

# Changes to Your Insurance Policy Terms

Changes to your policy you need to know about before you renew.

This notice tells you about changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

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## Aviva Risk Management Solutions – Training and Consultancy

We have removed reference to the Aviva Risk Management Solutions Training and Consultancy services as these are no longer available.

## Business Interruption – Additional Contingencies

We have amended the introductory sentence for this section to clarify that it is our intention to provide the following Business Interruption – Additional Contingencies as part of the standard cover (unless otherwise stated in the schedule):

- Action by Police, Government or other Competent Authority
- Failure of Electricity Supply
- Failure of Gas Supply
- Failure of Water Supply
- Specified Disease, Food Poisoning, Vermin Pests and Defective Sanitation, Murder or Suicide
- Failure of Telecommunications

In addition, we have restated Action by Police, Government or Competent Authority as follows:

### Action by Police, Government or Other Competent Authority

The prevention or restriction of access to, or closure of, The Premises, by any Police, Government or other

competent Authority, due to an emergency event within one mile of the boundary of The Premises.

We will not indemnify You

- (1) in respect of any action taken in controlling, preventing or suppressing the spread of any disease.
- (2) in respect of any danger or disturbance caused wholly or partly by You, or through Your misconduct, connivance, neglect or omission.
- (3) for any interruption or interference lasting less than 12 consecutive hours.

The provisions of any Automatic Reinstatement Clause does not apply in respect of this Additional Contingency.

## Terrorism

We have restated the Covered Loss definition as follows:

### Covered Loss

All losses arising under any of the Heads of Cover as a result of damage to or the destruction of Property occurring during the Period of Insurance in the Territory, the proximate cause of which is an Act of Terrorism.

## Property Owners Liability (Applicable to Your Property Owners Policy BCOPO10239 – Property Damage All Risks Basis)

### Data Protection Clause

Exception (3) of the Data Protection clause has been updated to remove reference to Employee.

## Property Owners Legal Protection

We have clarified our intent that the following Contingencies are only applicable where stated in the schedule.

- 1B – Residential Repossession
- 1C – Residential Tenant Default
- 1D – Commercial Lease

In addition, we have restated Condition (6) of Contingency 1 C – Residential Tenant Default as follows:

- (6) prior to the grant of any tenancy obtain a satisfactory reference for each tenant and each guarantor from a licenced referencing service. The reference must include: written references from a previous managing agent or landlord; an employer (or any other financial source); and a credit-history check (including the Enforcement of Judgments Office, County Court Judgments and bankruptcy). If any doubts as to the integrity or financial standing of the tenant are expressed in any reference or there is a lack of response to any enquiry, You must not proceed with letting. On the making of any claim You must be in a position to forward not only copies of the notices to Us but also copies of the letters requesting the same. You must not allow the tenant into occupation until the first month's rent and the dilapidations deposit payment have been cleared in Your or the managing agent's bank account (or alternatively cash has been received).