

Short Term Unoccupied – 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 7) General Exclusions 8) Certificate Conditions 9) Certificate Definitions 10) Complaints Procedure	1) Index 2) Introduction 3) Policy Definitions 4) Important Information 5) General Conditions 6) Claims Conditions 7) How to make a Claim 8) Complaints Procedure 9) General Exclusions 10) Sections of Cover
Policy Title	Short Term Unoccupied – Multi Insurer Certificate Wording	Short Term Unoccupied Policy Wording - Channel
Introduction	<p>Previous version was ‘Guide to’... Previous version included ‘obligations’ 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 We rely upon You to comply with. The obligations clearly set out what You must do to ensure cover under this certificate is not prejudiced. In the event You breach an obligation(s) and You need to make a claim You 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. If You are unsure as to what an obligation means or if You are unable to comply with the terms You should consult with Your insurance advisor The certificate defines what is covered under separate sections 1-4. Within those Sections the extent of cover is explained together with obligations and exclusions specific to that Section.</p>	<p>Replaced by ‘Introduction’ Obligations replaced by ‘general conditions and exclusions’</p> <p style="text-align: center;">Introduction</p> <p>This policy wording, schedule and any endorsement applying to your policy forms your insurance document. This document sets out the terms and conditions of the contract of insurance between you and us. You should read this document in full and keep it in a safe place. In return for payment of the premium shown in the schedule, we agree to insure you, subject to the terms and conditions contained in or endorsed on this policy, against loss or damage you sustain or legal liability you incur for accidents happening at the premises during the period of insurance shown in the schedule.</p> <p>When drawing up this policy, we have relied on the information and statements which you have</p>

	<p>Exclusions applying to the whole certificate are set out in General Exclusions and We will not pay a claim if these exclusions are applicable. The General certificate conditions sets out certain rights of You and Us and include clauses that apply to the whole of the certificate. The certificate Definitions provide the meaning to words and phrases wherever they appear in the certificate. You will see words in bold which highlights that for the purposes of this certificate they are a definition. The Schedule attaching to this certificate will set out the period of this insurance and specify which Sections of this certificate are operative including the Sums Insured. The Schedule may also contain clauses additional to the certificate wording that We have imposed placing additional obligations on You and/or limiting coverage. The terms of those clauses will be attached to the certificate in the form of an endorsement. In the unlikely event You feel that You need to make a complaint concerning this insurance You will find this in our complaints procedure section.</p> <p>Reading the Certificate It is strongly recommended that You read the Certificate including the Schedule and any endorsements to ensure that the cover meets with Your requirements. In the event that the cover does not meet with Your requirements You should immediately advise Your insurance advisor. We will then decide whether or not to agree to a variation of the policy. However, the terms of the Certificate will remain effective unless We have agreed to a variation in writing.</p>	<p>provided in the proposal form or statement of fact. The insurance relates ONLY to those sections of the policy which are shown in the schedule as being insured. All Sections are 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. This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0231618 by Channel Syndicate 2015 which is managed by The Channel Managing Agency Ltd This policy wording does have certain general conditions and exclusions, that may not be found in a standard insurance policy wording. <u>Please read the whole document carefully.</u> It is arranged in different sections. It is important that;</p> <ul style="list-style-type: none"> • you are clear which sections you have requested and want to be included; • you understand what each section covers and does not cover; • you understand your own duties under each section and under the insurance as a whole. <ul style="list-style-type: none"> • you check that the information you have given us is complete and accurate and not misleading or untrue. • you review the document periodically to ensure that the cover remains adequate and notify your broker without delay if any updates are required.
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Definitions – Aerials	<p style="text-align: center;">Aerials</p> <p>Satellite dishes, television or radio Aerials, Aerial fittings, Aerial masts and plinths.</p>	Removed and now included within Buildings definition
Definitions – Business	<p style="text-align: center;">Business</p> <p>The ownership by You of the Premises including;</p> <p>a) maintenance, occupation or use of the Property Insured by You</p> <p>b) private work undertaken with Your prior consent by Employees for any director or senior official</p>	Removed
Definitions – Brown Electrical Goods	<p style="text-align: center;">Brown Electrical Goods</p> <p>Any electrical item except washing machines, kettles, toasters, sandwich makers, dish washers, fridges, freezers, spin dryers, tumble dryers,</p>	Removed

	microwave ovens and vacuum cleaners.	
Definitions – Building Works	<p>Building Works</p> <p>Any works that include removal or alteration of load bearing walls, construction of new buildings and extensions, underpinning, demolition, re-roofing and installation of cavity wall insulation</p>	Removed
Definitions – Certificate	<p>Certificate</p> <p>The entirety of the Certificate, the Schedule and/or any endorsements or amendments (whether or not such endorsements or amendments are agreed prior to the Certificate of insurance coming into force or at any time thereafter). All references to the terms, conditions and exclusions of the Certificate shall be construed as referring to the entire Certificate.</p>	Removed
Definitions – Damage	<p>Damage(d)</p> <p>Accidental physical loss, damage or destruction.</p>	Removed
Definitions – Defined Peril	<p>Defined Peril</p> <p>The words Defined Peril shall mean:</p> <p>a) fire, but excluding any Damage to the Property Insured caused by:</p> <ol style="list-style-type: none"> 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 <p>b) lightning</p> <p>c) explosion but excluding any Damage 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</p> <p>d) aircraft or other aerial devices or articles dropped there from</p> <p>e) riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding Damage:</p> <ol style="list-style-type: none"> i. arising from confiscation, requisition or destruction by order of the government or any public authority ii. arising from cessation of work <p>f) theft or attempted theft</p> <p>g) earthquake</p> <p>h) storm excluding:</p> <ol style="list-style-type: none"> i. Damage by flood whether resulting from storm or otherwise 	Removed

	<p>ii. Damage attributable solely to a change in the water table level</p> <p>l) flood excluding Damage attributable solely to a change in the water table level</p> <p>j) overflowing, discharge or leaking of any sprinkler apparatus</p> <p>k) escape of water or oil from any tank, apparatus or pipe</p> <p>l) impact by any road vehicle (including goods falling from them) or animal not belonging to You or under Your control, falling trees, branches and falling aerials but excluding Damage arising from</p> <p>a. Damage caused to paths or drives by the weight of any vehicle</p> <p>b. Damage arising from cutting down or trimming of trees</p> <p>m) Subsidence</p> <p>We will pay for Damage caused by Subsidence or heave of the site the Buildings stand on or landslip subject to the following exclusions:</p> <ol style="list-style-type: none"> 1. Damage caused by or resulting from the settlement or movement of made up ground or coastal or river or watercourse erosion 2. Damage caused by faulty design, workmanship or material 3. Damage caused by demolition of or alterations or repairs to the Buildings 4. Damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of the Buildings are Damaged at the same time and by the same cause The Buildings or land it is on settling, shrinking, bedding down or expanding 5. Damage to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts & squash courts or service tanks unless the Buildings were Damaged at the same time and by the same cause 6. Damage which originated prior to the Inception of this cover 7. We will not pay for normal settlement or bedding down of new structures <p>n) Accidental Damage -(This peril operates only if stated in the Schedule) -</p> <p>We will pay for accidental Damage to the Buildings or Contents subject to the following exclusions:</p>	
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	<ol style="list-style-type: none"> 1. We will not pay for faulty or defective design materials or workmanship, inherent vice, latent defect, gradual deterioration wear tear or frost 2. We 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 Your control 3. We will not pay for Damage caused by collapse or cracking of the Buildings 4. We 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, marring or scratching 5. We will not pay for acts of fraud or dishonesty 6. We will not pay for disappearance unexplained or inventory shortage misfiling or misplacing of information 7. We 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 8. We will not pay for mechanical or electrical breakdown or derangement of machinery or equipment 9. We will not pay for bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the Buildings are Unoccupied 10. We will not pay for normal settlement or bedding down of new structures 11. We will not pay for Damage to property as a result of its undergoing any process 12. We will not pay for Damage to property in transit 13. We will not pay for Damage to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft 14. We will not pay for property or structures in the course of construction or erection 	
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	<p>15. We will not pay for any Damage specifically excluded elsewhere under the Contents Section or elsewhere in this Certificate</p> <p>16. We will not pay for Damage caused by tearing or fouling or chewing by animals</p> <p>17. We will not pay for Loss or Damage to the interior of any Building or to the</p> <p>18. Contents, caused by rain, snow, sand or dust, whether driven by wind or not, unless the Building, first sustains storm Damage to its roof through which the rain, snow, sand or dust enters</p> <p>19. We will not pay for the cost of general maintenance or upkeep</p>	
Definitions – Employee	<p>Employee(s)</p> <p>a) Any person under a contract of service or apprenticeship with You</p> <p>b) Any person who is hired to or borrowed by You</p> <p>c) Any person engaged in connection with a work experience or training scheme</p> <p>d) Any labour master or person supplied by him</p> <p>e) Any person engaged by labour-only sub-contractors</p> <p>f) Any self-employed person working on a labour only basis Your control or supervision.</p> <p>g) Any voluntary helper; while working for You in connection with the Business</p>	Removed
Definitions – Injury	<p>Injury</p> <p>Accidental death of, accidental physical bodily Injury, physical illness or physical disease to, any third part</p>	Removed
Definitions – Insured Event	<p>Insured Event</p> <p>A claim You have made under a section of this Certificate for which Underwriters have agreed to provide indemnity</p>	Removed
Definitions – Money	<p>Money</p> <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</p>	Removed
Definitions – Valuables	<p>Valuables</p>	Removed

	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.	
Definitions – Bodily Injury	n/a	New Definition: Bodily Injury Damage to persons caused by accident or disease
Definitions – Buildings	<p>Buildings</p> <p>The building(s) situated at the address(es) specified in the Schedule including its: domestic outbuildings, garages, greenhouses, terraces, patios, paths, drives, footpaths, walls, fences, hedges, gates, swimming pools, tennis courts, squash courts, fixtures & fittings (including carpets, flooring and blinds) and interior decorations</p>	<p>Buildings</p> <p>The main structure of the property and;</p> <ul style="list-style-type: none"> • fixtures and fittings attached to the property including permanently fitted flooring • domestic outbuildings and private garages <ul style="list-style-type: none"> • permanently installed swimming pools, tennis courts, drives, patios, terraces, walls, gates, paths, fences and fixed fuel tanks • radio and television aerials, satellite dishes, their fittings and masts which are attached to the property <p>you own or for which you are legally liable within the premises named in the schedule.</p> <p>Buildings do NOT include:</p> <ul style="list-style-type: none"> • carpets
Definitions – Computer virus	n/a	New Definition: Computer virus A set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to “trojan horses”, “worms” and “time or logic bombs”.
Definitions – Contents	<p>Contents</p> <p>Household goods, furnishings and appliances, and Aerials for which You are responsible</p>	<p>Contents</p> <p>Household goods within the property, which you own or which you are legally liable for.</p> <p>Contents includes:</p> <ul style="list-style-type: none"> • items in outbuildings, garages or sheds, but within the premises up to GBP500 in total

		<ul style="list-style-type: none"> • domestic oil in fixed fuel oil tanks up to GBP500 which you have paid for • carpets, but not permanently fitted flooring <p>Contents does NOT include:</p> <ul style="list-style-type: none"> • motor vehicles caravans, trailers or watercraft or their accessories • televisions, satellite decoders, radios, audio equipment and home computers • money, certificates or documents • clothing, personal effects, pedal cycles • any living creature • any part of the buildings • any property held or used for business purposes • any property insured under any other insurance. • any high risk items
Definitions – Electronic Data	n/a	<p>New Definition:</p> <p>Electronic data</p> <p>Facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.</p>
Definitions – Endorsement	n/a	<p>New Definition:</p> <p>Endorsement</p> <p>A change in the terms and conditions of this insurance.</p>
Definitions – Excess	n/a	<p>New Definition:</p> <p>Excess</p> <p>The amount payable by you as shown in the schedule in the event of a claim</p>
Definitions – Heave	n/a	<p>New Definition:</p> <p>Heave</p> <p>Upward movement of the ground beneath the buildings as a result of the soil expanding.</p>
Definitions – High Risk Items	n/a	<p>New Definition:</p> <p>High Risk Items</p> <p>Antiques, articles of gold, silver or other precious metals,</p>

		camping equipment, compact discs, computer equipment, credit, debit, charge, cheque or cash cards, curios, digital versatile/video discs, DVD players/recorders, furs, guns and firearms, jewellery, mobile phones, money, pedal cycles, paintings, photographic equipment, portable electronic games, portable musical instruments, portable sports equipment, stamp, coin and medal collections, televisions, video and audio equipment, portable electronic equipment and watches.
Definitions – Landslip	n/a	New Definition: Landslip Downward movement of sloping ground.
Definitions – Property	Property Insured The Buildings and Contents at the address(es) specified in the Schedule if and to the extent they are included in the Schedule .	Property The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule .
Definitions – Period of insurance	Period of Insurance The period of insurance specified in the Schedule .	Period of insurance The length of time for which this insurance is in force, as shown in the schedule and for which you have paid and we have accepted a premium.
Definitions – Renovation	Renovation(s) Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sinks, wash basin, w.c., bath and shower, carpeting, internal joinery, plastering, rewiring, installation/repair of central heating and external window replacement but excluding: (i) Building Works , and (ii) Renovation forming part of a Building Works contract or project	Renovation Internal painting and decorating, tiling, replacement of bathroom and/or kitchen fixtures and fittings including sinks, wash basin, w.c, bath, shower, carpeting, internal joinery, plastering, rewiring, installation/repair of central heating and external window replacement.
Definitions – Schedule	Schedule(s) The Schedule specifying the terms and extent of this Certificate .	Schedule The schedule is part of this insurance and contains details of you , the premises , the sums insured, the excess , the period of insurance and the sections of this insurance which apply.
Definitions – Settlement	n/a	New Definition: Settlement

		Downwards movement as a result of the soil being compressed by the weight of the buildings within ten years of construction.
Definitions – Standard	n/a	New Definition: Standard Built of brick, stone metal or concrete and roofed with slates, tiles, metal , concrete or flat roofed with asphalt, bitumen or concrete, unless Construction otherwise agreed by endorsement .
Definitions – Subsidence	n/a	New Definition: Subsidence Downward movement of the ground beneath the buildings other than by settlement .
Definitions – Unoccupied	Unoccupied When the Premises (or any part thereof) are untenanted or not resided at for a period in excess of thirty consecutive days	Unoccupied The property is unoccupied when it is not being lived in
Definitions – We/Us/Our	We/Us/Our/Underwriters 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. AIG Europe Limited AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. Covéa Insurance plc Covéa Insurance plc, Registered in England and Wales No. 613259. Registered office, Norman Place, Reading, RG1 8DA. 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.	We / us / our Channel Syndicate 2015 at Lloyd's.

<p>Information About Your Policy - Cooling Off Period & Cancellation Conditions</p>	<p style="text-align: center;">Cancellation</p> <p>We may cancel the Certificate by writing to You at Your last or known address confirming that all cover will end 14 days after the date of Our letter.</p> <p>You may cancel this insurance within 14 days of the day you purchase this insurance or the day on which You receive the Certificate wording, whichever is the later. Underwriters reserve their rights to charge a proportion of the premium or, if You have made a claim on this Certificate, not to refund any premium.</p> <p>This Certificate may be cancelled at any time at the request of the Insured in writing to the Intermediary who effected the Certificate with no premium refunded.</p>	<p style="text-align: center;">Cooling Off Period</p> <p>You may cancel this insurance contract provided you have not made a claim under such insurance contract and your broker receives written confirmation of cancellation by post, fax or email within 14 days of the policy start date or the date you receive full policy documentation.</p> <p>If you are able to and do cancel within such 14 day period, provided you have not made a claim, Commercial Express Quotes Limited will refund a proportion of any premiums paid subject to an administrative charge.</p> <p style="text-align: center;">Cancellation Conditions</p> <p>We or Commercial Express Quotes Limited can cancel this insurance contract by giving you 30 days' notice in writing. Any return premium due to you will depend on how long this insurance contract has been in force and whether you have made a claim.</p> <p>Examples of why your insurance contract may be cancelled are as follows:</p> <ul style="list-style-type: none"> • if you change your address; • Where we have been unable to collect a premium payment following non-payment correspondence issued to you or your broker. • A change in the information you have previously given us where we are able to demonstrate that we would not normally offer insurance. • Unacceptable behaviour by you such as abusive behaviour or language, intimidation or bullying of our staff or suppliers. <ul style="list-style-type: none"> • You have deliberately misrepresented any information given to us. • Your failure to cooperate with us in accordance with our claims conditions where it affects our ability to process your claim. • If you have acted fraudulently in any way.
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		<ul style="list-style-type: none"> • You have deliberately or falsely overstated information given to us. <p>You can also cancel this insurance contract at any time by writing to your broker with no premium refunded.</p> <p>Non-payment of premiums (Page 9)</p> <p>We may cancel this policy immediately on written notice in the event of non-payment of the premium or payment default if you are paying by instalments. Any return premium due to you will depend on how long this insurance has been in force and whether or not any claims have been made.</p>
<p>Information About Your Policy - Changes in Circumstances</p>	<p>Previously ‘General Obligations’</p> <p>You have an obligation in your Proposal to answer any questions honestly and accurately make a fair presentation of the risk and disclose every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and on what terms, conditions and premium) as otherwise Underwriters shall be entitled to remedy their position in accordance with the Claims and Remedy conditions of this Certificate.</p> <p>These obligations also apply to variations and continue throughout the period of this insurance including any subsequent period(s) of insurance granted by Underwriters.</p> <p>Without prejudice to Underwriters rights, if You are unsure as to what constitutes a fair presentation of risk, a material fact or circumstance, or if You have any questions concerning the Certificate terms and conditions, You should check with Your insurance advisor.</p> <p>The Certificate contains important obligations terms and conditions that must be complied with including but not limited to:</p> <p>Alteration in Risk</p> <p>You must immediately notify Underwriters if the risk has altered:</p>	<p>Obligations are now replaced by Conditions.</p> <p>Changes in Circumstances</p> <p>We have relied on the information and statements which you have provided in the proposal form or statement of fact. You must tell your broker of any changes to the answers you have given as soon as possible.</p> <p>Failure to advise of a change to your answers may mean your policy is invalid and claims may not be paid. These changes may result not only in a change to the terms and conditions of this insurance contract but also your premium and/or excess.</p> <p>In particular, you must tell your broker:</p> <ul style="list-style-type: none"> • if you change your address; if you, or any person named in the schedule, change occupation; • if you, your family or any person named in the schedule receive a county court judgement, conviction or are prosecuted(except for motoring offences where a custodial sentence has not been served); • if you, your family or any person named in the schedule

	<p>a) by removal of any fire and security protections or building component designed to prevent Damage to the Property Insured, or</p> <p>b) whereby the risk of Damage accident or liability is increased, or</p> <p>c) by the Business being wound up or carried on by a liquidator or receiver or permanently discontinued, or</p> <p>d) whereby the Your interest ceases except by will or operation of law, or</p> <p>e) by a change of type of tenant or use of the Buildings, or the Buildings becoming Unoccupied otherwise the Certificate will be treated as cancelled and all cover will terminate unless You have notified Underwriters of any such alteration(s) and at their option they have agreed in writing to vary the Certificate.</p> <p>Reasonable Precautions You must;</p> <p>a) take all reasonable precautions to prevent occurrences which may give rise to Damage or accidents</p> <p>b) take all reasonable steps to comply with statutory requirements, obligations and regulations imposed by any authority</p> <p>c) take immediate steps to make good or remedy any defect or danger which becomes apparent or take such additional precautions as circumstances may require</p> <p>d) when undertaking Renovations to the Property Insured You must take all reasonable precautions to prevent Damage. You must not undertake Building Works without Underwriters express written agreement. otherwise Underwriters may refuse to pay your claims or provide indemnity under this Certificate</p> <p>Unoccupied Buildings When the Buildings (or part thereof) are Unoccupied you must comply with conditions 1-7 below otherwise all Damage 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> <p>1. You or Your nominee must inspect the Buildings every fourteen days, keeping a written record noting any</p>	<p>have been declared bankrupt or become subject to bankruptcy proceedings;</p> <p>if the property is to be sold or let;</p> <ul style="list-style-type: none"> • about any changes to your buildings that will increase the rebuilding costs; • about any changes to your contents that will increase the reinstatement costs <p>Please also ensure that you review Page 9 for other more specific general conditions relating to your property whereby it will be necessary to advise your broker of changes.</p> <p>Sums Insured You must ensure the sums insured provided are correct. The buildings sum insured must be enough to fully rebuild the buildings at your premises including any expenses you have to pay for architects, surveyors, consulting engineers, legal fees, demolition and debris removal. The contents sum insured must be enough to replace all the contents within your buildings with new items of the same or nearest equivalent quality and type.</p>
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	<p>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.</p> <p>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</p> <p>3. The following minimum protections are in operation:</p> <p>a. all doors and windows are securely locked and fastened</p> <p>b. all security and alarm protections are set in full operation and are in proper working order</p> <p>c. any letter boxes sealed</p> <p>4. If unauthorised entry or attempt thereat is detected more than twice in any one Period of Insurance, immediate notice must be given to Underwriters</p> <p>5. all loose or moveable combustible items or materials other than fixtures and fittings are at all times removed from the Buildings and cleared from the Premises</p> <p>6. all waste or refuse must be removed from the Buildings and cleared at least once a week from the Premises</p> <p>7. tanks containing fuel or other flammable liquids are drained and purged within 14 days of the Buildings becoming Unoccupied (not applicable if property is in Northern Ireland)</p>	
<p>Information About Your Policy - Renewal</p>	<p>n/a</p>	<p>New Notice: Renewal We are not bound to offer renewal of this policy.</p>
<p>Information About Your Policy - FSCS</p>	<p>n/a</p>	<p>New Notice: Financial Services Compensation Scheme (FSCS) We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme</p>

		<p>if we cannot meet our obligations.</p> <p>Your entitlement to compensation will depend on the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS at: Financial Services Compensation Scheme , PO Box 300, Mitcheldean, GL17 1DY. Tel: 0800 678 1100 or 02077414100 Website: www.fscs.org.uk</p>
Information About Your Policy - Law and Language Applicable to Contract	<p>E.U. Disclosure Clause</p> <p>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</p>	<p>Law and Language Applicable to Contract</p> <p>This insurance will be governed by English Law, you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of jersey will apply and the Jersey courts will have exclusive jurisdiction). The language and all communication with you will be in English.</p>
Information About Your Policy - Contracts (Rights Of Third Parties) Act	<p>Contracts (Rights of Third Parties) Act</p> <p>The parties to this contract do not intend that any clause or term of this contract should be enforceable by virtue of the Contracts (Right of Third Parties) Act 1999 by any person who is not a party to this contract.</p>	<p>Contracts (Rights Of Third Parties) Act 1999 Clarification Clause</p> <p>A person who is not a party to this insurance contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.</p>
Information About Your Policy - Fraudulent claims	<p>Fraud</p> <p>If any claim be in any respect fraudulent or if any fraudulent means or devices be used by You or anyone acting on Your behalf to obtain any benefit under this Certificate or if any Damage be occasioned by the wilful act or with Your connivance then Underwriters shall be entitled:</p> <ol style="list-style-type: none"> a) not to pay the claim, b) recover from You any sums paid by the Underwriters to You in respect of the claim, and c) to treat this Certificate as being terminated with effect from the time of the fraudulent act. 	<p>Fraudulent claims</p> <p>1) If you, or any one acting for you, make a fraudulent claim under this insurance contract, we:</p> <ol style="list-style-type: none"> (a) Are not liable to pay the claim; and (b) May recover from you any sums paid by us to you in respect of the claim; and (c) May by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

	<p>If the Certificate is treated as having been terminated the Underwriters shall be entitled to:</p> <p>a) refuse all liability to You under the Certificate in respect of the relevant event occurring after the time of the fraudulent act, and</p> <p>b) not return any of the premiums paid under the Certificate.</p>	<p>2) If we exercise our rights under clause 1) c) above:</p> <p>(a) We shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act.</p> <p>A relevant event is whatever gives rise to our 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) We need not return any of the premiums paid.</p>
<p>Information You Have Given Us – Consumer Insurance (Disclosure And Representations) Act</p>	<p>n/a</p>	<p>New Notice:</p> <p>The Consumer Insurance (Disclosure And Representations) Act 2012</p> <p>The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid. The Act also places a duty on the Insurer to ensure that the questions they ask the policyholder are clear, specific and not misleading.</p>
<p>Information You Have Given Us</p>	<p>n/a</p>	<p>New Notice:</p> <p>Information You Have Given Us</p> <p>In deciding to accept this policy and in setting the terms including premium we have relied on the information which you have provided to us. You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.</p> <p>If we establish that you deliberately or recklessly provided us with untrue or misleading information we will have the right to:</p> <p>(a) treat this policy as if it never existed;</p> <p>(b) decline all claims; and</p>

		<p>(c) retain the premium. If we establish that you carelessly provided us with untrue or misleading information we will have the right to:</p> <p>(i) treat this policy as if it never existed, refuse to pay any claim and return the premium you have paid, if we would not have provided you with cover;</p> <p>(ii) treat this policy as if it had been entered into on different terms from those agreed, if we would have provided you with cover on different terms;</p> <p>(iii) reduce the amount we pay on any claim in the proportion that the premium you have paid bears to the premium we would have charged you, if we would have charged you more.</p> <p>We will notify you in writing if (i), (ii) and/or (iii) apply. If there are no outstanding claims and (ii) and/or (iii) apply, we will have the right to:</p> <p>(1) give you thirty (30) days' notice that we are terminating this policy; or</p> <p>(2) give you notice that we will treat this policy and any future claim in accordance with (ii) and/or (iii), in which case you may then give us thirty (30) days' notice that you are terminating this policy.</p> <p>(3) If this policy is terminated in accordance with (1) or (2), we will refund any premium due to you in respect of the balance of the Period of Insurance.</p> <p>If you become aware that information you have given us is inaccurate, you must inform your broker as soon as possible.</p>
Information You Have Given Us – Data Protection Act	<p>Data Protection Act 1998 We may store Your information on a computer and use it for administration, risk assessment,</p>	<p>Data Protection Act 1998 You should understand that any information you have provided will be processed by us, in</p>

	<p>research and statistical purposes, marketing purposes and for crime prevention (see further details below). We will only disclose Your personal details to third parties, if it is necessary for the performance of Your contract with us.</p> <p>In order to assess the terms of the insurance contract or administer claims that arise, We will need to collect data that the Data Protection Act defines as sensitive such as medical history or criminal convictions. By proceeding with this contract You will signify Your consent to such information being processed by the insurers or their agents. We will keep Your information secure at all times. In certain circumstances, for example for systems administration purposes, we may have to transfer Your information to another country, which may be a country outside the European Economic Area ("EEA"). By proceeding with Your insurance application, we will assume You are agreeable for us to transfer Your information to a country outside the EEA.</p>	<p>compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.</p>
General Conditions	Certificate Conditions Various	General Conditions This section is written in a new style listing the 12 general conditions applicable throughout the policy rather than listing a number of 'titled' conditions
General Conditions – Utilities	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	4. All gas, water and electricity mains supplies must be kept disconnected and water systems drained (except those supplies required to maintain 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 providing 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
General Conditions – Unauthorised Entry	4. If unauthorised entry or attempt thereat is detected more than twice in any one Period of Insurance, immediate notice must be given to Underwriters	2. If unauthorised entry or attempt is detected at the property you must as soon as reasonably practicable inform your broker .

General Conditions – Security	n/a	<p>New Condition:</p> <p>7. You must ensure that all protections provided for the security of the property, including all alarm systems and locks, are maintained in good working order and are in full and effective operation.</p>
General Conditions – Defective Premises Act	<p>Defective Premises Act</p> <p>This Section subject otherwise to the terms of the Certificate and within the Limit of Indemnity extends to indemnify You against liability for Injury or Damage arising solely by reason of Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in respect of any premises previously owned for purposes pertaining to the Business and since disposed of by You provided that;</p> <p>a) this extension shall not indemnify You in respect of Damage to the land or premises disposed of or in connection with the cost of rectifying any defect or alleged defect therein</p> <p>b) the Underwriters will not be liable under this extension if You are entitled to indemnity under any other insurance.</p>	<p>Defective Premises Act 1972</p> <p>The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of The Defective Premises Act 1972 (or in Northern Ireland, Section 5 of The Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of.</p> <p>For further guidance please see the Office of Public Sector Information Website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.</p>
Claims Conditions	<p>Claims & Remedy Condition</p> <p>We aim to settle valid claims promptly and fairly in accordance with the cover provided by this Certificate.</p> <p>Your claim will be managed from within Our dedicated insurance claims team supported on certain occasions by a professional loss adjusting firm and/or a specialist services company to ensure Your claim is settled for the correct amount as quickly as possible.</p> <p>It is important that You:</p> <p>a) have made a fair presentation of the risk and disclosed every material fact and circumstance, and</p> <p>b) have complied with the obligations, terms and conditions contained in the Certificate throughout this period of insurance</p> <p>otherwise Your claim may not be paid.</p> <p>If You submit a valid claim and it transpires that You have breached Your obligations of disclosure, or made a misrepresentation then following a breach of disclosure which</p>	<p>Removed and replaced with Claims Conditions</p> <p>New claims contact number 01732 520 288</p> <p>This section is written in a new style listing the 7 general claims conditions applicable throughout the policy along with Claims Conditions specific to Sections One and Two separately.</p> <p>How to Make a Claim</p> <p>When contacting our claims team, please ensure you have your policy reference number available. We may record or monitor calls for training purposes or to improve the quality of our service.</p> <p>Commercial Express Quotes Limited Claims Management team.</p> <p>Telephone: 01732 520288</p> <p>The claims helpline is open 24 hours a day, 365 days a year.</p> <p>Defence of claims</p>

	<p>is either deliberate or reckless Underwriters shall be entitled to</p> <p>i) avoid the contract, refuse all claims, and</p> <p>ii) retain the premiums paid</p> <p>If You submit a valid claim and it transpires that You have breached Your obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is neither deliberate or reckless Underwriters shall be entitled, if cover would not have been offered, to</p> <p>i) avoid the contract, refuse all claims, and</p> <p>ii) return the premiums paid</p> <p>If You submit a valid claim and it transpires that You have breached Your obligations of disclosure, or made a misrepresentation, then following a breach of disclosure which is neither deliberate or reckless Underwriters shall be entitled, if cover would have been offered on different terms, to</p> <p>(i) treat the contract as being entered into but the contract will be treated as if it had been entered into on those different terms (other than terms relating to premium), and</p> <p>(ii) ¹reduce proportionately the amount to be paid on a claim if Underwriters would have entered into the contract (whether the terms relating to matters other than the premium would have been the same or different), but would have charged a higher premium. If more than one Premises is stated in the Schedule the proportion of the premium charged for the Premises that has sustained Damage will be applied</p> <p>¹ reduce proportionately means that Underwriters need only pay on the claim X% of what otherwise they would have been under an obligation to pay under the terms of the Certificate (or, if applicable, under the different terms provided for by virtue of paragraph (i)), where -</p> $X = \frac{\text{Premium actually charged}}{\text{Higher Premium}} \times 100$	<p>We may take full responsibility for conducting, defending or settling any claim in your name and any action we consider necessary to enforce your rights or our rights under this insurance.</p> <p>Other insurance We will not pay any claim if any loss, damage or liability covered under this insurance contract is also covered wholly or in part under any other insurance contract except in respect of any excess beyond the amount which would have been covered under such other insurance contract had this insurance contract not been effected.</p>
Complaints	<p>Complaints Procedure</p> <p>If You have any questions, concerns or wish to make a complaint about the sales process or suitability of Your Policy, You should contact the</p>	<p>Updated Complaints procedure; separate sections for the following:</p> <ul style="list-style-type: none"> • Policy Administration Enquiries – to your broker

	<p>Insurance Broker who arranged this Policy for You. If Your complaint relates to any other matter including claims, You should contact: 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 You may also have the right to refer Your complaint to: The Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone 08000 234 567 Further information is available from them and on www.financial-ombudsman.org.uk Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p>	<ul style="list-style-type: none"> • Claims Administration Enquiries – to Commercial Express Quotes Limited (with contact number: 01732 520288) • Policy Administration Issues – to your broker • Claims Administration Issues – to Commercial Express Quotes Limited (with contact number: 01732 520288) • Contact details for Commercial Express Complaints Manager removed • Contact details for Channel Managing Agency Ltd Head of Compliance included
General Exclusions – Asbestos	<p>Asbestos Exclusion This insurance does not cover any loss, cost or expense directly or indirectly arising out of, resulting as a consequence of, or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of or exposure to Asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.</p>	Removed
General Exclusions – Building Works	<p>Building Works Exclusion This Certificate does not cover any loss Damage or liability caused by or arising out of Building Works.</p>	Removed
General Exclusions – Northern Ireland Overriding	<p>Northern Ireland Overriding Exclusion Notwithstanding anything within the Certificate 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) this Certificate does not cover loss or destruction of or Damage to any property in Northern Ireland or loss resulting there from caused by or</p>	Removed

	<p>happening through or in consequence directly or indirectly of;</p> <ul style="list-style-type: none"> i) civil commotion ii) any unlawful, wanton or malicious act committed maliciously by a person or persons acting on behalf of or in connection with any Unlawful Association <p>In any action suit or other proceedings where Underwriters allege that by reason of the provisions of this exclusion any loss, destruction or Damage or consequential loss is not covered by this Certificate the burden of proving that such loss is covered shall be upon You.</p>	
General Exclusions – Nuclear Energy Risks	<p>Nuclear Energy Risks Exclusion Clause</p> <p>This Certificate shall exclude Nuclear Energy Risks whether such risks are written directly and/or via Pools and/or Associations.</p> <p>For the purpose of this Certificate Nuclear Energy Risks shall be defined as all first party and or third party insurances in respect of;</p> <ul style="list-style-type: none"> i) nuclear reactors and nuclear power stations or plant ii) any other premises or facilities whatsoever related to or concerned with: <ul style="list-style-type: none"> a) the production of nuclear energy or b) the production or storage or handling of nuclear fuel or nuclear waste c) any other premises or facilities eligible for insurance by any local Nuclear Pool and/or Association 	Removed
General Exclusions – Portable Heaters	<p>Portable Heaters</p> <p>The insurance by this policy does not cover damage caused by Portable Heaters</p>	Removed
General Exclusions – Sonic Bangs	<p>Sonic Bangs</p> <p>The insurance by this Policy does not cover Damage caused by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</p>	Removed
General Exclusions – Radioactive Contamination and Nuclear Assemblies	<p>Institute Radioactive Contamination Exclusion Clause</p> <p>This clause shall be paramount and shall override anything contained in this Certificate inconsistent therewith: In no case shall this Certificate cover loss Damage liability or expense</p>	<p>a) Radioactive Contamination and Nuclear Assemblies Exclusion</p> <p>We will not pay for:</p> <ol style="list-style-type: none"> 1. loss or destruction of or damage to any property or any resulting loss or expense whatsoever arising therefrom.

	<p>directly or indirectly caused by or contributed to by or arising from;</p> <p>i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel</p> <p>ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof</p> <p>iii) any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.</p>	<p>2. any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-</p> <p>(i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,</p> <p>(ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p>
General Exclusions – Existing and Deliberate Damage	n/a	<p>New Exclusion:</p> <p>c) Existing and Deliberate Damage Exclusion</p> <p>We will not pay for loss or damage:</p> <ul style="list-style-type: none"> • occurring before cover starts or arising from an event before cover starts • caused deliberately by you or your representatives
General Exclusions – Contamination and Pollution	<p>Contamination and Pollution Exclusion Clause</p> <p>1. This Certificate does not cover any loss, liability, Damage or liability due to contamination, soot, deposit, impairment with dust, chemical precipitation, poisoning, epidemic and disease including but not limited to foot and mouth disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health.</p> <p>2. This Exclusion does not apply if such loss or Damage arises out of one or more of the following perils;</p> <p>i) Fire, lightning, explosion, impact of aircraft</p> <p>ii) vehicle impact, sonic boom</p> <p>iii) accidental escape of water from any tank, apparatus or pipe</p> <p>iv) riot, civil commotion, malicious damage</p> <p>v) storm, hail</p> <p>vi) flood inundation</p> <p>vii) earthquake</p> <p>viii) landslide, subsidence</p> <p>ix) pressure of snow, avalanche</p> <p>x) volcanic eruption</p>	<p>e) Contamination and Pollution Exclusion</p> <p>We will not pay for any loss or damage due to contamination, sooting, deposition, impairment with dust, chemical precipitation, poisoning, epidemic and disease including but not limited to foot and mouth disease, pollution, adulteration or impurification or due to any limitation or prevention of the use of objects because of hazards to health. This general exclusion does not apply if such loss or damage arises out of one or more of the following perils – fire and resultant smoke damage, lightning, explosion, earthquake, impact of aircraft, storm, flood, weight of snow, , subsidence, heave or landslide.</p>

General Exclusions – Diminution in Value	n/a	New Exclusion: g) Diminution in Value Exclusion We will not pay for any reduction in value of the property following repair or replacement paid for under this insurance.
General Exclusions – Contractors	n/a	New Exclusion: h) Contractors Exclusion We will not pay for any loss, damage or liability arising from the activities of contractors. For the purpose of this general exclusion a contractor is defined as any person, company or organisation working at or on the property , including where you are working in your capacity as a professional tradesman.
General Exclusions – Electronic Data	<p>Electronic Data Exclusion</p> <p>1) Electronic Data Exclusion</p> <p>Notwithstanding any provision to the contrary within this Certificate or any endorsement thereto, it is understood and agreed as follows;</p> <p>a) The Underwriters shall not be liable for any loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom regardless of any other cause or event contributing concurrently or in any other sequence to the loss.</p> <p>Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.</p> <p>Computer Virus means a set of corrupting harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise that propagate themselves through a</p>	<p>i) Electronic Data Exclusion</p> <p>We will not pay for:</p> <p>Loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic data from any cause whatsoever (including but not limited to Computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. However in the event of a fire or explosion resulting from any matter described above, this insurance will cover physical damage occurring during the period of insurance to the property.</p> <p>Should Electronic data processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the Electronic data from back-up or from originals of a previous generation. These costs will not include research and engineering or any costs of recreating, gathering or assembling such Electronic data. If the media is not repaired, replaced or restored the basis of</p>

	<p>computer system or network of whatsoever nature. Computer Virus includes but is not limited to "Trojan Horses" "worms" and "time or logic bombs".</p> <p>b) However, in the event that a peril listed below results from any matters described in the above paragraph, this Certificate subject to all its terms conditions and exclusions will cover physical damage occurring during the Period of Insurance to the Property Insured by the original Certificate directly caused by such listed peril.</p> <p>Listed Perils; i) Fire ii) Explosion</p>	<p>valuation shall be the cost of the blank media. However this insurance does not insure any amount pertaining to the value of such Electronic data to the Insured or any other party, even if such Electronic data cannot be recreated, gathered or assembled.</p>
General Exclusions – Faulty Workmanship	n/a	<p>New Exclusion: j) Faulty Workmanship Exclusion We will not pay for: Any loss or damage arising from faulty design, specification, workmanship or materials.</p>
General Exclusions – Wear and Tear	n/a	<p>New Exclusion: k) Wear and Tear Exclusion We will not pay for: Any loss or damage caused by wear and tear or any other gradual operating cause.</p>
General Exclusions - Domestic Pets, Insects or Vermin	n/a	<p>New Exclusion: l) Domestic Pets, Insects or Vermin Exclusion We will not pay for: Any loss or damage caused by domestic pets, insects or vermin.</p>
General Exclusions – Sanctions	n/a	<p>New Exclusion: m) Sanction Limitation and Exclusion We shall not provide any benefit under this contract of 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>
General Exclusions – Indirect Loss of Damage	n/a	<p>New Exclusion: n) Indirect Loss or Damage We will not pay for any loss or damage that is not directly associated with the incident that caused you to claim, unless</p>

		expressly stated in this insurance.
Section One – Buildings – Perils	n/a	Style & Layout changed into 2 columns: What is covered What is not covered
Section One – Buildings – Perils	<ul style="list-style-type: none"> • Fire • Lightning • Explosion • Earthquake • Aircraft • Storm • Flood • Impact (vehicle/Animal) • Subsidence 	Matches previous perils plus: <ul style="list-style-type: none"> • weight of snow • Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts • falling trees, telegraph poles or lamp-posts
Section One – Buildings – Additional Cover	n/a	New Cover: C) Loss or damage to the property caused by the emergency services attending the premises (limited to £1,000 in any period of insurance)
Section One – Buildings – Additional Cover	n/a	Style & Layout changed into 2 columns: This section of the policy also covers; We will not pay;
Section Two – Contents – Perils	n/a	Style & Layout changed into 2 columns: What is covered What is not covered
Section Two – Contents – Perils	<ul style="list-style-type: none"> • Fire • Lightning • Explosion • Earthquake • Aircraft • Storm • Flood • Impact (vehicle/Animal) • Subsidence 	Matches previous perils plus: <ul style="list-style-type: none"> • weight of snow • falling trees, telegraph poles or lamp-posts
Section Three – Property Owner’s Liability	n/a	Style & Layout changed into 2 columns: We will compensate you ; We will not compensate you for any liability
Section Three – Property Owner’s Liability	<p>Compensation for Court Attendance</p> <p>In the event of any of the undermentioned persons attending court as a witness at the request of the Underwriters in connection with a claim that You are entitled to indemnity under this Section the Underwriters will provide compensation to You at the following rates per day for each day on which attendance is required;</p> <p>a) any director or partner of £250</p>	Removed

	b) any Employee £10	
Section Three – Property Owner’s Liability – Additional Cover	n/a	Style & Layout changed into 2 columns: This section of the policy also covers; We will not pay:
Section 4 – Employers Liability	Various	Section removed as cover is not available for this product