fraudulent claim under this insurance contract, then</p> <p><b>We:</b></p> <p><b>(a)</b> Are not liable to pay the claim; and</p> <p><b>(b)</b> May recover from <b>You</b> any sums paid by <b>Us</b> to <b>You</b> in respect of the claim; and</p> <p><b>(c)</b> May by notice to <b>You</b> treat the contract as having been terminated with effect from the time of the fraudulent act.</p> <p>If <b>We</b> exercise <b>Our</b> right under clause <b>(c)</b> above:</p> <p><b>(a)</b> <b>We</b> will not be liable to <b>You</b> in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to <b>Our</b> liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,</p> <p><b>(b)</b> <b>We</b> need not return any of the premiums paid.</p>
<p>Complaints Procedure</p>	<p><b>Complaints Procedure</b></p> <p>If <b>You</b> have any questions, concerns or wish to make a complaint about the sales process or suitability of <b>Your</b> Policy, <b>You</b> should contact the Insurance Broker who arranged this Policy for <b>You</b>. If Your complaint relates to any other matter including claims, <b>You</b> should contact:</p> <p>The Complaints Manager Commercial Express B1 Custom House The Waterfront Level Street Brierley Hill DY5 1XH Phone 0800 978 8007 Email complaints@commercialexpress.co.uk</p> <p><b>You</b> may also have the right to refer <b>Your</b> complaint to: The Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone 08000 234 567</p> <p>Further information is available from them and on <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p> <p><b>Your</b> rights as a customer to take legal action are not affected by the existence or use of the complaints</p>	<p><b>Complaints Procedure</b></p> <p><b>What to do if you have a Complaint</b></p> <p><b>- Enquiries and Complaints Procedure</b></p> <p><b>ENQUIRIES</b></p> <p><b>POLICY ADMINISTRATION ENQUIRIES</b></p> <p>If <b>you</b> have any questions or concerns about <b>your</b> policy administration and documents, <b>you</b> should contact <b>Your</b> insurance advisor.</p> <p><b>CLAIMS ADMINISTRATION ENQUIRIES</b></p> <p>If <b>you</b> have any questions or concerns about a claim or its administration, <b>you</b> should contact <b>Underwriters</b> Claims Representatives on <b>01732 520 288</b>.</p> <p><b>HOW TO COMPLAIN</b></p> <p><b>Our</b> aim is to provide all <b>our</b> customers with a first class standard of service. However, there may be occasions when <b>you</b> feel this objective has not been achieved. If <b>you</b> have a complaint about <b>your</b> policy or the handling of a claim, the details below set out some of the key steps that <b>you</b> can take to address <b>your</b> concerns.</p>

	<p>procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p> <p><b>Financial Services Register</b> The Financial Services Register can be checked by visiting the Financial Conduct Authority website on <a href="http://www.fca.org.uk">www.fca.org.uk</a> or by calling 0800 111 6768.</p>	<p><b>Where do I start?</b> <b>POLICY ADMINISTRATION ISSUES</b> If <b>your</b> complaint is about the way in which the policy was sold to <b>you</b> or whether it meets <b>your</b> requirements, <b>you</b> should contact <b>Your</b> insurance advisor. Please quote <b>your</b> policy number in all correspondence so that <b>your</b> concerns may be dealt with speedily.</p> <p><b>CLAIMS ADMINISTRATION ISSUES</b> If <b>your</b> complaint is about a claim, <b>you</b> should refer the matter to <b>Underwriters</b> Claims Representatives. Their contact details are provided below: Telephone: <b>01732 520 288</b> Alternatively you can ask <b>Your</b> insurance advisor to refer the matter on for <b>you</b>. Please quote <b>your</b> claim reference and policy number in all correspondence so that <b>your</b> concerns may be dealt with speedily.</p> <p><b>What happens next?</b> If <b>Your</b> insurance advisor or Commercial Express Quotes Ltd or <b>Underwriters</b> Claims Representatives is not able to resolve <b>your</b> complaint satisfactorily by close of business the 3<sup>rd</sup> working day following receipt of <b>your</b> complaint, they will refer <b>your</b> complaint to the Head of Compliance at The Channel Managing Agency Ltd., who will send <b>you</b> an acknowledgement letter. If <b>you</b> don't receive any acknowledgement letter, or at any time if <b>you</b> wish to do so, <b>you</b> may contact the Head of Compliance yourself by writing to: The Channel Managing Agency Ltd. 10 Lime Street London EC3M 7AA Telephone: 0203 817 5070 E- mail: <a href="mailto:complaints@channel2015.com">complaints@channel2015.com</a> <b>We</b> will investigate <b>your</b> complaint and will provide <b>you</b> with a written response within two weeks of <b>your</b> initial complaint. This will either be a final response or a letter informing <b>you</b> that <b>we</b> need more time for <b>our</b> investigation.</p>
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