



IMPORTANT NOTICE TO POLICYHOLDERS: As a result of Terrorism changes introduced by Pool Re, we have updated some of the definitions and exclusions in your policy. From your renewal date, your policy schedule will show the new definitions and exclusions as endorsements.

WHAT'S CHANGED

Significant or Unusual exclusion

Exclusion , condition or limit	Applicable section
<p>Flat roof condition Where any flat portion of the roof of the building exceeds 15% of the total roof area and is constructed either totally of felt or timber it to be inspected five years after construction/ refurbishment and then every two years thereafter. Inspections are to be carried out by a competent roofing contractor and any recommendations implemented at your expense. If you do not comply with this condition you will not be covered and you will not receive payment in respect of a claim.</p>	Buildings and Rental income
<p>Tree maintenance condition At your expense a tree surgeon or similar professional must every three years inspect trees or shrubs to ensure that they do not affect the structure or drains and sewers at this premises, and prune or pollard trees as appropriate. This condition applies to those trees or shrubs that are your responsibility and within 10 metres of the property. If you do not comply with this condition you may not receive payment in the event of a claim.</p>	Buildings and Rental income

New covers

	Standard cover
Archaeological discoveries cover	£100,000 any one claim
Contract works cover	£ 300,000 any one period of insurance , excess £350
Landlords Contents	£ 50,000 any period of insurance any one block, excess £500
Landlords Gardening Equipment	£10,000 any one claims , excess £1,000

IF YOU HAVE TERRORISM COVER

Your schedule will show if you have purchased Terrorism cover under your policy. We have also updated the definitions and exclusions within your Terrorism section to provide wider cover.

Electronic risks exclusion amendment

The Electronic risks exclusion is wording is deleted and restated as follows

Electronic risks exclusion

We will not cover **you** for any losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from

1. damage to or the destruction of any **computer systems**; or
2. any alteration, modification, distortion, erasure or corruption of **data**

in each case whether **your** property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from **virus or similar mechanism** or **hacking** or **phishing** or **denial of service attack**.

We will cover subsequent **damage** which is covered by this section, which itself results from a **defined peril** covered by this section, except for loss destruction or damage caused by malicious persons other than thieves.

Changed meaning of defined terms endorsement

Under Meaning of defined terms the definition of **Denial of service attack**, **Hacking**, **Phishing**, and **Virus or similar mechanism** are deleted and restated as follows

Denial of service attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **computer systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **computer systems**.



Hacking

Unauthorised access to any **computer systems**, whether **your** property or not.

Phishing

Any access or attempted access to **data** made by means of misrepresentation or deception.

Virus or similar mechanism

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **computer systems**, **data** or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

Additional defined terms endorsement

Under Meaning of defined terms the following definitions of **Computer systems** and **Data** are added

Computer systems

Computer or other equipment or component or system or item which processes stores transmits or receives **data**.

Data

Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Contract works cover amendment endorsement

Under Section 1 Buildings What is covered Contract works cover is deleted and restated as follows

Contract works cover

We will cover **you** for the contract works undertaken on any **building** in the performance of any contract where **you** are responsible for arranging insurance cover under the terms of the contract.

Provided that

- 1 this cover will only apply as long as the contract works are not insured elsewhere
- 2 **we** will not be liable for the first £350 of each and every loss

The most **we** will pay **you** for this cover is £300,000 for any one claim.

Terrorism Section Amendment

Your Terrorism Section is deleted and replaced with the following

Your schedule will show if this section is covered

Terrorism Section

Your schedule will show if this section is covered

Meanings of defined terms

You can find the meanings for words in bold blue on page 5. There are some words that may only appear in this section or are defined differently and their meanings are shown here.

Consequential loss

Loss, resulting from interruption of or interference with the **business** as a result of **damage** to property used by **you**, at the **premises**, for the purpose of the **business**.

Computer systems

Computer or other equipment or component or system or item which processes stores transmits or receives **data**.

Damage

Accidental loss or destruction or damage.

Data

Any data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever.

Denial of service attack

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **computer systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **computer systems**.



Hacking

Unauthorised access to any **computer systems** whether **your** property or not.

Phishing

Any access or attempted access to **data** made by means of misrepresentation or deception.

Terrorism

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's Government in the United Kingdom or any other government de jure or de facto.

Virus or similar mechanism

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **computer systems**, **data** or operations, whether involving self-replication or not. The meaning of virus or similar mechanism includes but is not limited to trojan horses worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

What is covered

We will extend the cover provided under the following sections, where **your** schedule shows these as covered, to include **damage** caused by **terrorism**.

- 1 Buildings
- 2 Rental Income

All losses arising within 72 hours caused by **terrorism** during the **period of insurance** will be treated as one loss and **you** can decide when the 72 hour period starts as covered by this section, provided that all **damage** occurs within the **period of insurance** and that no two periods overlap.

Terrorism supplementary covers

If **your** schedule shows that this section is covered for **your** other **premises** then this section will also extend to cover the Supplementary covers. If cover under this section is restricted to **buildings** only for **your** other **premises** then cover under the Supplementary covers will also be restricted to **buildings** only.

What is not covered

Electronic risks exclusion

We will not cover any losses directly or indirectly caused by contributed to by or arising from or occasioned by or resulting from

- 1 damage to or the destruction of any **computer systems**
- 2 any alteration, modification, distortion, erasure or corruption of **data**

in each case whether **your** property or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from **virus or similar mechanism** or **hacking** or **phishing** or **denial of service attack**.

But this exclusion will not apply where the loss

A) results directly from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea going or water going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such a vessel or vehicle, destruction of, damage to or movement of buildings or structures, plant or machinery other than any **computer systems**;

and

B) comprises

- (a) the cost of reinstatement, replacement or repair in respect of **damage** to or destruction of property insured by **you** and/or
- (b) **consequential loss** suffered directly by **you** as a direct result of either **damage** or destruction to property insured by **you** at a location covered by this **policy** or as a direct result of denial, prevention or hindrance of access to a location where property insured by **you** is covered by this **policy** as a result of **damage** caused by **terrorism** to property which is within one mile of the location.

However, under A) and B) above we will not cover **you** for any losses caused by **terrorism** where the organisation involved or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.

Subject only to the proviso set out in C) below, the following property is specifically excluded from the cover provided under A) and B) above

- (i) money, currency, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any financial instrument of any sort whatever

and

- (ii) **data**



C) However, in circumstances where loss otherwise falling within this section results indirectly from any alteration, modification, distortion, erasure or corruption of **data** because the occurrence of a peril or perils detailed under A) above results from any alteration, modification, distortion, erasure or corruption of **data** then notwithstanding (ii) above, such loss shall nonetheless be covered.

Excluded property exclusion

We will not cover **you** for any losses directly or indirectly caused by or resulting from loss, destruction or damage to any

1. property located outside England, Wales and Scotland and property in the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987
2. nuclear installation or nuclear reactor
3. property which is specifically excluded elsewhere in this **policy**.

Other insurances exclusion

We will not cover **you** for any property which is insured by or would but for the existence of this **policy**, be insured by any form of transit, aviation or marine policy.

War risks exclusion

We will not cover any claims caused by or happening through riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

Section conditions

These conditions of cover apply only to this section. **You** must comply with the following conditions to have the full protection of **your policy**. Conditions may specify circumstances whereby non-compliance will mean that **you** will not receive payment for a claim. However **you** will be covered and **we** will pay **your** claim if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Limitation of liability condition

Our liability for all losses from any one event and in total in any one **period of insurance** will not exceed

- 1 the total sums insured under each section
- 2 the sum insured for any one item
- 3 any specific limit of our liability shown in the **policy** sections
- 4 the sum insured (or limit remaining) after the deduction for any other **damage** occurring during the same **period of insurance**

whichever is the less as shown in **your** schedule.

Proof of cover condition

In any action, lawsuit or other proceedings or where **we** state that any loss, damage, costs or expense is not covered by this section it will be **your** responsibility to prove that they are covered.