

## **Property Owners Policy Wording**

Following a review of our Policy Wordings we have made the following enhancements & changes with effect from 01/04/2021

### **Business Interruption Section**

#### **Business Interruption (all variations) –Extensions - Page 44**

- Addition – Application of extension limits to apply in the aggregate

### **General Liability Insurance**

#### **Public Liability Section – Insuring Agreement – Limit of Liability - Page 57**

- Deletion – Removed the line for the limit for terrorism as exclusion applies

### **Commercial Legal Protection**

#### **Pages 124-136**

- Changes to section – Separate change sheet and summary attached

Following a review of our Policy Wordings we have made the following enhancements & changes with effect from 01/10/2020

### **Property Insurance**

#### **Business Interruption – Extensions - Pages 45-46**

- Clarification – Action of Competent Authorities – Addition of point 4 so no overlapping cover with Murder Suicide and Disease extension
- Clarification – Loss of Attraction -\_has been reworded
- Amendment – Murder Suicide and Disease has been re-written in line with Allied World guidelines

### **General Liability Insurance**

#### **General Liability – Exclusions - Page 54**

- Addition - Epidemics and W.H.O. Declarations Exclusion added