

Notice to Policyholders

Arch Commercial Combined Policy

This document is issued for Your assistance. It summarises the updates We have made to the Arch Commercial Combined Policy which will be effective from Your renewal date. It does not contain a record of every amendment and it does not form part of Your Policy documents. Please ensure that You read in full any documentation provided in conjunction with the updated Arch Commercial Combined Policy wording to determine the full terms, conditions, limitations and exclusions of the Policy cover.

If You have any questions about any aspect of the Policy, please contact Your insurance agent.

Amendments to cover:

Section	Summary of Change to Policy
Arch Risk Management Tools	
Arch Risk Management Tools	An amendment to the eligibility criteria to obtain access to the Arch risk management tools. Your access to the Arch risk management tools may have changed, please see Your Schedule for more details. Arch Business Protection (ABP) has been renamed Arch Risk Management PLUS.
General Definitions	
Buildings	An updated definition to remove from the meaning of Buildings: 1. tenant improvements which You are responsible; and to add to the meaning of Buildings: 2. fixed electric vehicle charging points, walls (not forming part of the structure of the Buildings), gates, fences and pools.
Hot Works	An updated definition to include the application or generation of flames.
Unoccupied	An updated definition clarifying the meaning of 'unoccupied'.
War	A new definition inserted for War.
Your Obligations	
Burning Waste	The precautions are amended to include obligations when burning debris at or away from the Premises.
Electric Vehicle Charging Points	Where an electric charging point is in place, the policyholder is required to: 1. attend to regular inspections; 2. maintain inspection records; and attend to repairs in the event of Damage.
Key Security	When the Premises are left unattended, the policyholder must ensure: 1. keys are removed from the Premises or locked in a safe; 2. window lock keys are removed and hidden from view; and 3. intruder alarm keys/control devices are removed from the Premises.

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Photovoltaic and Solar Panels	Where Photovoltaic and Solar Panel are in place, the policyholder is required to: <ol style="list-style-type: none"> 1. display advisory notices for the emergency services; and 2. professionally install, maintain and inspect the panels.
Security (Level 1)	Updated requirements for security of external aluminium or UPVC doors, and the nature of cylinder operated mortice pivot bolt locks.
General Exclusions	
War and Government Act (not applicable to the Marine Cargo or Computer Sections which contains specific exclusions)	Updated War and Government Act exclusion to incorporate the new War definition.
General Conditions	
Sanctions	Updated sanctions clause applied.
Property: Definitions	
Tenant Improvements	A new definition inserted for Tenant Improvements.
Contents and Property Insured	Updated to include Tenant Improvements.
Property: Exclusions	
Causation – applicable to some exclusions	Causation language changed from Caused By to Connected With. Please see the definition of ‘Caused By’ and ‘Connected With’ under the General Definition section of the Policy.
Theft or attempted theft	An updated exclusion; excludes theft and attempt theft from open sided Buildings or Buildings that cannot be secured, or from a Building that is Unoccupied or part Unoccupied.
Glass	An updated exclusion; excludes damage to glass while the Building is Unoccupied.
Cessation of work	An updated exclusion; excludes damage Caused By cessation of work.
Malicious Persons	A new exclusion; excludes Damage Connected With malicious persons while Buildings are Unoccupied or part Unoccupied.
Subsidence, landslip or heave	An updated exclusion to exclude Damage: <ol style="list-style-type: none"> 1. prior to the Period of Insurance; 2. Connected With: <ol style="list-style-type: none"> i.settlement or movement of made up ground, coastal or river erosion; or ii.construction, demolition, alteration or structural repair of Buildings at the Premises; 3. to walls (not forming part of the structure of the Buildings), gates, fences and pools Connected With subsidence, landslip or heave, unless the structure of the Buildings insured under this section are also Damaged.
Property: Extensions	
Asbestos	A new extension: We will pay for Asbestos debris removal if We pay for Damage to Property Insured which is contaminated by it, despite the General Exclusion for Asbestos.
Capital Additions	An updated extension to include Tenant Improvements.

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Emergency Services	Increased limit to £25,000 in any one Period of Insurance.
Fire Extinguishing Expenses	Increased limit to £25,000 in any one Period of Insurance.
Munitions	A new extension to include Damage to Property Insured Caused By the detonation of munitions of War.
Moulds Tools and Dies	Increased limit to £50,000 in any one Period of Insurance.
Temporary Removal	An updated extension to: <ol style="list-style-type: none"> 1. include Insured Damage for Tenants Improvements; and clarify that Temporary Removal will cover items of Buildings, Tenants Improvements or Contents temporarily removed from the Premises or in transit to or from the Premises.
Theft Damage to Buildings	<ol style="list-style-type: none"> 2. An updated extension to include Tenant Improvements.
Property: Basis of Settlement	
Reinstatement Day One Reinstatement Basis	An updated basis of settlement to include Tenant Improvements.
Property: Conditions	
Index Linking (Not applicable to Stock)	An updated condition to clarify that indexation: <ol style="list-style-type: none"> 1. will not apply to Stock; and is applied to other Property Insured at renewal and based on the Declared Value (if applicable) and Sum Insured.
Glass: Exclusions	
Unoccupied Buildings	An updated exclusion to exclude Damage to glass in Unoccupied Buildings or parts of Unoccupied Buildings.
Money and Assault: Definitions	
Non-Negotiable Money	A new definition inserted for Non-negotiable Money.
Permanent Total Disablement	An updated definition for Permanent Total Disablement.
Money: Exclusions	
Fraud or Dishonesty	An updated exclusion to clarify that fraud and dishonesty by a director, partner or Employee is excluded unless reported to the police and us within 7 days of its occurrence.
Money: Conditions	
Records and Key Security	An updated condition that keys to Safes or Strongrooms must be: <ol style="list-style-type: none"> 1. kept in a safe place; and 2. removed from the Premises when left unattended.
Liability: Extensions	
Court Attendance	Increase in the limits for: <ol style="list-style-type: none"> 1. Directors or partners: to £750; and 2. Employees: to £250, for each day of attendance required.
Liability: Conditions	
Premium Adjustment	An updated condition: the actual wage roll, payments to sub-contractors and turnover must be declared within six months of the expiry of the Period of Insurance.
Employers' Liability: Insuring Clauses	

Section	Summary of Change to Policy
Accidental Injury	An updated clause declaring that We will pay for legal liability for damages, and Costs and Expenses for accidental Injury sustained by an Employee that is caused during the Period of Insurance.
Employers' Liability: Exclusions	
Overseas Subsidiaries, Branches and Representatives	A new exclusion for claims Connected With subsidiaries outside of the United Kingdom, Channel Islands or Isle of Man, unless We have given Our prior agreement to cover.
Public Liability: Exclusions	
Electric Vehicle Charging	A new exclusion to exclude Damage or alleged Damage Connected With electric vehicle charging points.
Hazardous Activities	An updated exclusion to exclude refineries, chemical works, railways or tramways.
Overseas Subsidiaries, Branches and Representatives	A new exclusion for claims Connected With subsidiaries outside of the United Kingdom, Channels Islands or Isle of Man, unless We have given Our prior agreement to cover.
Product Liability: Insuring Clause	
Product Liability: Insuring Clause	A previously updated clause continues, to specify the geographical extent of coverage and exclude cover for: Products Supplied in or for delivery or use in the United States of America or Canada, and to limit coverage to the Territorial Limits.
Product Liability: Exclusions	
Electric Vehicle Charging	A new exclusion to exclude Damage or alleged Damage Connected With electric vehicle charging points.
Hazardous Activities	An updated exclusion to exclude refineries, chemical works, railways or tramways.
Overseas Subsidiaries, Branches and Representatives	A new exclusion for claims Connected With subsidiaries outside of the United Kingdom, Channels Islands or Isle of Man, unless We have given prior agreement to cover.
Product Liability (Claims Made Basis)	
Product Liability (Claims Made Basis)	A new section added offering alternative Product Liability cover for claims first made during the period of insurance.
Engineering - Machinery Damage	
	The Insurer is changing to Arch Insurance (UK) Limited.
Computer Section	
	The Insurer is changing to Arch Insurance (UK) Limited.
Computer: Section Definitions	
Cyber Action	A new definition inserted.
Cyber Operation	A new definition inserted.
Damage	An updated definition of Damage that will apply only to this section.
State	A new definition inserted.
Technology System	A new definition inserted.
War	A new definition inserted.

Section	Summary of Change to Policy
Computer: Extensions of Cover Applicable to Hardware Sub- Section only	
Hardware Away From the Premises	This replaces the Temporary Removal extension and increases cover to include Portable Computer Equipment.
Computer: Exclusions	
Cyber Attack	An updated exclusion to exclude any cost or loss Caused By Cyber Attack not covered under the Virus, Hacking and Denial of Service Attack sub-section.
War	A new exclusion to exclude war, Cyber Operation and a Cyber Action.
Terrorism: Insuring Clause	
Cover	Added Property Insured (within Territorial Limits) from the Business All Risks (Specified Items) Section. Clarified that the Property and Business Interruption extensions also apply, other than those where more appropriate Terrorism Section extensions are applicable.
Terrorism: Extensions	A new extension - Court Attendance. Removed Loss of Rent and Alternative Accommodation in respect of residential Premises as not relevant (will still get benefit should cover be added under the Property Section). Pollution/Contamination Clean Up extension added following revision of Pollution/Contamination Exclusion. Other extension limits reviewed and clarified on some when the lesser applies but most maximum amounts increased. See wording for full details.
Privacy Notices	Updated

Important

For full details of Your cover and the updated privacy notices, please refer to Your Policy documents.

If You are aware of any claim or circumstance that may give rise to a claim, it is important that You notify us as soon as reasonably practicable:

For legal expenses claims call **0370 755 3111**

For all other claims call **0345 258 3880** or email Commercial.claims@archinsurance.com



Arch UK Regional Division

Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887)
authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the
Prudential Regulation Authority.

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