

<u>Commercial & Industrial PO – Axis Comparison Document</u>

Policy Wording

Section/Title	Previous Version	New Version
(Policy Wording)		
(Policy Wording) Order of Policy & Layout	1) Guide 2) Index 3) Authorised Certificate 4) Obligations 5) Claims & Remedy Condition 6) Sections of Cover; i. Cover & Basis of Settlement ii. Conditions applicable to Basis of Settlement iii. Exclusions iv. Definitions v. Extensions vi. Conditions 7) General Exclusions	1) Guide 2) Authorised Policy 3) Index 4) Policy Definitions 5) Sections of Cover; i. Definitions ii. Cover iii. Extensions iv. Exclusions v. Basis of Settlement vi. Conditions 6) General Exclusions 7) Policy Conditions 8) Claims Conditions
	8) Certificate Excess' 9) Certificate Conditions 10) Certificate Definitions 11) Complaints Procedure	9) Complaints Procedure
Policy Title	Commercial Property Owners – Certificate Wording	Commercial Property Owners – Wording - Axis
Throughout	Certificate	Policy
Throughout	Defined Peril	Insured Event
Guide	Previous version included 'obligations'.	Obligations replaced by 'general conditions and exclusions'.
	There are certain obligations contained in this certificate that are important to us and that We rely upon You to comply with. The obligations clearly set out what You must do and what You must not do to ensure coverage under this certificate is not prejudiced. You should note that if You do not comply with the obligations, in certain circumstances specific coverage will be excluded or the certificate may be considered void. If You are unsure as to what an obligation means or You may not be able 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.	In deciding to accept this insurance and in setting the terms, We have relied on the information You have given Us. You must take care when answering any questions We ask by ensuring that any information provided is accurate and complete. This Policy sets out all the circumstances in which You can make a claim. It is not a maintenance contract and does not protect against every loss. There are Policy and claims conditions contained in this Policy and conditions specific to certain sections (additional requirements may be imposed by Endorsement) that are all important to Us and which We rely upon You to comply with. The conditions clearly set out what You must do to ensure cover under this Policy is not prejudiced. In the event You breach a condition(s) and



Exclusions applying to the whole certificate are set in General Exclusions section 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 certificate 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 **Underwriters** 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.

Reading the Certificate

It is strongly recommended that **You** read the **Certificate** including the **Schedule** and any endorsements to ensure that the **Certificate** meets with **Your** requirements.

In the event that the Certificate does not meet with Your requirements and/or that You are unable to comply with any of the obligations, terms and conditions, you should immediately advise Your insurance advisor. The Underwriters will then decide whether or not to agree to a variation of the policy. However, the terms of the Certificate will remain effective unless Underwriters have agreed to a variation in writing.

You need to make a claim You will need to show that non - compliance with the condition could not have increased the risk of Damage which has occurred.

If **You** are unsure as to what a condition means or if **You** are unable to comply with the terms **You** should consult with **Your** insurance advisor.

The **Policy** Definitions section provides the meaning to words and phrases wherever they appear in the **Policy**. **You** will see words in bold which highlights that for the purposes of this **Policy** they are a definition. The **Policy** 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.

Exclusions applying to the whole **Policy** are contained within General Exclusions and **We** will not pay a claim if these exclusions are applicable. The **Policy** conditions section covers certain rights of You and Us and include conditions that apply to the whole of the Policy. The Claims conditions section covers certain rights of You and Us in the event of a claim and details what to do in the event of a claim under this Policy. The **Schedule** attaching to this **Policy** will set out the Period of Insurance and specify which Sections of this **Policy** are operative including the Sums Insured.

The **Schedule** may also contain additional conditions to the **Policy** wording that **We** have imposed placing additional conditions on **You** and/or limiting coverage. The terms of those conditions will be attached to the **Policy** 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.

Reading the Policy



		It is strongly recommended that You
		read the Policy including the Schedule
		and any endorsements periodically to
		ensure that the Policy meets with
		Your requirements.
		•
		In the event that the Policy does not
		meet with Your requirements and/or
		that You are unable to comply with
		any of the obligations, terms and
		conditions, you should immediately
		advise Your insurance advisor. The
		Underwriters will then decide
		whether or not to agree to a variation
		of the policy. However, the terms of
		the Policy will remain effective unless
		Underwriters have agreed to a
		variation in writing.
FSCS	Financial Services Compensation	Financial Services Compensation
	Scheme (FSCS)	Scheme (FSCS)
	ERGO Versicherung AG, UK Branch is	Certain Underwriters at Lloyd's (AXIS
	covered by the FSCS. This means that	Managing Agency Limited – Syndicate
	You may be entitled to	1686 and 2007) are covered by the
	compensation from the scheme in	FSCS. This means that You may be
	the unlikely event that ERGO	entitled to compensation from the
	Versicherung AG, UK Branch cannot	scheme in the unlikely event that AXIS
	meet its obligations. Further details	Managing Agency Limited cannot
	can be obtained from FSCS, 10th	meet its obligations to You under this
	Floor, Beaufort House, 15 St Botolph	insurance. Further details about the
	Street, London, EC3A 7QU Tel: 0207	scheme can be obtained from FSCS,
	741 4100 Fax: 0207 741 4101 or	10th Floor, Beaufort House, 15 St
	www.fscs.org.uk	Botolph Street, London, EC3A 7QU
		Tel: 0207 741 4100 Fax: 0207 741
		4101 or www.fscs.org.uk
Authorised Policy	Authorised Certificate	Authorised Policy
1.00	This Certificate and any replacement	In consideration of the payment by
	Schedule and/or endorsement are to	You of the premium specified in the
	be read together as one document.	Schedule Underwriters agree (subject
	This Certificate is a legally binding	to the terms, conditions and
	contract which You have made with	exclusions of the Policy) to indemnify
	Underwriters.	You against Damage, accident or
	In consideration of the payment by	injury occurring during the Period of
	You of the premium specified in the	Insurance.
	Schedule Underwriters agree	Provided always that: -
	(subject to the terms, conditions and	(i) The liability of the Underwriters
	exclusions of the Certificate) to	will not exceed the Sums Insured
	indemnify You against Damage ,	or Limits of Indemnity stated in
	accident or injury occurring during	the Schedule or such other Sums
	the Period of Insurance .	Insured or Limits of Indemnity as
	Provided always that: -	-
	-	maybe substituted by
	(i) The liability of the Underwriters shall not exceed the	Endorsement or attached to the
	Sums Insured or limits of liability	Policy;
	stated in the Schedule or such other	(ii) This Policy insures You only in
	Stated in the Schedule of Such Other	respect of the sections where a



_	Come Incomed on limits of the letter	Compliance of the Line of
	Sums Insured or limits of liability as	Sum Insured or a Limit of
	maybe substituted by endorsement	Indemnity is specified in the
	or attached hereto;	Schedule
	(ii) This Certificate insures You	Any dispute arising out of or in
	only in respect of the sections where	connection with this Policy will be
	a Sum Insured or a limit of liability is	subject to and interpreted solely in
	specified in the Schedule	accordance with the laws of England
	Any dispute arising out of or in	and Wales. You and the Underwriters
	connection with this Certificate shall	agree that all disputes arising out of
	be subject to and construed solely in	or in connection with the Policy will
	accordance with the laws of England	be subject to the jurisdictions of the
	and Wales. You and the	courts of England and Wales or as
	Underwriters agree that all disputes	otherwise agreed in accordance with
	arising out of or in connection with	the EU Disclosure Clause (as
	the Certificate shall be subject to the	-
	jurisdictions of the courts of England	documented in the Policy Conditions
	and Wales or as otherwise agreed in	section within this Policy).
	accordance with the EU Disclosure	This Policy is underwritten by Certain
	Clause.	Underwriters at Lloyd's (AXIS
		Managing Agency Ltd – Syndicate
	This is to certify that authorisation	1686 and 2007). AXIS Managing
	has been granted to Commercial	Agency Ltd is authorised by the
	Express Quotes Ltd under Contract	Prudential Regulation Authority and
	Numbers	regulated by the Financial Conduct
	JRPCX1702B1021 - ERGO	Authority and the Prudential
	Versicherung AG (UK Branch) 50%	Regulation Authority (Firm Reference
	for their proportion, UKBPY1700016	Number 754962). AXIS Managing
	- AmTrust Europe Limited 30% for	Agency Ltd is the managing agent of
	their proportion and	AXIS Syndicate 1686 and 2007 at
	JRPCX1702B3004 &	Lloyd's and subject to the supervision
	JRPCX1702B3005 - Certain	
	Underwriters at Lloyd's 20% for their	of the Society of Lloyd's. AXIS
	proportion.	Managing Agency Ltd is registered at
	proportion.	Willkie, Farr & Gallagher (UK) LLP,
		Citypoint, 1 Ropemaker Street,
		London EC2Y 9AW (Company Number
		08702952).
		This is to certify that authorisation has
		been granted to Commercial Express
		Quotes Ltd under Contract Numbers
		B1262BW0231418 by Certain
		Underwriters at Lloyd's (AXIS
		Managing Agency Limited)
Several Liability Notice	Several Liability Notice	Removed
Several Elability Notice	The subscribing Underwriters '	Removed
	obligations under contracts of	
	_	
	insurance to which they subscribe	
	are several and not joint and are	
	limited solely to the extent of their	
	individual subscriptions. The	
	subscribing Underwriters are not	
	responsible for the subscription of	
	any co subscribing Underwriter who	
	for any reason does not satisfy all or	
	part of its obligations.	
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Definitions –	n/a	New Definition:
Consequential Loss		Consequential Loss
		Any loss which happens as a result of,
		or is a side effect of, an event for
- 6		which You are insured.
Definitions – Employee	n/a	New Definition:
		Employee(s)
		a) Any person under a contract of
		service or apprenticeship with
		You
		b) Any person who is hired to or
		borrowed by You
		c) Any person engaged in
		connection with a work
		experience or training scheme
		d) Any labour master or person
		supplied by them
		e) Any person engaged by labour-
		only sub-contractors
		f) Any self-employed person
		working on a labour only basis
		under Your control or
		supervision.
		g) Any voluntary helper;
		while working for You in connection
5.00		with the Business
Definitions – Endorsement	n/a	New Definition:
		Endorsement(s)
		A change in the terms and conditions of this insurance agreed by You and
		Us. Endorsements which apply to
		Your insurance (if any) will be shown in the Schedule .
Definitions – Excess		New Definition:
Definitions – Excess	II/a	Excess(es)
		The amount You will have to pay
Definitions – Heave		towards each separate claim. New Definition:
Definitions – Heave	II/a	Heave
		Upward movement of the ground
		beneath the Buildings as a result of
		the soil expanding.
Definitions – Landslip	n/a	New Definition:
Deminations Education	ii/ a	Landslip
		Downward movement of sloping
		ground.
Definitions – Policy	n/a	New Definition:
Definitions Folicy	ii/ a	Policy
		The entirety of the Policy, the
		Schedule and/or any Endorsements
		or amendments (whether or not such
		Endorsements or amendments are
		agreed prior to the Policy of insurance
		agreed prior to the Folley of insulance

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Definitions -	- Insured Event	Insured Event	Insured Event(s)
		A claim You have made under a	The words Insured Event(s) mean:
		section of this Certificate for which	a. fire but excluding any Damage to
		Underwriters have agreed to provide	the Property Insured caused by:
		indemnity.	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
			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 belonging to
			or under Your control
			d) aircraft or other aerial devices or
			articles dropped there from
			e) riot, civil commotion, strikers,
			locked out workers, persons taking part in labour disturbances
			or malicious persons excluding
			Damage:
			i. arising from confiscation,
			requisition or destruction by order of
			the government t or any public
			authority
			ii arising from cessation of work
			f) theft or attempted theft
			g) earthquake
			h) storm or flood excluding:
			Damage attributable solely to a
			change in the water table level
			i) overflowing, discharge or leaking
			of any sprinkler apparatus
			j) escape of water or oil from any
			tank, apparatus or pipe
			k) 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 the weight of any vehicle
			l) Subsidence We will pay for
			Damage caused by Subsidence or
			heave of the site the Buildings
			stand on or Landslip subject to
			the following exclusions:
			Damage caused by or resulting from the Settlement or
			irom 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
5. Damage to walls, gates, fences,
terraces, patios, paths, drives,
footpaths, 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
m) Accidental Damage - (This
operates only if stated in the
Schedule)-
We will pay for accidental Damage to
the Buildings or Landlord's Contents
subject to the following exclusions:
1. We 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.
2. We will not pay for explosion
caused 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
in colour, navour, texture of

finish, vermin, insects 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 weids of boilers. 8. We will not pay for mechanical or electrical breakdown or failure 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 roange to vehicles licensed for road use (including their accessories), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft. 13. We will not pay for property or structures in the course of construction or erection. 14. We will not pay for pamage to pending their accessories). 15. We will not pay for pamage to the construction or erection. 16. We will not pay for pamage to the construction or erection. 17. We will not pay for pamage to the construction or erection. 18. We will not pay for pamage to the construction or erection. 19. We will not pay for pamage to the interior of any Building, first sustains storm Damage to its roof through which the rain, snow, sand or dust enters. 19. We will not pay for the cost of general maintenance or upkeep. 18. Damage of more than £5,000.	
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Definitions – Landlords	Landlords Fixtures and Fittings	Landlords Contents
Contents	Fixtures and Fittings, interior	Interior Decorations, fixed furniture,
	decorations and Aerials for which	fitted carpets, domestic appliances,
	You are responsible and Your	Aerials and Your household goods
	Contents in any residential part of	and furnishings in any residential part
	the Premises excluding Valuables .	of the premises excluding valuables
	the Fremioes excidently valuation.	belonging to You or for which You are
		responsible whilst contained in the
		Building.
Definitions – Premises	Premises	Premises
	The Insured Property as stated in the	The Address(es) specified in the
	Schedule including any self-	Schedule including any self-contained
	contained residential	residential accommodation forming
	accommodation forming part of the	part of the Buildings .
	Buildings.	
Definitions – Property	Property Insured	Property Insured
Insured	Buildings and Landlords Fixtures and	The Buildings and Landlord's
	Fittings	Contents at the addresses(s) specified
		in the Schedule if and to the extent
		they are included in the Schedule .
Definitions – Schedule	Schedule(s)	Schedule(s)
Definitions – Schedule	The Schedule specifying the Sum	
		The document showing Your name,
	Insured terms and extent of this	the Premises , the Sum Insured , the
	Certificate.	Period of Insurance and the sections
		of this insurance which apply.
Definitions -	Insurers/We/Our/Underwriters	We/Us/Our/Underwriters
We/Us/Our/Underwriters	ERGO Versicherung AG (UK Branch),	Certain Underwriters at Lloyd's (AXIS
	AmTrust Europe Limited and Certain	Managing Agency Limited - Syndicate
	Underwriters at Lloyd's	1686 and 2007 at Lloyds)
Definitions – You/Your	Insured(s)/You/Your	You/Your
	The firm, company, entity or	The person, people or entity named in
	individual named in the Schedule.	the Schedule .
		(Removed Insured)
Definitions – Certificate	Certificate	Removed and replaced by Policy
	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 .	
Definitions – Defined Peril	Defined Peril	Removed and replaced by Insured
	The words Defined Peril shall mean:	Event(s)
	a. fire but excluding any Damage to	
	the Property Insured caused by:	
	i. explosion resulting from fire	
	ii. earthquake or subterranean fire	
	iii. its own spontaneous	
	fermentation or heating	
	Termentation of fleating	



iv. its undergoing any heating process or any process involving the application of heat b) lightning 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 belonging to or under Your control d) aircraft or other aerial devices or articles dropped there from e) riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons excluding Damage: i. arising from confiscation, requisition or destruction by order of the government t or any public authority ii arising from cessation of work f) theft or attempted theft g) earthquake h) storm excluding: i) Damage by flood whether resulting from storm or otherwise ii) Damage attributable solely to a change in the water table level i) flood excluding Damage attributable solely to a change in the water table level i) overflowing, discharge or leaking of any sprinkler apparatus k) escape of water or oil from any tank, apparatus or pipe I) 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 the weight of any vehicle m) Subsidence We will pay for Damage caused by Subsidence or heave of the site the Buildings stand on or landslip subject to the following exclusions: 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
- 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
- n) Accidental Damage (This peril operates only if stated in the

Schedule) -

We will pay for accidental Damage to the Buildings or Landlords Fixtures and Fittings subject to the following exclusions:

- 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
- 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
- 15. We will not pay for any Damage specifically excluded elsewhere under the Landlords Fixtures and Fittings Section or elsewhere in this

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- 16. We will not pay for Damage caused by tearing or fouling or chewing by animals
- 17. We will not pay for Loss or Damage to the interior of any Building or to the Landlords Fixtures and Fittings, 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	
	18. We will not pay for the cost of	
	general maintenance or upkeep	
	19. Damage of more than £5,000	
Definitions - Offshore	Offshore	Removed
	From the time of embarkation onto a	
	conveyance at the point of final	
	departure from land to any offshore	
	rig or any offshore platform and until	
	such time of disembarkation from a	
	conveyance onto land upon return	
	from any offshore rig or any offshore	
	platform.	
Section 1 – Buildings –	Underwriters agree that if during the	Underwriters agree that if during the
Cover	Period of Insurance, an item of	Period of Insurance , an item of
	Buildings at the Premises sustains	Buildings at the Premises sustains
	Damage due to a Defined	Damage due to an Insured Event,
	Peril, then following an Insured	then following a valid claim under this
	Event under this Section	Policy Underwriters will pay You: -
	Underwriters will pay You: -	(i) the Cost of Reinstatement of the
		Buildings provided that
	(i) the Cost of Reinstatement of the Buildings provided that	reinstatement or replacement
	reinstatement or replacement takes	takes place in accordance with
	place in accordance with the	the "Reinstatement Conditions"
	Reinstatement Conditions set out	as detailed within this Policy
	below, or if the Buildings is an	section.
	individual flat, forming part of a	(ii) Where reinstatement or
	block, We will pay the to reinstate	replacement of the Buildings
	the damaged Buildings belonging to	does not take place in accordance
	You in accordance with the	with (i) above for any reason the
	reinstatement conditions but We will	"Alternative Basis of Settlement
	not pay for any Damage to common	Condition" as detailed within this
	parts other than those parts owned	Policy section, will apply.
	by You or for which You are	
	individually legally responsible.	
	(ii) Where reinstatement or	
	replacement of the Buildings does	
	not take place in accordance with (i)	
	above for any reason whatsoever the	
	Alternative Basis of Settlement	
	Condition will apply.	
Section 1 – Buildings –	n/a	New Extension:
Extensions – Capital		Capital Additions
Additions		We will pay for:
		i) Any newly acquired, newly
		erected property or property
		under construction
		ii) Alterations, additions and
		improvements to the Premises ,
		but not for any appreciation in
		value
L	<u> </u>	<u> </u>

		1
		For which You are legally responsible
		for anywhere within the Territorial
		Limits up to a maximum limit of 10%
		of the Buildings Sum Insured or
		£250,000 whichever is lower.
		You must notify Commercial Express
		Quotes Limited, via Your insurance
		advisor, without delay and pay the
		appropriate additional premium.
Section 1 – Buildings –	n/a	New Extension:
Extensions – Illegal		Illegal Cultivation of Drugs
Cultivation of Drugs		We will pay for the clean-up costs and
		remedial work in reinstating Your
		Building back to its original condition
		if Your tenant alters the Buildings
		without Your knowledge for the
		Cultivation of Drugs.
		Provided that the maximum amount
		does not exceed £5,000 in any one
		Period of Insurance.
		This extension will not operate when
	,	the Buildings are Unoccupied.
Section 1 – Buildings –	n/a	New Extension:
Extensions – Buildings –		Buildings and Shop Front Windows –
Boarding up of Glass		Boarding up of Glass.
		We will pay for breakage of Glass at
		the Premises as defined under
		Buildings and Shop Front Windows
		providing a sum insured is specified in
		the Schedule including;
		i) The cost of boarding up required by
		such breakage
		ii) The cost of repairing or replacing
		window frames and framework
		consequent upon the breakage of
		Glass
		iii) The cost of refitting alarm foil
		consequent upon the breakage of
		Glass.
		We will not pay for;
		a) The Excess specified in the
		Schedule
		b) Consequential Loss of any and
		every description
		c) Any breakage arising directly or
		indirectly from: -
		-
		i) alterations or repairs to the
		Premises occurring whilst the
		Premises are empty or not in use
		ii) defects in frames, framework or
		other fittings.
		Provided that the maximum amount payable under this extension will not

		exceed the Sum Insured stated in the Schedule .
Section 1 Buildings	Trace and Access	Trace and Access
Section 1 – Buildings – Extensions – Trace and		
Access	We will pay You the reasonable costs	We will pay You the costs necessarily
Access	necessarily incurred by You in	incurred by You in locating the source
	locating the source and subsequent	and subsequent making good of
	making good of Damage resulting	Damage resulting from;
	from;	i) the escape of water from any tank,
	a) the escape of water from	apparatus or pipe serving the
	any tank, apparatus or pipe serving	Buildings
	the Buildings	ii) accidental Damage to cables,
	b) accidental Damage to	underground pipes and drains serving
	cables, underground pipes and	the Buildings
	drains serving the Buildings	Provided
	Provided that the maximum amount	a) the Damage to any part of the
	payable under this Extension shall	cable or pipe is within the perimeter
	not exceed in any one period of	of the Buildings
	insurance £2,500.	b) that the maximum amount payable
	This extension will not operate when	under this Extension will not exceed in
	the Buildings are Unoccupied .	any one Period of Insurance £5,000.
		This extension will not operate when
		the Buildings are Unoccupied.
		If the Buildings are Unoccupied and
		Unoccupied Cover Gold is shown as
		operative in the Schedule We will pay
		You the costs necessarily incurred by
		You in locating the source of Damage
		resulting from;
		i) the escape of water from any tank,
		apparatus or pipe serving the
		Buildings
		ii) accidental Damage to cables, underground pipes and drains serving
		the Buildings
		Provided
		a) the Damage to any part of the
		cable or pipe is within the perimeter
		of the Buildings
		b) that the maximum amount payable
		under this Extension will not exceed in
		any one Period of Insurance £5,000
Section 1 – Buildings –	Loss of metered water	Loss of metered water
Extensions – Loss of	We will pay for the cost of metered	We will pay for the cost of metered
metered water	water which You are legally	water which You are legally
	responsible arising from accidental	responsible arising out of accidental
	escape from water tanks, apparatus	escape from water tanks, apparatus
	and pipes as a result of Damage	and pipes as a result of Damage
	caused by a Defined peril but only	caused by an Insured Event but only
	when such a Loss can be determined	when such a Loss can be determined
	by measurement from the water	by measurement from the water
	authority meter for which You are	authority meter for which You are
	responsible.	responsible.
	Provided that the maximum amount	Provided that the maximum amount
	does not exceed £2,500 in respect in	does not exceed £2,500 in respect in

	any one claim and not exceeding	any one claim and not exceeding
	£5,000 in any one period of	£5,000 in any one Period of Insurance
	insurance	Excluding;
	Excluding;	Any Loss which has not been
	Any Loss which has not been	discovered and remedial action taken
	discovered and remedial action	within 7 days of the occurrence of the
		-
	taken within 30 days of the	Damage
	occurrence of the Damage You must	You must record the reading of the
	record the reading of the meter at	meter at intervals of no more than 30
	intervals of no more than 30 days.	days.
	This extension will not operate when	This extension will not operate when
	the Buildings are Unoccupied	the Buildings are Unoccupied
Section 1 – Buildings –	Accidental Damage to any cables or	Accidental Damage to any cables or
Extensions – Accidental	underground services pipes	underground services pipes
Damage to cables	(including hatches and covers)	(including hatches and covers)
	servicing the Buildings	servicing the Buildings
	We will pay You the reasonable costs	We will pay You the costs necessarily
	necessarily incurred by You for the	incurred by You for the repair caused
	repair caused by accidental Damage	by accidental Damage to cables,
	to cables, underground pipes and	underground pipes and drains
	drains servicing the Buildings	servicing the Buildings p rovided that
	a) Provided that the maximum	the Damage to any part of the cable
	amount payable under this Extension	or service pipe is not within the
	shall not exceed £2,500 claim	Buildings
	b) Provided that the Damage	This extension will not operate when
	to any part of the cable or service	the Buildings are Unoccupied
	pipe is not within the Buildings	
	pipe is not within the bandings	
	This extension will not operate when	
	This extension will not operate when	
Section 1 – Ruildings –	the Buildings are Unoccupied	Loss of Rent and costs for alternative
Section 1 – Buildings –	the Buildings are Unoccupied Loss of Rent and costs for	Loss of Rent and costs for alternative
Extensions – Loss of Rent	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation	accommodation
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will	accommodation Following an Insured Event which
Extensions – Loss of Rent	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU:	accommodation Following an Insured Event which results in a valid claim under this
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You:
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that:	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that:	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that:
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule)
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than £25,000 in respect of alternative accommodation	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent arising from the tenants leaving
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than £25,000 in respect of alternative accommodation c) We will not pay for loss of rent	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than £25,000 in respect of alternative accommodation c) We will not pay for loss of rent arising from the tenants leaving the	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent arising from the tenants leaving the Premises without giving You notice
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than £25,000 in respect of alternative accommodation c) We will not pay for loss of rent arising from the tenants leaving the Premises without giving You notice	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent arising from the tenants leaving the Premises without giving You notice d) We will not pay for rent the tenants
Extensions – Loss of Rent and costs for alternative	the Buildings are Unoccupied Loss of Rent and costs for alternative accommodation Following an Insured Event, we will pay YOU: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for your tenant Provided that: a) We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) applying to the Premises or to the parts of the Premises damaged b) We will not pay for more than £25,000 in respect of alternative accommodation c) We will not pay for loss of rent arising from the tenants leaving the	accommodation Following an Insured Event which results in a valid claim under this Policy, We will pay You: i) loss of rent if the Buildings become uninhabitable or partly uninhabitable and cannot be let, or ii) if necessary the cost of reasonable alternative accommodation for Your tenant Provided that: a. We will not pay for more than 20% of the Buildings sum insured (or as stated in the Schedule) b. We will not pay for more than £150,000 in respect of alternative accommodation c. We will not pay for loss of rent arising from the tenants leaving the Premises without giving You notice



	e) We will not pay for loss of rent to	e) We will not pay for loss of rent to
	any Premises that were Unoccupied	any Premises that were
	immediately before the Insured	Unoccupied immediately before
	Event	the Insured Event
	f) We will not pay for any letting	f) We will not pay for any letting
	agents share of the rent or any other	agents share of the rent or any
	expenses You must pay to the letting	other expenses You must pay to
	agent	the letting agent
	g) We will not pay for loss of rent	g) We will not pay for loss of rent after We consider the Buildings
	after We consider the Buildings are	are fit to be let
	fit to be let	This extension will not operate when
		the Buildings are Unoccupied .
Section 1 – Buildings –	Exclusions applying to this section	Exclusions applying to this section (In
Exclusions	The following exclusions apply to this	addition the General Exclusions also
	Section:	apply to this Section)
	a. loss by delay, loss of market,	The following exclusions apply to this
	Consequential Loss of any and every	Section:
	description	We will not pay for;
	b. Property Insured more specifically	a. the amount of the Excess stated
	by or on behalf of You or more	in the Schedule
	specifically covered under another	b. Loss of market and
	1	Consequential Loss of any and
	Section of this Certificate	every description
	d. Damage to any Property Insured	c. Property Insured more
	directly or indirectly caused or	specifically by or on behalf of You
	contributed from:	or more specifically covered
	i) moth, termites, vermin or insect,	under another Section of this
	wear, tear, gradual deterioration,	Policy
	rust or oxidisation, rot, mould or	d. Damage to any Property Insured
	mildew, inherent vice, latent defect	directly or indirectly caused by or contributed to by:
	unless resulting from Damage not	i) moth, termites, vermin or insect,
	otherwise excluded	wear, tear, gradual deterioration,
	ii) corrosion, rust, wet or dry rot,	rust or oxidisation, rot, mould or
	shrinkage, evaporation, loss of	mildew, inherent vice (a quality in
	weight, dampness, dryness, marring,	property that causes it to
	scratching or denting unless resulting	Damage or destroy itself), unless
	from Damage not otherwise	resulting from Damage not
	excluded	otherwise excluded
	iii) change in climatic or atmospheric	ii) corrosion, rust, wet or dry rot,
	conditions or in water table levels,	shrinkage, evaporation, loss of
	iv) theft, wind, rain, hail, sleet, snow,	weight, dampness, dryness,
	flood or dust Damage to movable	scratching or denting unless
	property in the open, fences and	resulting from Damage not
	gates, terraces, patios, paths, drives,	otherwise excluded
	footpaths, walls, hedges, swimming	iii) change in climatic or atmospheric
	pools, tennis courts, squash courts,	conditions or in water table levels
	greenhouses and Outbuildings.	iv) theft, wind, rain, hail, sleet, snow,
	v) infidelity or dishonesty by You or	flood or dust Damage to movable
	any of Your Employees or other	property in the open, fences and
	persons to whom Property Insured	gates, terraces, patios, paths, drives, footpaths, walls, hedges,
	may be entrusted or loss,	swimming pools, tennis courts,
	destruction or Damage resulting	squash courts, greenhouses and
	from You voluntarily parting with	Outbuildings.
	title or possession of any property if	v) infidelity or dishonesty by You or
	. , , , , , , , , , , , , , , , , , , ,	i, industry or districtly by rod of

	induced to do so by any fraudulent	any of Your Employees or other
	scheme, trick, device or false	persons to whom Property
	pretence	Insured may be entrusted or
	vi) any unexplained loss or loss or	Damage resulting from You voluntarily parting with title or
	shortage disclosed on taking	possession of any property if
	inventory, misfiling or misplacing of	induced to do so by any
	information	fraudulent scheme, trick, device
	vii) theft or attempted theft	or false pretence
	following:	vi) any unexplained loss or loss or
	a) Loss or Damage unless the	shortage disclosed on taking
	Buildings were entered using	inventory, misfiling or misplacing
	forcible and violent means	of information
	b) Theft or attempted theft caused	vii) theft or attempted theft
	by a person authorised to be in any	following:
	part of the Buildings	a) Damage unless the Buildings were
	c) Loss or Damage caused when the	entered using forcible and violent
	Buildings are occupied by Asylum	means
	Seekers	b) Theft or attempted theft caused by
	viii) any loss in excess of £5,000 for	a person authorised to be in any part of the Buildings
	Damage caused by malicious persons	c) Damage caused when the Buildings
	authorised to be in the Buildings at	are occupied by Asylum Seekers
	the time of the Damage	viii) any loss in excess of £5,000 for
	ix) any undamaged part or item	Damage caused by malicious
	forming part of a set.	persons authorised to be in the
	x) Damage to:	Buildings at the time of the
	a) property or structures in course of	Damage
	construction or erection and	ix) any undamaged part or item
	materials or supplies in connection	forming part of a set.
	with all such property, and	x) Damage to:
	b) land, roads, piers, jetties, bridges,	a) property or structures in course of
	culverts or excavations	construction or erection and materials
		or supplies in connection with all such
		property, and
		b) land, roads, piers, jetties, bridges, culverts or excavations
		e) Damage to Buildings caused by
		or arising from the following
		Insured Events in respect of
		Unoccupied Buildings or parts of
		Unoccupied Buildings:
		a) Riot, civil Commotion, strikers,
		persons taking part in labour
		disturbances or malicious persons
		b) Escape of Water
		c) Theft or attempted theft
		f) Damage to Shop Front Windows
Coation 1 Duildings	Hannania d Buildings	in respect of Unoccupied Buildings.
Section 1 – Buildings –	Unoccupied Buildings	Removed
Exclusions – Unoccupied Buildings	The following exclusions apply	
Dullulligs	a) The first £500 excess of any claim	
	other than Subsidence as specified in	
	the "Certificate Excesses" section for	
	properties unoccupied up to 60 days	

	T	
	b) The first £2,500 excess of any	
	claim other than Subsidence as	
	specified in the "Certificate Excesses"	
	section for properties unoccupied for	
	61 days or more	
	c) Damage caused by or arising from	
	the following Defined Perils will be	
	excluded in respect of the	
	unoccupied Buildings or parts of the	
	thereof:	
	i) Riot, civil commotion, strikes,	
	labour or political disturbances or	
	Malicious Persons	
	ii) Escape of Water	
	iii) Theft or attempted theft	
Section 1 – Buildings –	Average Clause	Average Clause
Conditions – Average	Each item insured under this Section	Each item insured under this Section
Ü	is declared to be separately subject	is declared to be separately subject to
	to the following Condition of	the following Condition of Average
	Average, namely;	If at the time of any Damage the Cost
	If at the time of repair or rebuilding	of Reinstatement of the whole of the
	or replacement the Cost of	Buildings, in a new condition similar
	Reinstatement which would have	in size, shape and form, is more than
	been incurred in reinstatement if the	the sum insured, We will pay only for
	whole of the property by such item	the loss in the same proportion. For
	had been destroyed exceeds the	example, if Your sum insured only
	Sum Insured thereon at the	covers two-thirds of the cost of
	commencement of any Damage to	rebuilding the Buildings, We will only
	such property then You shall be	pay two-thirds of the claim.
	considered as being Your own	The Excess will not be reduced in the
	insurer for the difference between	event that the Average clause applies
	the Sum Insured and the sum	to Your claim.
	representing the Cost of	If the "Alternative Basis of Settlement
	Reinstatement of the whole of the	Condition" is applied this Average
	property and shall bear a rateable	clause is amended to:
	proportion of the loss accordingly.	The Sum Insured by each item is
	The Excess shall not be reduced in	separately declared to be subject to
	the event that the Average clause	Average.
	applies to Your claim.	
	If the Alternative Basis of Settlement	
	Condition is applied this Average	
	clause is amended to: The Sum	
	Insured by each item is separately	
	declared to be subject to Average.	
	In the event that the Sum Insured	
	for any such item shall, at the	
	commencement of Damage , be less	
	than the value of the property	
	covered, then the amount payable	
	by Underwriters shall be	
	proportionately reduced.	

Section 1 – Buildings –	Transfer of Interest	Transfer of Interest
Conditions – Transfer of	If at the time Damage to the	If you sell the Premises , from the date
Interest	Buildings are under a binding but	You exchange contracts, We will give
	uncompleted contract for sale by	the buyer the benefit of Section 1
	You and the purchaser does not hold	Buildings until completion of the sale,
	any insurance against such Loss	as long as this is within the Period of
	destruction or Damage , then on	Insurance.
	completion of the sale and Your	We will not pay for any claim for
	request the purchaser shall be	Damage to the Buildings if the buyer
	entitled to the benefits of this	is insured under any other insurance.
	Certificate without prejudice to the	
	rights and liabilities of You or Us	
	under this Certificate up to the date	
	of completion.	
Section 2 – Landlords	Section 2 - Landlords Fixtures and	Section 2 - Landlords Contents
Contents	Fittings	(Manual forms Contificate Definitions)
Section 2 – Landlords Contents – Definitions –	Money	(Moved from Certificate Definitions)
Money	Cash, bank and currency notes,	Manay
Wioney	cheques, postal orders, postage stamps, savings stamps and saving	Money Cash, bank and currency notes,
	certificates, premium bonds,	cheques, postal orders, postage
	luncheon vouchers, traveller's	stamps, savings stamps and saving
	cheques, phone cards, season	certificates, premium bonds,
	tickets, gift vouchers, securities,	luncheon vouchers, traveller's
	documents, promotion vouchers and	cheques, phone cards, season tickets,
	air miles vouchers.	gift vouchers, securities, documents,
		promotion vouchers and air miles
		vouchers.
Section 2 – Landlords	Valuables	(Moved from Certificate Definitions)
Contents – Definitions –	Any article made from precious	
Valuables	metal, jewellery, fur, watches,	Valuables
	photographic equipment, binoculars,	Any article made from precious metal,
	priotographic equipment, binoculars,	' ' ' '
	telescopes, pictures, works of art,	jewellery, fur, watches, photographic
	telescopes, pictures, works of art, curios, stamp collections, coin	jewellery, fur, watches, photographic equipment, binoculars, telescopes,
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp
	telescopes, pictures, works of art, curios, stamp collections, coin	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment.
Section 2 – Landlords	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover
Section 2 – Landlords Contents – Cover	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:-
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You:	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:- the replacement cost of the Damaged
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You: a) the cost of replacing the item as	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:-
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You:	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:- the replacement cost of the Damaged Landlords Contents as new, provided
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You: a) the cost of replacing the item as new, or	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:- the replacement cost of the Damaged Landlords Contents as new, provided that the Sum
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You: a) the cost of replacing the item as new, or b) pay the cost of repairing any item.	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:- the replacement cost of the Damaged Landlords Contents as new, provided that the Sum Insured is at least equal to
	telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment Underwriters agree that if, during the Period of Insurance, an item of Landlords fixtures and Fittings at the Premises sustains Damage due to a Defined Peril, then following Insured Event under this Section Underwriters will replace the damaged items or at their option will pay You: a) the cost of replacing the item as new, or b) pay the cost of repairing any item. Provided that the Sum Insured is at	jewellery, fur, watches, photographic equipment, binoculars, telescopes, pictures, works of art, curios, stamp collections, coin collections medal collections or computer equipment. Cover Underwriters agree that if, during the Period of Insurance, an item of Landlords Contents at the Premises sustains Damage due to an Insured Event which results in a valid claim under this Policy Underwriters will pay You:- the replacement cost of the Damaged Landlords Contents as new, provided that the Sum Insured is at least equal to the cost of replacing all the Landlords

	own Insurer for the difference and	
	shall bear a rateable share of the	
	Loss accordingly.	
Section 2 – Landlords	n/a	New Exclusion:
Contents – Exclusions	11, 4	f) Damage to Landlords Contents in
Contents Exclusions		respect of Unoccupied Buildings or
		parts of Unoccupied Buildings:
Section 2 – Landlords	e) Damage to any Property Insured	e) Damage to any Property Insured
Contents – Exclusions	directly or indirectly caused or	directly or indirectly caused or
CONTENTS Exclusions	contributed from:	contributed from:
	i) moth, termites, vermin or insect,	i) moth, termites, vermin or insect,
	wear, tear, gradual deterioration,	wear, tear, gradual deterioration, rust
	rust or oxidisation, rot, mould or	or oxidisation, rot, mould or mildew,
	mildew, inherent vice, latent defect	inherent vice (a quality in property
	unless resulting from Damage not	that causes it to damage or destroy
	otherwise excluded	itself), unless resulting from Damage
		not otherwise excluded
		(latent defect removed)
Section 2 – Landlords	ii) corrosion, rust, wet or dry rot,	ii) corrosion, rust, wet or dry rot,
Contents – Exclusions	shrinkage, evaporation, loss of	shrinkage, evaporation, loss of
	weight, dampness, dryness, marring,	weight, dampness, dryness, scratching
	scratching or denting unless resulting	or denting unless resulting from
	from Damage not otherwise	Damage not otherwise excluded
	excluded	(marring removed)
Section 2 – Landlords	n/a	New Statement:
Contents – Basis of	.,, 2	Basis of Settlement
Settlement		How We deal with Your claim
		1. If You claim for Damage to
		the Landlord's Contents We will at
		Our option repair, replace or pay for
		any article covered under section 2.
		For total loss or destruction of any
		article We will pay You the cost of
		replacing the article as new, as long
		as:
		• the new article is as close as
		possible to but not an improvement
		on the original article when it was
		new; and
		• We have authorised the cost of
		replacement.
		Where We can repair or replace an
		item of Landlord's Contents but We
		agree to Your request for a cash
		settlement We will only pay what it
		would cost Us to repair or replace the
		item using Our own network of
		suppliers.
		2. We will not pay the cost of
		replacing or repairing any undamaged
		parts of the Landlord's Contents
		which form part of a pair, set or suite
		or part of a common design or
	1	or part of a common acsign of

		function when the Damage is
		restricted to a clearly identifiable area
		or to a specific part.
		3. We will not reduce the Sum
		Insured under section 2 after We
		have paid a claim as long as You
		agree to carry out Our
		recommendations to prevent
		further Damage .
		4. If You are under-insured, which
		means the cost of replacing or
		repairing the Landlord's Contents
		at the time of the Damage is
		more than Your Sum Insured for
		the Landlord's Contents, then
		We will only pay a proportion of
		the claim. For example if Your
		Sum Insured only covers one half
		of the cost of replacing or
		repairing the Landlord's
		Contents, We will only pay one
		half of the cost of repair or
		replacement.
Section 2 – Landlords	n/a	New Condition:
Contents – Conditions –	11/ a	Limit of Indemnity
Limit of Indemnity		We will not pay any more than the
Zimic of machinicy		Sum Insured for the Landlord's
		Contents of each Premises shown in
		the Schedule.
Continuo 2 I amello uda	70 /0	New Condition:
Section 2 – Landlords Contents – Conditions –	n/a	
		Index linking
Index Linking		The Sum Insured will be index linked.
		This means that the Sum Insured will
		be adjusted in line with changes in the
		National Statistics Retail Price Index.
		If You make a claim, the index linking
		will continue during the period when
		the repair or replacement is being
		carried out, as long as You take
		reasonable action for the repair or
		replacement to be carried out without
		delay.
		We will not make a charge for index
		linking during the Period of
		Insurance. However, each time Your
		insurance is renewed, We will work
		out a new premium for the adjusted
		sum insured
Section 3 – Property	Data Protection Act	Data Protection Act
Owners Liability –	The Underwriters will indemnify You	The Underwriters will cover You in
Extensions	in respect of liability arising under	respect of liability arising under the
	the Data Protection Act 1984	Data Protection Act 1998 provided
		·
	Provided that;	that;



the process of registration under the the process of registration a) above Act has been commenced or under the above Act has been completed by You and the commenced or completed by You and application has not been refused or the application has not been refused withdrawn or withdrawn no liability arises as a result of the b) no liability arises as a result of the provision by You of the services of a provision by You of the services of a computer bureau computer bureau The **Underwriters** shall not be liable The **Underwriters** shall not be liable in in respect of; respect of; the recording or provision a) the recording or provision of of data for reward or for determining data for reward or for determining the financial status of any person the financial status of any person any liability which arises as any liability which arises as a a result of a deliberate act or result of a Your deliberate act or omission of You and which could omission and which could reasonably reasonably have been expected by have been expected by You having You having regard to the nature and circumstances of such act or regard to the nature and omission circumstances of such act or omission The total liability of the any fines and/or penalties **Underwriters** including all costs and The total liability of the **Underwriters** expenses in this respect shall not including all costs and expenses in this exceed GBP 250,000 during any one respect shall not exceed GBP 250,000 Period of Insurance, such amount during any one Period of Insurance, being included within and not such amount being included within additional to the Limit of Indemnity. and not additional to the Limit of Indemnity. (Addition of c) any fines and/or penalties) Section 3 - Property **Limit of Liability Limit of Liability** Owners Liability -The liability of the **Underwriters** for The liability of the **Underwriters** for Conditions - Limit of all damages payable under this all damages payable under this Liability Section as a result of any one Section as a result of any one occurrence or of all occurrences of a occurrence or of all occurrences of a series consequent upon or series resulting from or attributable to attributable to one source or original one source or original cause will not cause shall not exceed the Limit of exceed the Limit of Indemnity stated Indemnity stated in the Schedule in the **Schedule** irrespective of the irrespective of the number of number of insured parties involved. insured parties involved. In addition, In addition, the **Underwriters** will pay; the **Underwriters** will pay; all other defence costs and a) all other defence costs and expenses incurred with their prior expenses incurred with their prior written consent written consent b) the legal costs and expenses b) the legal costs and expenses incurred with their written incurred with their written consent consent for the defence of for the defence of prosecution prosecution brought under brought under Section 36 or 37 of Section 36 or 37 of the Health the Health and Safety at Work Act and Safety at Work Act 1974 for 1974 for any alleged offence as any alleged offence as detailed in detailed in Section 33(1) (a) (b) or (c) Section 33(1) (a) (b) or (c) of the

of the Act or under the Health and

Safety at Work (Northern Ireland)

Act or under the Health and

Safety at Work (Northern Ireland)

	Order 1978 under Article 31	Order 1978 under Article 31
	including legal costs and expenses	including legal costs and
	incurred with the consent of the	expenses incurred with the
	Underwriters in an appeal against	consent of the Underwriters in
	conviction arising from such	an appeal against conviction
	proceedings provided that:	arising from such proceedings
	i.) the proceedings relate to the	provided that the Underwriters
	health, safety and welfare of persons	will not indemnify You in respect
	other than Employees	of:
	ii.) the Underwriters will not	1. fines and penalties
	indemnify You in respect of	costs or expenses insured
	a) fines and penalties	elsewhere
		eisewhere
	b) costs or expenses insured elsewhere	
Section 4 – Employers	Various	Section removed as cover is not
Liability		available for this product
General Exclusions –	n/a	New Exclusion:
Sanctions		Sanctions Exclusion
		We 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.
General Exclusions -	Nouthous Incloud Occasiding	Removed
Northern Ireland	Northern Ireland Overriding Exclusion	Kemoveu
Overriding Exclusion		
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 happening through or	
	in consequence directly or indirectly	
	of; 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 AssociationIn 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 .	

Policy Conditions	Various	This section includes items previously
l cho, contantions	3 3 1 3 3 3	under 'Obligations'. All Obligations
		are now Conditions
Policy Conditions – Roof	n/a	Roof Maintenance
Maintenance	11/4	You must ensure that:
Widinteriariee		a) any flat roof portion of the
		Buildings 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
		b) at commencement and
		throughout the currency of
		Period of Insurance, You must
		have documentation evidencing
		that such inspections and repairs
		described above have taken place
		otherwise all Damage arising from or
		caused by the Insured Event of storm
		will be excluded in respect of or as a
		result of the flat roof at the Premises .
		This does not apply to concrete roofs.
Policy Conditions –	Reasonable Precautions	Reasonable Precautions
Reasonable Precautions	You must;	You must;
	a) take all reasonable precautions to	a) take all reasonable precautions to
	prevent occurrences which may give	prevent occurrences which may
	rise to Damage or accidents	give rise to Damage or accidents
	b) take all reasonable steps to	b) take all reasonable steps to
	comply with statutory requirements,	comply with statutory
	obligations and regulations imposed	requirements, obligations and
	by any authority	regulations imposed by any
	c) take immediate steps to make	authority
	good or remedy any defect or danger	c) take immediate steps to make
	which becomes apparent or take	good or remedy any defect or
	such additional precautions as	danger which becomes apparent
	circumstances may require	or take such additional
	otherwise Underwriters may refuse	precautions as circumstances
	to pay your claims or provide	may require
	indemnity under this Certificate	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 Policy.
		(addition of item d))
Policy Conditions –	Unoccupied Buildings	Unoccupied Buildings
Unoccupied Buildings	When the Buildings (or part thereof)	When the Buildings (or part of the
	are Unoccupied you must comply	Buildings) are Unoccupied You must
		comply with conditions 1-6 below



with conditions 1-7 below, otherwise all **Damage** arising from or caused by **Defined Perils** of Fire and Explosion will be excluded.

1. You or Your nominee must inspect

- the **Buildings** 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.
- 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 froststat and a minimum temperature of 4°C is maintained
- 3. The following minimum protections are in operation: a. all doors and windows are securely locked and fastened b. all security and alarm protections are set in full operation and are in
- proper working order
 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**

- 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**
- 6. all waste or refuse must be removed from the **Building**s and cleared at least once a week from the **Premises**
- 7. tanks containing fuel or other flammable liquids are drained and purged within 14 days of the **Buildings** becoming **Unoccupied**

otherwise all **Damage** arising from or caused by **Insured Events** (where the **Insured Event** is operative, as confirmed on **Your Schedule**) of Fire and Explosion will be excluded.

- You or Your nominee must inspect the **Buildings** 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. You must notify Commercial Express Quotes Limited, via Your insurance advisor, without delay if any unauthorised entry or attempted entry is detected.
- 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 connected to a frost-stat and set to operate continuously for 24 hours each day at not less than 4 degrees Celsius
- **3.** The following minimum protections are in operation:
 - a. all doors and windows must be securely locked and fastened
 - all security and alarm protections must be set in operation and be fully maintained.
- all loose or moveable combustible items or materials other than Landlord's
 Contents and fixtures and fittings must be removed from the Buildings and cleared from

		the Premises 5. All waste or refuse must be removed from the Building s and cleared at least once a week from the Premises 6. Tanks containing fuel or other flammable liquids must be drained and purged within 14 days of the Buildings becoming Unoccupied (not applicable if property is in Northern Ireland)
Policy Conditions – Information you have given us	n/a	New Statement: Information you have given us In deciding to accept this insurance and in setting the terms and premium, We have relied on the information You have given Us. You must take care when answering any questions We ask by ensuring that all information provided is accurate and complete. If We establish that You deliberately or recklessly provided Us with false or misleading information We will treat this insurance as if it never existed and decline all claims. If We establish that You carelessly provided us with false or misleading information it could adversely affect Your insurance and any claim. For example We may: • treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. We will only do this if We provided You with insurance cover which We would not otherwise have offered; or • amend the terms of Your insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by Your carelessness; or • charge You more for Your insurance or reduce the amount We pay on a claim in the proportion the premium You have paid bears to the premium We would have charged You; or • cancel Your insurance in accordance with the

	Т	#C II :: " !::
		"Cancellation" condition of this Policy .
		We or Your insurance advisor will
		write to You if We :
		• intend to treat this insurance as if
		it never existed; or
		 need to amend the terms of Your
		insurance; or
		require You to pay more for Your
		insurance
Policy Conditions –	Cancellation	Your Cancellation Rights
Cancellation	We may cancel the Certificate by	You may cancel this insurance within
	writing to You at Your last or known	14 days of the day You purchase this
	address confirming that all cover will	insurance or the day on which You
	end 14 days after the date of Our	receive the Policy wording, whichever
	letter.	is the later by contacting Commercial
	You may cancel this insurance within	Express Quotes Limited via Your
	14 days of the day you purchase this	insurance advisor.
	insurance or the day on which you	If this insurance is cancelled then,
	receive the Certificate wording,	provided You have not made a claim,
	whichever is the later. Underwriters	you will be entitled to a refund of any
	reserve their rights to charge a	premium paid, subject to a deduction
	proportion of the premium or, if you	for any time for which You have been
	have made a claim on this	covered. This will be calculated on a
	Certificate, not to refund any	proportional basis. For example, if
	premium.	You have been covered for six (6)
	This Certificate may be cancelled at	months, the deduction for the time
	any time at the request of the	You have been covered will be half
	Insured in writing to the	the annual premium.
	Intermediary who effected the	If You cancel this insurance outside
	If the Premises is unoccupied the	the 14 day cooling off period, there
	following return shall be given	will be an additional charge, as stated
	Up to 1 month 75%	in the Schedule , to cover the
	2 months 65%	administrative cost of providing the
	3 months 55%	insurance.
	4 months 50%	If We pay any claim, in whole or in
	5 months 40%	part, then no refund of premium will
	6 months 30%	be allowed. Notice of cancellation
	7 months 20%	should be provided to Commercial
	8 months 10%	Express Quotes Limited via Your
	Over 8 month None	Insurance advisor.
	Subject to a minimum time on risk	
	charge of £150.00 + IPT + any	Our Cancellation Rights
	administration + fees already	We can cancel this insurance by giving
	charged.	You 30 days' notice in writing where
	If the Premises are occupied, then a	there is a valid reason for doing so.
	pro-rata return will be issued subject	We will refund the part of Your
	to a minimum time on risk charge of	premium which applies to the
	£50.00 + IPT + any administration	remaining Period of Insurance
	fee.	providing You have not made a claim.
		Commercial Express Quotes Limited
		will send Our cancellation letter to the
		address shown on the Schedule and

		will set out the reason for cancellation
		in this letter. Valid reasons may
		include but are not limited to:
		Where We have been unable to
		collect a premium payment and
		this has not been rectified by You
		within the time period given.
		Where You are required in
		accordance with the terms of this
		policy to co-operate with Us , or
		send Us information or
		documentation and You fail to do
		so in a way that materially affects
		Our ability to process a claim, or
		Our ability to defend Our
		interests. In this case We may
		issue a cancellation letter and will
		cancel Your
		policy if You fail to co-operate with us
		or provide the required information
		or documentation by the end of the
		cancellation notice period.
		Where We reasonably suspect
		fraud.
		Due to the use of threatening or
		abusive behaviour or language, or
		intimidation or bullying of staff or
		suppliers.
Policy Conditions – Policy	Certificate Excess'	Policy Excesses – apply as below
Excesses	You must pay an amount towards	unless specified otherwise in the
	each claim. The amount You pay is	Schedule
	called an 'excess'. The following	You must pay an amount towards
	excesses apply to each and every	each claim. The amount You pay is
	claim.	called an excess. The following
	Subsidence, landslip or heave -	excesses apply to each and every
	Occupied Property built after 1800 -	claim.
	£1000	Subsidence, Landslip or Heave –
	Subsidence, landslip or heave -	Occupied property built after 1800 -
	Occupied Property built before 1800	£1000
	- £1000	Subsidence, Landslip or Heave –
		Occupied Property built before 1800 -
	Subsidence, landslip or heave -	£1000
	Unoccupied Property days 0 – 60 -	==***
	£1000	Subsidence, Landslip or Heave –
	Subsidence, landslip or heave -	Unoccupied Property days 0 – 60 -
	Unoccupied Property days 61+ -	£1000
	£1000	Subsidence, Landslip or Heave –
	Buildings - Occupied Property built	Unoccupied Property days 61+ -
	after 1800 - £250	£1000
	Buildings - Occupied Property built	Buildings – Occupied property built
	before 1800 - £250	after 1800 - £250
	Buildings - Unoccupied Property	Buildings – Occupied Property built
	days 0 – 60 - £500	before 1800 - £250



	Buildings - Unoccupied Property days 61+ - £2500 Landlords fixtures & fittings - Occupied Property built after 1800 - £250 Landlords fixtures & fittings -	Buildings – Unoccupied Property days 0 – 60 - £500 Buildings – Unoccupied Property days 61+ - £2500 Shop Front Windows – Occupied property built after 1800 - £100
	Occupied Property built before 1800 - £250 Landlords fixtures & fittings -	Shop Front Windows – Occupied Property built before 1800 - £100 Shop Front Windows – Unoccupied
	Unoccupied Property days 0 – 60 – Cover not available	Property days 0 – 60 – Cover not available
	Landlords fixtures & fittings - Unoccupied Property days 61+ - Cover not available	Shop Front Windows – Unoccupied Property days 61+ - Cover not available
	Loss of Rent - Occupied Property built after 1800 - £250 Loss of Rent - Occupied Property	property built after 1800 - £250 Landlords Contents – Occupied Property built before 1800 - £350
	built before 1800 - £250 Loss of Rent - Unoccupied Property days 0 – 60 – Cover not available Loss of Rent - Unoccupied Property	Property built before 1800 - £250 Landlords Contents – Unoccupied Property days 0 – 60 – Cover not available
	days 61+ - Cover not available Property Owner's Liability - Occupied	Landlords Contents – Unoccupied Property days 61+ - Cover not
	Property built after 1800 - £250 Property Owner's Liability - Occupied Property built before 1800 - £500	available Loss of Rent – Occupied property built after 1800 - £250
	Property Owner's Liability - Unoccupied Property days 0 – 60 - £500	Loss of Rent – Occupied Property built before 1800 - £250 Loss of Rent – Unoccupied Property
	Property Owner's Liability - Unoccupied Property days 61+ - £2500	days 0 – 60 – Cover not available Loss of Rent – Unoccupied Property days 61+ - Cover not available
		Property Owners Liability – Occupied property built after 1800 - £250 Property Owners Liability – Occupied
		Property built before 1800 - £500 Property Owners Liability – Unoccupied Property days 0 – 60 - £500
		Property Owners Liability – Unoccupied Property days 61+ - £2500
Policy Conditions – E.U.	E.U. Disclosure Clause	E.U. Disclosure Clause
Disclosure Clause	The Parties are free to choose the	The Parties are free to choose the law
	law applicable to this Insurance	applicable to this Insurance Contract.
	Contract. Unless specifically agreed	Unless specifically agreed to the
	to the contrary this insurance shall be subject to English Law.	contrary this insurance will be subject to the laws of England and Wales and
	be subject to Liighsii Law.	subject to the exclusive jurisdiction of the courts in England and Wales.
Claims Conditions	n/a	New Statement: Claims Conditions

		These are the claims conditions of the
		insurance You will need to meet as
		Your part of the contract. If You do
		not, a claim may be rejected or
		payment could be reduced. In some
		circumstances Your claim might
		become invalid
Claims Conditions – Your	Claims - Insured's Duties	Claims - Your Duties
Duties	On the happening of any event	On the happening of any event which
	which may give rise to a claim	may give rise to a claim You must;
	You shall;	a) General - applicable to all Sections;
	a) General applicable to all	notify the Underwriters' Claims
	Sections; i) notify the Underwriters	Representatives without delay, but in
	immediately, but in any event within	any event, within 30 days by calling:
	30 days by calling by calling 0345 604	01732 520288
	6615 or 02920 558 639	i take all practicable steps to recover
	ii) take all practicable steps to	property lost and otherwise minimise
	recover property lost and otherwise	the claim
	minimise the claim	ii inform the Police without delay if
	iii) inform the Police immediately	the Damage is caused by thieves,
	and Underwriters within 14 days if	malicious persons or vandals or by
	the Damage is caused by thieves,	riot, civil commotion, strikes or labour
	malicious persons or vandals or by	disturbances
	riot, civil commotion, strikes or	iii give all information and assistance
	labour disturbances	the Underwriters may require in a
	iv) give all information and	timely manner. The Underwriters will
	assistance the Underwriters may	only request information relevant to
	require in a timely manner	Your claim.
	b) Applicable to Section 1 -	b) Applicable to Section 1 Buildings
	Buildings;	and Section 2 Landlord's Contents;
	Within 30 days or such further time	Within 30 days or such further time as
	as the Underwriters may in writing	the Underwriters may in writing allow
	allow, deliver to the Underwriters a	deliver to the Underwriters , at Your
	written claim providing at the	own expense, a statement setting out
	Insured's own expense, all details	particulars of the claim together with
	proofs and information regarding the	all details, proofs and information
	cause and amount of Damage as the	regarding the cause and amount of
	Underwriters may reasonably	Damage as the Underwriters may
	require including any other	reasonably require together with
	insurances on any Property Insured	details of any other insurances on any
	by this Certificate and (if demanded)	Property Insured by this Policy and (if
	a statutory declaration of the truth	demanded) a statutory declaration of the truth of the claim and of any
	of the claim and of any related	related matters
	matters. If any Property by Section 1	In certain circumstances Underwriters
	is to be reinstated or replaced by the	may require sight of freehold title or
	Underwriters, You shall at Your own	the insuring lease which must be
	expense provide all such plans	provided by You within 30 days of any
	documents books and information as	such a request.
	may be reasonably required.	No claim under this Section will be
	In certain circumstances	payable unless the terms of this
	Underwriters may require sight of	condition have been complied with.
	freehold title or the lease which	



must be provided by You within 30 days of any such a request. No claim under this Section shall be payable unless the terms of this condition have been complied with. c) Applicable to Rental Income i) within 14 days after the expiry of the Indemnity Period or within such further time as the **Underwriters** may in writing allow at the Insured's own expense deliver to the **Underwriters** a statement setting out particulars of the claim together with details of all other insurances covering any part of the Damage or resulting loss of rental income ii) You shall at Your own expense also provide the **Underwriters** 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 **Underwriters** for the purpose of investigating or verifying such claim together with (if demanded) a statutory declaration of the truth of the claim and of any related matter. No claim under this Section shall be payable unless the terms of this condition have been complied with and in the event of non-compliance

c) Applicable to Section 3 - Property
Owners Liability
not make or allow to be made on
their behalf any admission, offer,
promise, payment, or indemnity,
without the written consent of the

Underwriters

forward to the **Underwriters**' Claims
Representatives (Contact details as above) every letter, claim, writ, summons and process upon receipt, without delay, without acknowledgement advise the **Underwriters**' Claims
Representatives (Contact details as above) without delay when **You** have any knowledge of any impending prosecution, inquest, Fatal Accident, or Ministry Enquiry.

without the written consent of the **Underwriters**

therewith in any respect any payment on account of the claim already made shall be repaid to the **Underwriters** immediately.
d) Applicable to Section 3 - Property Owners Liability and Section 4 - Employers Liability
i) not make or allow to be made on their behalf any admission offer promise payment or indemnity

ii) immediately forward to the

Underwriters every letter claim writ
summons and process immediately
upon receipt without
acknowledgement

iii) advise the **Underwriters** in writing immediately they have any knowledge of any impending



	prosecution inquest Fatal Accident or	
	Ministry Enquiry.	
Claims – Underwriter's	Claims - Underwriters' Rights	Claims - Underwriters' Rights
Rights	The Underwriters ;	The Underwriters ;
	a) On the happening of	a) On the happening of Damage in
	Damage in respect of which a claim	respect of which a claim is made
	is made may without thereby	may, without incurring any
	incurring any liability or diminishing	liability or diminishing any of the
	any of the Underwriters' rights	Underwriters' rights under this
	under this Certificate enter take or	Policy, enter the Premises where
	keep possession of the Premises	such Damage has occurred and
	where such Damage has occurred	take possession of or require to
	and take possession of or require to	be delivered to the Underwriters
	be delivered to the Underwriters any	any Property Insured and deal
	Property and deal with such	with such property for all
	property for all reasonable purposes	reasonable purposes and in any
	and in any reasonable manner.	reasonable manner No property may be abandoned to
	No property may be abandoned to	the Underwriters whether taken
	the Underwriters whether taken	
	possession of by the Underwriters or	possession of by the Underwriters or
	not.	not.
	b) shall have full discretion in	b) will have full discretion in the
	the conduct of any proceedings and in the settlement of any claim where	conduct of any proceeding and in the settlement of any claim.
	Underwriters have agreed to provide	the settlement of any claim.
	indemnity under this Certificate , or	
	c) in the event the amount of	
	claim is reduced under the Claims &	
	Remedy Condition:	
	i) Underwriters shall retain their sole	
	rights to conduct the claim including	
	the 's proportion but all defence	
	costs shall be met by Underwriters ,	
	or	
	ii) You may elect to conduct Your	
	proportion of the claim and shall be	
	responsible for Your own costs.	
Claims Conditions - Fraud	Fraud	Fraud
	If any claim be in any respect	If You make a fraudulent claim under
	fraudulent or if any fraudulent	this insurance contract, then We :
	means or devices be used by the	(a) Are not liable to pay the claim; and
	Insured or anyone acting on their	(b) May recover from You any sums
	behalf to obtain any benefit under	paid by Us to You in respect of the
	this Certificate or if any Damage be	claim; and
	occasioned by the willful act or with	(c) May by notice to You treat the
	the connivance of the then	contract as having been terminated
	Underwriters shall be entitled: a)	with effect from the time of the
	not to pay the claim,	fraudulent act.
	b) recover from You any sums	If We exercise Our right under clause
	paid by the Underwriters to the in	(c) above:
	respect of the claim, and	(a) We will not be liable to You in
	c) to treat this Certificate as	respect of a relevant event occurring
	being terminated with effect from	after the time of the fraudulent act. A
	the time of the fraudulent act.	relevant event is whatever gives rise
		13.6 varie everit is writatever gives 1136



	If the Certificate is treated as having	to Our liability under the insurance
	been terminated the Underwriters	contract (such as the occurrence of a
	shall be entitled to:	loss, the making of a claim, or the
	a) refuse all liability to the under the	notification of a potential claim); and,
	Certificate in respect of the relevant	(b) We need not return any of the
	event occurring after the time of the	premiums paid
	fraudulent act, and	premiums para
	b) not return any of the premiums	
	paid under the Certificate	
Complaints Procedure	Complaints Procedure	Complaints Procedure
complaints Procedure	If You have any questions or	Complaints Procedure If You wish to make a complaint about
	concerns about Your Policy or the	the sales process or suitability of Your
	handling of a claim You should, in	Policy, You should contact the
	the first instance, contact the	Insurance advisor who arranged this
	Insurance Broker who arranged this	Policy for You.
	Policy for You.	If Your complaint relates to any other
	-	matter including claims, You should
	Please quote Your Policy number in	<u> </u>
	all correspondence so that Your	contact:
	concerns may be dealt with speedily.	The Complaints Manager
	If Your Insurance Broker is unable to	Commercial Express
	resolve the complaint to Your	B1 Custom House The Waterfront
	satisfaction by close of business the	
	following day and Your complaint relates to a claim then You should	Level Street
		Brierley Hill
	contact:	DY5 1XH
	The Complaints Manager	Phone 0800 978 8007
	ERGO Versicherung AG, UK Branch	Email
	MUNICH RE GROUP offices	complaints@commercialexpress.co.uk
	Plantation Place - 3rd floor	Alternatively, You can refer Your
	30 Fenchurch Street	complaint to the Complaints team at
	London	Lloyd's at any time:
	EC3M 3AJ Phone 020 3003 7444	Complaints
		Lloyd's One Lime Street
	complaints@ergo-commercial.co.uk If Your Insurance Broker or ERGO	
		London
	Versicherung AG, UK Branch remain	EC3M 7HA
	unable to resolve the complaint to	Tel: 020 7327 5693 Fax: 020 7327 5225
	Your satisfaction then You may also	
	have the right to refer Your	E-mail: complaints@lloyds.com
	complaint to:	Website: www.lloyds.com/complaints
	The Financial Ombudsman Service	Details of Lloyd's complaints
	Exchange Tower,	procedures are set out in a leaflet "Your Complaint - How We Can Help",
	London,	which is available from
	E14 9SR	
	Phone 08000 234 567	www.lloyds.com/complaints. You can
	Further information is available from	also ask Lloyd's for a copy of this
	them and on www.financial-	leaflet using the contact details shown above.
	ombudsman.org.uk	above. If You are dissatisfied with the
	Your rights as a customer to take	
	legal action are not affected by the	outcome of Your complaint, You may
	existence or use of the complaints	have the right to refer Your complaint
	procedure mentioned above.	to an alternative dispute resolution
	However, the Financial Ombudsman	body.

	Service will not adjudicate on any	If You live in the United Kingdom or
	cases where litigation has	the Isle of Man, the contact
	commenced.	
	commenced.	information is:
		The Financial Ombudsman Service
		Exchange Tower
		London
		E14 9SR
		Tel: 0800 023 4567 (calls to this
		number are free from "fixed lines" in
		the UK)
		Tel: 0300 123 9123 (calls to this
		number cost the same as 01 and 02
		numbers on mobile phone tariffs in
		the UK)
		Email: complaint.info@financial-
		ombudsman.org.uk
		If You live in the Channel Islands, the
		contact information is:
		Channel Islands Financial Ombudsman
		PO Box 114
		Jersey
		Channel Islands
		JE4 9QG.
		Tel: Jersey +44 (0)1534 748610;
		Guernsey +44 (0)1481 722218;
		International +44 1534 748610.
		Fax +44 1534 747629
		Email: enquiries@ci-fo.org
		Website: <u>www.ci-fo.org</u>
		If You purchased this insurance online
		You can also make a complaint via the
		EU's online dispute resolution (ODR)
		platform. The website for the ODR
		platform is: http://ec.europa.eu/odr
		This complaints procedure does not
		affect Your right to take legal action.
Financial Services Register	Financial Services Register	Removed
	The Financial Services Register can	
	be checked by visiting the Financial	
	Conduct Authority website on	
	www.fca.org.uk or by calling 0800	
	111 6768.	
	111 0/00.	