

# Commercial Insurance Policy

## How has your policy changed?

We have updated your Commercial insurance policy; this document summarises the key changes to any section of the policy wording whether you have chosen to include that section or not.

For full details of what is and is not covered, please refer to your new policy which you should check carefully to ensure it still meets your needs. If you need a copy of your policy document, please contact your broker.

We can consider any specific amendments you require, but additional premium may be payable. Please contact your broker.

**If you have any questions or concerns please speak to your broker.**

Change	Your old policy	Your new Commercial Insurance policy
How we use your data	Our notice is in line with the Data Protection Act 1998.	Our notice has been updated in line with the General Data Protection Regulation applicable from 25 May 2018.  We have also included the notice for DAS Legal Expenses Insurance Company Limited (DAS) in the Legal expenses section.
PR Crisis helpline	Not included.	Included, provides advice if an incident could lead to a Public relations crisis.
Risk advice line	Not included.	Included, provides advice on topics including, but not limited to, property protection, security, health and safety and environmental management.
Unoccupied definition/condition	No condition in the policy.	A specific condition highlights our requirements when a property is unoccupied.
General conditions Alteration of risk – major structural alterations or repairs	Notification required. Value not specified.	Notification required where the contract value exceeds £100,000.
General conditions	See policy for conditions that apply.	New conditions apply in relation to fire extinguishing appliances and fire alarm installations.
Law applicable	Condition stated that the law of England and Wales applies to the policy unless you are based in Scotland.	New condition that states the law of the jurisdiction where you are based will apply including the Channel Islands and the Isle of Man.

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<b>Property damage section</b>		
Buildings definition	Definition applies.	We have updated the Buildings definition to our latest version which clarifies that buildings do not include any natural or artificial watercourses or bodies of water including their confines and structures.
Contents definition	Definition applies.	<p>Definition now includes prints, paintings rare books and other pieces of art up to £5,000 in the aggregate and jewellery, precious stones and metals and other similar items up to £1,000 in the aggregate.</p> <p>Limits now apply in respect of personal belongings and personal money of directors, trustees and employees whilst at the premises.</p>
Tenant's improvements	Included.	Tenant's improvements are still included but are now part of the contents definition and should form part of the Contents sum insured.
Marquees	Not mentioned.	Excluded, unless specified, please contact us if cover required.
Solar panels, wind turbines and photovoltaic panels	Included within definition of buildings.	Included within definition of buildings, subject to power limits (kW). Accidental damage to solar panels, wind turbines and photovoltaic panels now excluded.
Accidental damage cover	An optional cover.	An optional cover but cover does not apply in buildings that are unoccupied for more than 30 days.
Glass and sanitary fixtures	Included as an insurable event.	Glass and sanitary fixtures is now provided as a standard extension when Accidental damage is insured. The excess applicable to accidental breakage of glass and sanitary fixtures will now be the same as the excess applicable to the Accidental damage event.
Emergency services damage to the grounds	Included with a limit of £5,000 any one claim.	The inner limit for this extension has been removed but we will now exclude any damage caused by police raids.
Landscaping costs	No extension.	A new extension added to restore landscaped gardens after damage to the buildings up to £10,000 in the period of insurance.

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Resultant loss of oil	Covered under the loss of oil insurable event.	Covered by the loss of oil, gas or water extension up to £5,000 any one claim. This extension also includes costs of decontaminating land following accidental discharge of oil up to £25,000 any one claim.
Damage to the buildings by theft	Covers theft damage following theft of contents up to £25,000 and repairs following theft of the fabric of the building or theft of external metals up to £5,000.	The limit for damage following theft of contents has been removed. The limit for repairs following theft of external metal remains at £5,000.
Lock replacement following loss or theft of keys	Limit £2,500 any one period of insurance. Cover for loss as a result of theft.	Limit £5,000 any one period of insurance. Cover now includes loss as well as theft.
Property in the open	See your policy for the cover and limits that apply.	There are some changes to the sub limits that apply with a new aggregate limit of £20,000 any one period of insurance.
Deterioration of refrigerated stock	Limits of £2,500 any one unit and £10,000 in the period of insurance.	Limits increased to £5,000 per unit and £20,000 in the period of insurance.
Property away from the premises	Cover under Temporary removal extension and separate Property damage plus section.	Now included under one extension in the Property damage section. Some changes to the sub limits that apply.
Archaeological costs	Not included.	Included up to £25,000 any one claim.
Green clause	Not included.	Included, for environmental improvements following damage, see your policy for the limits that apply.
Capital additions	Included up to the lower of 10% of the Sum insured or £250,000 for buildings and contents.	The £250,000 limit has been increased to £500,000. If 10% of the sum insured is lower this limit will still apply.
Minor buildings works	Not included.	Covers insures your insurance obligations for building works up to a limit of £100,000 in the aggregate.
<b>Equipment breakdown</b>		
Covered equipment	Covers most equipment including lifts and air conditioning systems.	Simplified definition with some new exclusions relating to large scale or specialist equipment, biomass and biogas installations and hydroelectric installations.
Exclusions	See previous policy for details.	Some exclusions have been removed.

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Limit of liability	Computer equipment is limited to £100,000 any one period of insurance at your premises and anywhere in the EU.	The limit for Computer equipment is increased to £500,000 but only whilst at the premises. A further limit applies of £5,000 for portable computer equipment anywhere in the world.
Existing extensions e.g. business interruption, hazardous substances, expediting expenses computer equipment and Reinstatement of data	See your previous policy for the limits that apply.	These limits have been improved. Some exclusions have been removed.
Loss avoidance measures extension	Cover provided for reasonable costs necessarily incurred to take exceptional measures to prevent or mitigate impending damage.	This extension has been removed.
Extensions	Not included.	Your policy includes new extensions including Hire of substitute items, Storage tasks and loss of contents and Debris removal.
<b>Business interruption</b>		
Prevention of access	Provides cover where access has been prevented as a result of damage to neighbouring property or any action of government police and local authority due to an emergency endangering human life or neighbouring property. Up to the limit shown in the schedule.	Cover has been split out into two separate extensions titled Prevention of access -Damage and Prevention of access – Non - damage.  The Prevention of access- Non-damage extension adds cover for any bomb scare with a limit for all losses under this extension limited to £10,000 in the period of insurance.  With the addition of the over-arching infectious or communicable disease exclusion at policy level (see the Important - Updates notice regarding infectious and communicable diseases) the existing specific infectious diseases exclusion within the Prevention of access - Non-damage extension is no longer required to exclude cover under this particular extension so this part of the clause has simply been removed.

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Existing extensions e.g. suppliers and customers extension	See your previous policy for the limits that apply.	These limits have been improved.
Other venues	Not included.	Cover for damage to your property used in connection with an event or exhibition at a premises not in your occupation. Limit £10,000 any one incident.
Storage sites	Not included.	Cover for damage to storage sites for your goods up to £50,000 or up to £100,000 if the site is specified.
Food poisoning defective sanitation vermin murder or suicide extension	Not included.	Cover for closures of a premises due to food poisoning, defective sanitation, vermin or following a murder or suicide at the premises.  3 month indemnity period up to a maximum of £250,000.
<b>Goods in transit</b>		
Insured property definition	Not included.	Included to clarify what goods are covered this includes tarpaulins and packing materials.
Exclusions	See your policy for the exclusions that apply.	New exclusions added for losses due to unexplained shortages or damage from scratching denting or bruising.
Extensions	Not included.	Extensions for Personal effect (up to £500 per person) and Debris removal have been added.
<b>Money with Assault</b>		
Cover A Money various extensions added e.g. fraud use of credit and debit cards, identity theft and fund raising events	Not included.  Not included.  Not included.	Cover for fraudulent use of credit and debit cards.  Cover for fraudulent use of the identity of the business or a specified individual.  Increased money limits for a period around a fund raising event.
Existing extension – Dishonesty of an employee	Cover is provided as long as the loss has been discovered within 14 days.	Cover is provided as long as the loss has been discovered within 28 days.
Assault extension – Temporary partial disablement	Not included.	A new benefit of Temporary partial disablement has been added at £10 per week for one unit.

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### Personal accident

Temporary partial disablement benefit	Not included.	A new benefit of Temporary partial disablement has been added at £10 per week for one unit.
Definitions	Permanent disablement definition means inability to follow any gainful employment.	Permanent disablement definition means inability to follow usual occupation.  Temporary total disablement definition has been amended in line with the above.
Travel restriction	Not mentioned.	Excludes travel which is against the advice of the Foreign and Commonwealth Office for all but essential travel.
Exclusions	Cover excludes claims for accidental bodily injury sustained by any person who has attained the age of 70 years.	Cover excludes claims for accidental bodily injury sustained by any person under the age of 16 years or to any person who has attained the age of 80 years.
New extensions	Not included.	Cover includes payment of death benefits for claims relating to the disappearance of an insured person.  Also includes payment of benefits for claims relating to accidental injury as a result of exposure to the elements.  Cover for permanent partial disablement available as an optional extension.
Limit of liability	No accumulation limit.	Limit for all insured person's involved in the same accident- £2,500,000.

### Liabilities

Public & products liability extension – data protection	Covers you for third party claims for damages under the Data Protection Act 1998.	Covers you for third party claims for damages under the most recent data protection legislation.  Also covers defence costs for certain prosecutions in connection with the legislation – this is for claims occurring in the current period of insurance.  To further protect you we are providing some additional cover for past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance, and report to us within 28 days of you becoming aware.
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Public & products liability extension – Overseas personal liability	Not included.	Cover for employed persons when temporarily outside the UK in connection with the business.
Public & products liability extension – Additional clean-up costs	Not included.	Additional clean-up costs extension up to £1,000,000 any one period, for remediation of accidental pollution and contamination which you are ordered to make by a regulatory authority.
Public & products liability and Employers liability extension – Corporate manslaughter defence costs	Limit £1,000,000 any one period of insurance.	Limit £5,000,000 any one period of insurance.
<b>Legal expenses</b>		
Legal expenses – Limit of indemnity	If you have this cover, your schedule will show the limit of indemnity that applies, this may be less than £250,000.	<p>If you have this cover a minimum limit of indemnity of £250,000 applies, to reflect increasing legal costs.</p> <p>See your schedule for the limit that applies to you.</p> <p>For clarification, the term “limit of indemnity” is defined in your policy; it covers legal costs and expenses including solicitors’ and barristers’ fees, court costs, expenses for expert witnesses, attendance expenses, accountants’ fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in your policy).</p>
Legal expenses – Definitions Insured persons	Includes directors, partners, managers and employees.	A wider definition which also includes volunteers.
DAS’ Standard Terms of Appointment	These were not specified.	Now defined, includes the hourly rate payable to a law firm acting on your behalf.

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Legal expenses – Cover	The date of occurrence (as defined) must be within the period of insurance.	The date of occurrence (as defined) must be within the period of insurance.  We have defined the date of occurrence for more insured events.  To further protect you we are providing some additional cover for past events that would have been covered under a previous 'claims made' policy which you become aware of in the current period of insurance.
Legal expenses – What we will pay/ What we will not pay	The terms for using your own law firm were confirmed in the Conditions.	We have confirmed that if you choose to use your own law firm, any costs that fall outside the DAS Standard Terms of Appointment will not be paid by us.
Legal expenses – Employment disputes and compensation awards insured event	This covers disputes which arise out of contracts of employment.  Cover excludes disputes arising out of pregnancy maternity or paternity rights.  Your policy excluded statutory rights in relation to Sunday shop and betting work.	Your new policy clarifies that this cover does not extend to internal disciplinary and grievance procedures.  Cover also excludes disputes arising out of parental or adoption rights.  This exclusion has been removed.
Legal expenses – Legal defence – Data protection insured event	Cover is provided in line with the Data Protection Act 1998.	Cover is provided in line with the General Data Protection Regulation applicable from 25 May 2018.  We have also confirmed that we will not cover any cyber-related claims e.g. due to virus or similar under this cover.
Legal expenses – Legal defence – Formal investigations and disciplinary hearings insured event	Your policy did not cover formal investigations or disciplinary hearings.	Your new policy includes cover for formal investigations and disciplinary hearings.
Legal expenses – Contract disputes insured event	The excess you must pay if your claim value exceeds £5,000 is £500.	Your new policy confirms when you will be expected to pay this excess.
Legal expenses – Debt recovery insured event	This event allows you to pursue certain debts owed to you.	Your new policy confirms this does not include debts you have purchased from a third party.

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Legal expenses – Contract disputes and Debt recovery insured events – threshold amounts	The policy covers contract disputes and debt recovery when the amount involved exceeds £250.	Your new policy confirms these thresholds include VAT.
Legal expenses – Property protection and personal injury insured event	Personal injury covers you for pursuing your rights following a specific and sudden accident which causes death or bodily injury to an insured person.  Cover for personal injury excludes any claim relating to a motor vehicle.	Your new policy confirms that this does not include claims for clinical negligence.  This exclusion has now been removed.
Legal expenses – Tax protection insured event	Covers certain tax enquiries and VAT disputes.	Your new policy confirms that this does not, however, cover disputes relating to import or excise duties and import VAT.
Legal expenses – Tax protection insured event	Cover for aspect enquiries and tax intervention enquires is subject to an excess and inner limit.	The excess and inner limit have been removed.  Aspect enquiries no longer exist in practice so have been removed from your policy.
Legal expenses section – exclusions	Various exclusions apply.	A number of exclusions have been added to clarify the intention of the cover being provided e.g. Claims relating to verbal or written remarks that damage a person's reputation, or any claim where an insured person is not legally represented.
<b>Terrorism</b>		
Terrorism section	See your policy for this section of cover, your schedule will show if you have this.	We've made changes as required by our reinsurer Pool Re including:- <ul style="list-style-type: none"> <li>▪ new cover for some terrorist-related cyber events.</li> <li>▪ clarification over mixed-use (residential and commercial) properties that may be insured.</li> </ul>
Terrorism section	Not included.	Covers book debts and loss caused by cancellation abandonment postponement interruption curtailment or relocation of an event as a result of damage to or destruction of property.



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