

Notice to Policyholders

Arch Commercial Combined Policy

This document is issued for Your assistance. It highlights key changes We have made to the Arch Commercial Combined Policy which will be effective from Your renewal date. This Notice does not contain a record of every amendment and it does not form part of Your Policy. 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 Wording
General Definitions	
Buildings	Definition updated.
Flood	New definition added.
Tenant	New definition added.
Unoccupied	Definition updated.
We, Us, Our	Definition updated.
Your Obligations	
Burning Waste	Obligation removed but note Property and Public Liability Exclusions added.
Felt Roof	New obligation added.
Photovoltaic and Solar Panels	Obligation updated.
Unoccupancy	Obligation updated.
General Conditions	
Choice of Law and Jurisdiction	Condition updated.
Sanctions and Financial Crime Documentation	New condition added.

Property: Definitions	
Contents	Definition updated.
Property Insured	Definition updated.
Stock	Definition updated.
Property: Exclusions	
Fraud/dishonesty/deception	Exclusion updated to clarify that Damage doesn't include loss by deception etc.
Theft	Exclusion updated to also exclude theft from buildings that do not incorporate permanent foundations below ground level.
Buildings own collapse/cracking	Normal settlement exclusion amended to also exclude own collapse or cracking.
Heat application	Exclusion updated; cover only applies to the part undergoing heat or self-ignition etc.
Burning waste, refuse or debris	New exclusion added.

Section	Summary of Change to Policy Wording
<u>Illegal cultivation of drugs</u>	New exclusion added to clarify not regarded as an act by malicious persons or similar but note updated extension to allow by tenant.
Property: Extensions	
Illegal cultivation of drugs	New extension added.
Trace and Access	Clarified that this extension only applies as result of Insured Damage.
Workmen	Extension deleted (renamed Contractors and moved to Property: Conditions).
Property: Basis of Settlement	
Day One Reinstatement Basis	Clause updated.
Average	Clause updated.
Average Waiver	Clause updated to remove need for physical (but still needs to be appropriate) inspection.
Property: Conditions	
Contractors	New condition added (was Workmen clause moved across from Property: Extensions).
Index Linking	Expanded cover to all items and to allow for the benefit of index linking throughout the current period of insurance.

Business Interruption: Settlement Conditions	
Average	Condition updated.
Underestimates	Condition updated.

Goods in Transit: Insuring Clause	
Insuring Clause	Clause updated.
Goods in Transit: Basis of Settlement	
Average	Clause updated.

Marine Cargo: Claims Conditions	
Average	New condition added.

Liability Section	
Insuring Clauses	Clarified that the Limit of Indemnity applies to each Insuring Clause unless a lower limit applies.
Liability: Conditions	
Bona Fide Sub-Contractors	Condition updated.
Employers Liability sub-Section	
Asbestos, Radiation, Silica, Terrorism	Clause updated.
Public Liability: Exclusions	
Burning waste, refuse or debris	New exclusion added.
Electric Vehicle Charging	Exclusion removed.
Hazardous Activities	Exclusion updated.

Section	Summary of Change to Policy Wording
Product Liability: Exclusions	
Electric Vehicle Charging	Exclusion removed.
Pollution	New exclusion added.
Product Liability (Claims Made Basis): Exclusions	
Electric Vehicle Charging	Exclusion removed.
Pollution	New exclusion added.

Legal Expenses	Further to the change of company name this Section is now provided by ARAG Legal Expenses Insurance Company Limited (ARAG). References to DAS are being updated to ARAG. These changes include (as appropriate) updates to Legal Helpline email and web addresses, complaints contact details and privacy notice details. Voucher Codes and Helpline telephone numbers are unchanged.
Fraudulent claims	New condition added.
Other insurances	New condition added.

Engineering - Machinery Damage	
	The Insurer is changing to Arch Insurance (UK) Limited.

Computer Section	
	The Insurer is changing to Arch Insurance (UK) Limited.

Business All Risks (Specified Items): Exclusions	
Fraud/dishonesty/deception	Updated exclusion to clarify that Damage doesn't include loss by deception etc.
Business All Risks (Specified Items): Conditions	
Average	Condition updated.

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	New extensions - Court Attendance and Loss of Attraction. 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.

Section	Summary of Change to Policy Wording
	Made clear that Extensions are only in respect of Profit, Revenue or Rent items only. See wording for full details.
How to Complain	Complaints details updated.
Privacy Notices	ARAG and HSB Notices updated.

Important

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

We have changed Our Registered Office address to 4th Floor, 10 Fenchurch Avenue, London EC3M 5BN. This change took place 2 June 2025 and Your Policy documentation shows our new Registered Office address.



Arch UK Regional Division

Arch Insurance (UK) Limited, 4th Floor, 10 Fenchurch Avenue, London EC3M 5BN – (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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