

Property Owners Policy

Important Notice to Policyholder (applicable from the Effective Date shown on your Renewal Schedule)

We continually review Our product offerings in Our aim to ensure the cover provided is competitive in an ever-changing market. We have reissued Your policy wording to reflect changes to the cover. This notice is to advise You of the important updates.

The changes, summarised below, take effect from the renewal date. Please note that these changes may apply to aspects of the policy of insurance for which cover has not been provided. Please therefore read all Policy documentation carefully as this will confirm the cover provided. Please contact Your broker, intermediary or Agent, should You have any questions.

Your policy wording and documentation changes are summarised as follows:

Business Advice Services Section

- [Emergency Glazing & Security Assistance Helpline](#)

This is no longer supplied by Glassolutions and is now provided by one of Our approved supplier panel. The contact number will remain the same and calls may be recorded.

Policy Endorsement

- [Endorsement PG12P: Increased Escape of Water Excess:](#)

This has been removed, if this was previously shown on Your Policy Schedule, and replaced by Excess B on Your Policy Schedule. Please refer to the '[Excess is amended](#)' headings.

Section 1: The Structure

- [Condition 6 Excess is amended:](#) Contingency 10 (Escape of Water) is added to the Excess Condition and will appear on Your Policy Schedule as Excess B. Excess B is restated on Your Policy Schedule and will apply unless the Schedule already shows an Endorsement where the Excess for Contingency 10 Escape of Water is higher than Excess B.

Contingency 13 (Subsidence) is amended to Excess C on Your Policy Schedule.

Section 1: The Structure (contd)

Following Extensions are amended:

- [27: Theft and Malicious Damage by Tenants.](#) This Extension does not include Damage resulting from the illegal cultivation of drugs.
- [32: Illegal Cultivation of Drugs.](#) Confirms who can provide a suitable reference. Damage by the Police to access the building up to £5,000 in one Period of Insurance.

Section 2: Landlords Contents

- [Condition 5 Excess is amended:](#) Contingency 10 (Escape of Water) is added to the Excess Condition and will appear on Your Policy Schedule as Excess B. Excess B is restated on Your Policy Schedule and will apply unless the Schedule already shows an Endorsement where the Excess for Contingency 10 Escape of Water is higher than Excess B.

Following Extension is amended:

- [6: Theft and Malicious Damage by Tenants.](#) This Extension does not include Damage resulting from the illegal cultivation of drugs.

Section 3: Public Liability

- [Territorial Limits:](#) Business outside the United Kingdom, the Channel Islands and the Isle of Man is restricted to the performance of non-manual work.

Following Extension is deleted:

- 10: Data Protection Act 1998

Following Extensions are re-numbered as:

- 10: Corporate Manslaughter and Corporate Homicide Act 2007
- 11: Environmental Statutory Clean Up Costs
- 12: Leased or Rented Premises
- 13: Legionellosis

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Section 4: Rent Receivable

Following Extension is deleted:

5: Public Utilities

Following Extensions are re-numbered as

- 3: Loss of Book debts
- 4: Professional Accountants Charges
- 5: Automatic Rent Review
- 6: Waiver of Subrogation Rights
- 7: Contingency Rent Extensions for Landlords Protection
- 8: Loss of Attraction
- 9: Third Party Failure to Insure
- 10: Privity of Contract
- 11 Loss of Investment Income on Late Payment of Rent

Following Condition is amended

- 6: Buildings Awaiting Sale. Removed reference to underinsurance and Day One Rental Value.

Section 6: Employers Liability

- **Territorial Limits:**

Business outside the United Kingdom, the Channel Islands and the Isle of Man is restricted to the performance of non-manual work.

Following Extension is added:

- 2: Cross Liabilities

Section 9: Terrorism

- **Cover Definition:**
is amended to provide Business Interruption cover following an Act of Terrorism resulting in an identifiable reduction in Your Business although there is no damage to or destruction of Your Property.

Section 9: Terrorism (contd)

Following Definitions are amended:

- Covered Loss updated to include reference to Non-Damage Business Interruption Head of Cover.
- Head of Cover updated to include reference to Non-Damage Business Interruption.

Following Definitions are deleted:

- Event
- Property Insured

Optional Extensions

Following Extension is amended:

- 1: Day One Extension. Deleted reference to proportional remedy in respect of underinsurance.