

Notice to Policyholders: Arch Commercial Combined Policy

This document is issued for Your assistance. It highlights key changes We have made to the online Arch Commercial Combined Policy (Ref. No. 6092/PW/ACT/1911) 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 online Arch Commercial Combined Policy wording (Ref. No. OCOM-PW-IMM-OCT-2025 V1.0) to determine the full terms, conditions, limitations and exclusions of the Policy cover.

If You have any questions please contact Your insurance agent/broker.

Amendments to cover:

Clarity and consistency: The changes made to the Policy Wording include:

- **Section titles and order:** Some sections have been renamed or repositioned to better align with the Schedule and improve navigation.
- **Terminology update:** The term “Exceptions” has been replaced with “Exclusions” throughout the document for consistency with industry standards.
- **Structural enhancements:** Sections have been reorganised to follow a more consistent format: Definitions, Insuring Clause, Exclusions, Extensions, Conditions.

These changes have been made to make Your Policy easier to understand and use.

Section / Sub-Section Added/Removed/Amended	Summary of Key Changes to the Policy Wording	
INTRODUCTORY PAGES – refer to the Policy Wording for updated details		
Title	- Commercial Combined	
Index	- Reordered	
Moved to the Back of the Policy Wording	- Fair Processing Notices – now called Privacy Notices. Details updated	
Amended	- Introduction	
GENERAL SECTIONS – refer to the Policy Wording for updated details (Note - General Definitions previously referred to as Policy Definitions)		
General Definitions: Added	<ul style="list-style-type: none">- Asbestos- Caused By- Connected With- Damage/Damaged- Epidemic Disease- Flood- Government Action- Hot Works- Hot Works Risk Assessment- Injury- Pandemic Disease- Policy- Pollution	<ul style="list-style-type: none">- Property- Risk Requirements- Sabotage- Silica- Subjectivity- Sum Insured- Tenant- Territorial Limits- Transit- Unattended Vehicle- War- Interpretation clause: clarification of references
General Definitions: Removed	<ul style="list-style-type: none">- Computer and Electronic Equipment- Condition Precedent – we no longer use this language- Contents- Cyber Vandal	

	<ul style="list-style-type: none"> - Declared Value - Denial of Service Attack - Endorsement or Endorsements - Failure - Loss of Rent (Payable). Now under Property Section: Extensions - Malicious Contingency - Property Insured - Stock in Trade - Tenants Improvements - Virus or Similar Mechanism
General Definitions: Amended	<ul style="list-style-type: none"> - Buildings - Business. Replaces The Business - Data Storage Materials - Electronic Data. Replaces Data - Employee - Excess - Loss of Data - Money - Period of Insurance - Premises. Replaces The Premises - Schedule - Statement of Fact. Replaces Proposal - Unoccupied - We, Us, Our - You, Your, Insured. Replaces You or Your or Policyholder
Your Obligations: New Section	<ul style="list-style-type: none"> - The Obligations listed within this Section apply to all Sections of the Policy and must be complied with throughout the Period of Insurance. If You fail to comply in any respect, We shall not pay a claim which is Connected With Your non-compliance. These Obligations should be read in conjunction with any Conditions which apply to individual Sections of the Policy - If You are unable to comply with any term of the Policy, You should contact Us as soon as reasonably possible, through Your insurance agent/broker. All terms of the Policy shall remain effective unless You receive written confirmation of a variation from Us through Your insurance agent
Your Obligations: Added	<ul style="list-style-type: none"> - Electronic Vehicle Charging Points - Felt Roof - Fire safety - Hot Works - Key Security - Photovoltaic and Solar Panels - Unoccupancy - Waste
Your Obligations: Amended Requirements	<ul style="list-style-type: none"> - Intruder Alarm – Replaces Additional Clause A under Conditions Precedent - Security (Level 1) – Replaces Minimum Security under Conditions Precedent - These obligations have been reviewed and updated and You may now need to take additional actions to comply with Your Obligations - Please review Your Obligations Section carefully and raise any queries with Your insurance agent/broker
General Exclusions – previously Policy Exceptions	
General Exclusions: Removed	<ul style="list-style-type: none"> - Previously untitled and referring to various Sections. These are now added back in and titled to be easily identifiable
General Exclusions: Added	<ul style="list-style-type: none"> - Asbestos – (See also Employers Liability Sub-Section: Insuring Clauses, Asbestos, Radiation, Silica, Terrorism) - Cyber - Epidemic or Pandemic Disease (not applicable to Liability, Legal Expenses or Terrorism) - Excess - Fines and Penalties - Nuclear and Radioactive Risks (See also Employers Liability Sub-Section: Insuring Clauses, Asbestos, Radiation, Silica, Terrorism)

	<ul style="list-style-type: none"> - Other Insurance (not applicable to the Legal Expenses Section) - Premium Payment - Silica (See also Employers Liability Sub-Section: Insuring Clauses, Asbestos, Radiation, Silica, Terrorism) - Sonic Bangs - Terrorism (See also Employers Liability Sub-Section: Insuring Clauses, Asbestos, Radiation, Silica, Terrorism (Not applicable to Terrorism Section)) - War and Government Action
General Conditions – previously Policy Conditions	
General Conditions: Added	<ul style="list-style-type: none"> - Choice of Law and Jurisdiction - Language - Non-assignment - Sanctions - Sanctions and Financial Crime Documentation - VAT (Value Added Tax)
General Conditions: Removed	<ul style="list-style-type: none"> - Arbitration - Average. Now referred to in each relevant Section - Contribution - Identification - Index Linking - Reinstatement
General Conditions: Amended	<ul style="list-style-type: none"> - Change of Risk. Replaces Alteration of Risk - Cancellation now separated into: <ul style="list-style-type: none"> - Cancellation by Us - Cancellation by You - Cancellation: refund of premium - Claims Procedure, Discharge of Liability, Our Rights and Subrogation now: <ul style="list-style-type: none"> - Claims Conditions: Our Rights - Claims Conditions: Your Obligations - Fair Presentation - Fraud - Reasonable Precautions - Subjectivity

SECTIONS OF COVER

Property – refer to the Policy Wording for updated details	
Previously titled Property Damage and includes the Theft and Frozen Foods Sections although note now separate Section for Glass	
Definitions: Added	<ul style="list-style-type: none"> - Contents. Replaces Trade Contents, Machinery and Plant under previous Policy Definitions - Declared Value. Replaces previous under Policy Definitions - Office Computers and Software. Replaces Computer and Electronic Equipment under previous Policy Definitions - Perishable Goods - Property Insured. Replaces previous under Policy Definitions - Reinstatement - Stock. Replaces Stock in Trade under previous Policy Definitions - Tenants Improvements. Replaces previous under Policy Definitions
Definitions: Removed	<ul style="list-style-type: none"> - Damage. Now under General Definitions - Defined Contingency - Glass Excess, Property Damage Excess and Subsidence Excess. Now under General Definitions and General Exclusions
Definitions: Amended	<ul style="list-style-type: none"> - Damage. Now under General Definitions - Excesses – See General Definitions, General Exclusions. Schedule includes details of Excesses applicable
Insuring Clause. Replacing “Cover”	

Exclusions	<ul style="list-style-type: none"> - These have been redrafted with main changes being the following exclusions added. - burning of waste, refuse or debris at the Premises by You or anyone acting on Your behalf or any Employee - voluntarily parting with the title or possession of any Property or rights to Property if induced to do so by any fraudulent scheme, trick, device, deception or false pretence - Damage caused by anyone using any part of the Premises for the manufacture, cultivation, harvest or processing of drugs controlled under the Misuse of Drugs Act 1971 or Misuse of Drugs Regulations 2001 <p>Plus Subsidence Heave Landslip and Theft no longer excluded.</p> <p>- See Policy Wording for full details</p>
The Extensions, Conditions, Clauses have been re-arranged and Clauses are now referred to as either Extensions, Basis of Settlement or Conditions - Note amendment to limits and some apply in the aggregate	
Extensions: Added	<ul style="list-style-type: none"> - Asbestos - Documents and Books - Frozen Foods. Replaces previous Frozen Foods Section - Illegal Cultivation of Drugs - Loss Minimisation - Moulds Tools and Dies - Munitions - Other Locations - Rent Payable - Seasonal Increase - Undamaged Property
Extensions: Removed	<ul style="list-style-type: none"> - Automatic Reinstatement of Sum Insured. Now included within the Insuring Clause - Change of Occupancy. See General Conditions, Change of Risk - Construction Heating and Occupation of the Buildings. See Buildings definition - Customers Goods. See Stock Definition, now wider - Description of Property. Definitions of Property Insured now wider - Exhibitions - Lamps, Signs and Nameplates. See Buildings Definition - Temporary Removal – Documents and Computer System Records - Theft Damage to Buildings. Theft no longer excluded, see Policy Wording
Extensions: Amended	<ul style="list-style-type: none"> - All Other Contents. Now within Contents Definition - Capital Additions - Contract Sale Price - Day One Average. See Day One Reinstatement Basis of Settlement - Debris Removal. See Reinstatement Definition and its use in Basis of Settlement - Drain Clearance - Emergency Services. Replaces Emergency Services Damage to Gardens - European Community and Public Authorities. See Reinstatement Definition and its use in Basis of Settlement - Fire Extinguishing Expenses - Glass Damage. Now separate Section - Loss of Metered Utilities. Replaces by Loss of Metered Water and now all utilities - Professional Fees. See Reinstatement Definition and its use in Basis of Settlement - Replacement Locks. Replaces Changing Locks - Temporary Removal. Replaces Temporary Removal for Cleaning or Renovation - Theft Damage to Buildings - Trace and Access - Underground Services
Basis of Settlement - New Sub-Section: Added	<ul style="list-style-type: none"> - Standard Basis (previously known as indemnity basis of settlement) - Reinstatement Basis. Replaces Basis of Claim Settlement - Reinstatement - Day One Reinstatement Basis. Replaces Day One (Non Adjustable) - Average. Replaces General Condition of Average - Average Waiver - Seventy Two Hour Period

Conditions: Added	<ul style="list-style-type: none"> - Index Linking - Mortgagors Freeholders and Lessors. Replaces Mortgagees and Other Interests Condition - Other Interests - Reinstatement
Conditions: Removed	<ul style="list-style-type: none"> - Fire Extinguishing Appliances. See Your Obligations, Fire Safety
Conditions: Amended	<ul style="list-style-type: none"> - Contractors. Replaces Workmen - Non-invalidatio - Subrogation Waiver - Transfer of Interest

Business Interruption – refer to the Policy Wording for updated details	
Definitions: Added	<ul style="list-style-type: none"> - Actual Amount - Annual Amount - Estimated Amount - Extension Event. These can be Damage or Non-Damage Extension Events - Gross Revenue - Incident - Insurance Gross Profit - Rent Receivable - Standard Gross Revenue
Definitions: Removed	<ul style="list-style-type: none"> - Customers' Accounts - Damage. Now under General Definitions - Defined Contingency - Estimated Gross Profit - Gross Profit - Standard Turnover - Turnover - Uninsured Working Expenses
Definitions: Amended	<ul style="list-style-type: none"> - Contagious Disease. Replaces Notifiable Human Infectious or Contagious Disease - Indemnity Period - Maximum Indemnity Period - Outstanding Debit Balances. Replaces Book Debts - Rate of Insurance Gross Profit
Insuring Clause. Replacing "Cover"	
The Extensions, Conditions, Clauses have been re-arranged and Clauses are now referred to as either Extension Events, Basis of Settlement or Settlement Conditions - Note amendment to limits and some apply in the aggregate	
Extensions	<ul style="list-style-type: none"> - Renamed Extension Events (Damage and Non-Damage) - Note amendment to limits and some apply in the aggregate
Extension Events: Added	<ul style="list-style-type: none"> - Motor Vehicles (Damage) - Lottery Winner (Non-Damage)
Extension Events: Removed	<ul style="list-style-type: none"> - Boilers - Uninsured Standing Charges
Extension Events: Amended	<ul style="list-style-type: none"> - Customers and Suppliers (Damage). Replaces Unspecified Customers and Unspecified Suppliers - Property Away from the Premises (Damage). Replaces Transit, Contract Sites and Property Stored - Property Within One Mile of the Premises. Replaces Prevention of Access and Loss of Attraction - Disease, Infestation and Defective Sanitation - Essential Employees - Local Emergency. Replaces Government of Local Authority Action - Failure of Utilities. Replaces Public Utilities and Telecommunications
Basis of Settlement: Added	<ul style="list-style-type: none"> - Gross Revenue - Increase in Cost of Working Only

Basis of Settlement: Amended	<ul style="list-style-type: none"> - Book Debts - Insurance Gross Profit. Replaces Basis of Settlement - Rent Receivable - Additional Increase in Cost of Working
Settlement Conditions: Added	<ul style="list-style-type: none"> - Accumulated stocks - Average. Replaces General Condition of Average - Departmental Clause - Excess - Multiple Extension Events - New Business - Savings and Deductions - Subrogation Waiver - Trends and Circumstances - Underestimates - Underinsurance
Settlement Conditions (and Conditions Precedent): Removed	<ul style="list-style-type: none"> - Automatic Reinstatement. Now included within the Insuring Clause - Maximum Amount Payable. Now referred to under Insuring Clause - Claims Procedure and Debit Recording. See General Claims Conditions - Material Damage Proviso. Refer to Section Definition, Incident
Settlement Conditions: Amended	<ul style="list-style-type: none"> - Alternative Trading. Replaces Alternative Premises - Auditors and Professional Accountants - Payments on Account

Glass – refer to the Policy Wording for updated details	
Previously an Extension in the Property Damage Section. Now a whole new Section with its own Definitions, Insuring Clause, Extensions and Exclusions.	
Definitions: Added	<ul style="list-style-type: none"> - Breakage - External Glass - Glass - Internal Glass - Special Glass
Insuring Clause. Replacing “Glass Extension”	
Extensions: Added	<ul style="list-style-type: none"> - Boarding up costs - Repair/replacement frames, security fittings - Lettering, embossing, beading, silvering or ornamental work Damage to goods displayed other than by theft
Exclusions: Removed	<ul style="list-style-type: none"> - Excess (now General Exclusion)
Exclusions: Added	<ul style="list-style-type: none"> - Fire, lightning, explosion or storm. - Defects in frames or framework - Consequential loss
Exclusions: Amended	<ul style="list-style-type: none"> - Breakage of glass in light fittings, signs, vehicles, vending machines, stock and/or goods in trust - Breakage of glass whilst unoccupied or disused, in transit or while being fitted, caused by workmen carrying out alterations or repairs - Damage to glass caused by scratching, gradual deterioration or wear and tear, change in colour or finish

Money and Assault – refer to the Policy Wording for updated details	
This Section comprises of two parts: Money and Assault	
Definitions: Added	<ul style="list-style-type: none"> - Assault Event - Death or Disablement - Business Hours

	<ul style="list-style-type: none"> - Loss of Sight - Negotiable Money - Non-Negotiable Money (now £250,000 limit as standard) - Temporary Partial Disablement - Permanent Total Disablement - Temporary Total Disablement
Definitions: Removed	<ul style="list-style-type: none"> - Bodily Injury
Definitions: Amended	<ul style="list-style-type: none"> - Business Hours - Insured Person - Loss of Limb

Money – refer to the Policy Wording for updated details	
Money: Insuring Clause. Replacing “Cover-Money”	
Exceptions now called Exclusions	<p>These have been redrafted with main changes being to the following exclusions</p> <ul style="list-style-type: none"> - dishonesty discovery period now 7 days - loss from safe outside business hours unless specified in the Schedule - loss from gaming machine, vending machine or automated teller machine or cash dispensing machine unless otherwise specified in the Schedule (automatically provides £500 and previously shown as separate £500 loss limit) - See Policy Wording for full details
Extensions: Added (no Extensions previously shown)	<ul style="list-style-type: none"> - Associated Damage <ul style="list-style-type: none"> - Replaces elements of cover provided within the previous Cover-Money clause, now clearly shown with various limits - Contingent Security Company Cover
Conditions: Amended (previously Conditions Precedent)	<ul style="list-style-type: none"> - Accompaniment Limits - Records and Keys Security

Assault – refer to the Policy Wording for updated details	
Assault: Insuring Clause. Replacing “Cover-Assault”	
Added £500 in respect of medical expenses	
Exclusions: Added	<ul style="list-style-type: none"> - Death or Disablement Connected With pregnancy or any pre-existing physical or mental condition
Basis of Settlement: Added	<ul style="list-style-type: none"> - Temporary Partial Disablement or Temporary Total Disablement - Death, Loss of Sight, Loss of Limb or Permanent Total Disablement. Standard limit now £10,000 - Refers to Assault Event not Bodily Injury
Conditions: Added	<ul style="list-style-type: none"> - Medical Advice and Examinations - Death

Goods in Transit – refer to the Policy Wording for updated details	
Previously titled Property in Transit	
Definitions: Added	<ul style="list-style-type: none"> - Reinstatement - Transit - Vehicle (previously Own Vehicle)
Definitions: Removed	<ul style="list-style-type: none"> - Damage. See General Definitions - Hauliers Vehicle - Means of Transit - Property in Transit Excess. See General Definitions and General Exclusions: Excess - Territorial Limits. See General Definitions - Occurrence)

Definitions: Amended	- Clothing and Personal Effects (previously Personal Effects)
Insuring Clause. Replacing “Cover”	
Exceptions now called Exclusions	These have been redrafted with main changes being to the following exclusions <ul style="list-style-type: none"> - 30 day limit for storage whilst in transit now removed - See Policy Wording for full details
Extensions: Added (previously Clauses)	<ul style="list-style-type: none"> - Additional Expenses (various elements previously referred to under “Cover) - Clothing and Personal Effects (previously referred to under “Cover”) - Property on Approval with Customers - Property on Demonstration - Substitution of Vehicles Specified on Schedule - Tarpaulins, Sheets and Ropes (previously referred to under “Cover”) - Tools (previously referred to under “Cover”) - Travellers' Samples
Extensions: Removed	- Automatic Reinstatement (now part of the main Insuring Clause)
Basis of Settlement: Added	- Average. Basis of Settlement
Conditions: Added (previously Conditions Precedent)	<ul style="list-style-type: none"> - Vehicle Safety. Replaces Due Care - Vehicle Security and Protection. Replaces previous Exception 7

Frozen Foods
This Section has been removed and is now an optional extension within the Property Section Refer to Property: Extensions – Frozen Foods for details of cover, exclusions and limits

Legal Liabilities Section – refer to the Policy Wording for updated details	
<p>Previously titled Legal Liabilities Insurance. This Section comprises the following Sub-Sections: Employers Liability, Public Liability and Product Liability (note Public Liability and Product Liability covers are now separated). The following details apply to all Sub-Sections.</p> <p>Definitions now applied at Liability Section level (in addition to General Definitions).</p> <p>Extensions now applied at Liability Section level (previously referred to as Clauses under various Sub-Sections).</p> <p>Exclusions applied were previously untitled and referring to various Sub-Sections. Appropriate Liability Exclusions are now added back in at Sub-Section level and titled to be easily identifiable. Some Clauses now added as Insuring Clauses to the relevant Sub-Section.</p>	
Definitions: Added	<ul style="list-style-type: none"> - Offshore - Terrorism
Definitions: Removed	<ul style="list-style-type: none"> - Asbestos. See General Definition - Bodily Injury/Personal Injury. See Injury General Definition - Compensation - Pollution or Contamination. See Pollution General Definition - Property. See General Definition - Public and Products Liability Excess. See General Definitions and General Exclusions - The Defined Territories. See Territorial Limits General Definition - The Insured. See You, Your, Insured General Definition, Indemnity to Others Extension and Indemnity to Principal Extension - The Territorial Limits. See Insuring Clauses - The Limit of Indemnity - The Works
Definitions: Amended	<ul style="list-style-type: none"> - Costs and Expenses - Products Supplied - Terrorism
Extensions: Added	<ul style="list-style-type: none"> - Indemnity to Others. Previously part of The Insured Definition - Indemnity to Principal. Previously part of The Insured Definition

Extensions: Removed	- Additional Activities. See Business General Definition and Indemnity to Others Extension
Extensions: Amended	<ul style="list-style-type: none"> - Court Attendance - Cross Liabilities - Cyber
Conditions: Added	<ul style="list-style-type: none"> - Bona Fide Sub-Contractors - Costs and Expenses

Employers Liability Sub-Section – refer to the Policy Wording for updated details	
Insuring Clauses	<ul style="list-style-type: none"> - The Indemnity Limit applies to each Insuring Clause unless lower limit specified - Employers Liability “Cover” replaced by Employers Liability: Insuring Clause, Accidental Injury
- The Clauses are now referred to as Insuring Clauses or Conditions	
Clauses: Added	<ul style="list-style-type: none"> - Asbestos, Radiation, Silica, Terrorism. Part replaces Special Provision - Terrorism - Injury to Working Partners
Clauses: Removed	- Contractual Liability
Clauses: Amended	<ul style="list-style-type: none"> - Legal Expenses arising from Health and Safety Legislation. See Costs and Expenses Liability Definition and Condition - Our Right of Recovery. See Right of Recovery Condition - Unsatisfied Court Judgements
Exclusions: Added	<ul style="list-style-type: none"> - Overseas Actions - Overseas Subsidiaries - Statutory Liabilities
Conditions: Added	<ul style="list-style-type: none"> - Cancellation. Previously part of Cancellation Policy Condition - Right of Recovery. Previously Right of Recovery Clause

Public Liability Sub-Section – refer to the Policy Wording for updated details	
Insuring Clauses	<ul style="list-style-type: none"> - The Indemnity Limit applies to each Insuring Clause unless lower limit specified - Public Liability and Products Liability “Cover” replaced by Public Liability: Insuring Clause, Accidental Injury (see below for Product Liability cover)
- The Clauses are now referred to as Insuring Clauses or Conditions	
Clauses: Added	<ul style="list-style-type: none"> - Data Protection - Terrorism. Part replaces Special Provision - Terrorism
Clauses: Removed	<ul style="list-style-type: none"> - Contractual Liability. See Contractual Liability Exclusion for extent of cover applicable - Legal Expenses arising from Health and Safety Legislation and Consumer Protection Act 1987 and Food Safety Act 1990. See Costs and Expenses Liability Definition and Condition
Clauses: Amended	<ul style="list-style-type: none"> - Defective Premises Act - Employee and Visitor Belongings - Hired or Rented Premises. See Leased or Rented Premises Insuring Clause - Motor Contingent. See Contingent Motor Insuring Clause - Overseas Personal Liability
Exclusions: Added (previously part of untitled exceptions)	<ul style="list-style-type: none"> - Aircraft, Watercraft and Mechanically Propelled Vehicles - Burning Waste - Contractual Liability - Custody or Control - Defects in Land - Employees - Financial Loss - Hazardous Activities - Hazardous Substances - Hot Works away from Your Premises - Overseas Subsidiaries, Branches and Representatives - Pollution - Products Supplied - Professional Advice and Services - Property Being Worked Upon

Product Liability Sub-Section – refer to the Policy Wording for updated details	
Insuring Clause	- Public Liability and Products Liability “Cover” replaced by Product Liability: Insuring Clause (see above for Public Liability cover)
- The Clauses are now referred to as Insuring Clauses or Conditions	
Clauses: Removed	- Contractual Liability. See Contractual Liability Exclusion for extent of cover applicable - Legal Expenses arising from Consumer Protection Act 1987 and Food Safety Act 1990. See Costs and Expenses Liability Definition and Condition
Exclusions: Added (previously part of untitled exceptions)	- Contractual Liability - Custody or Control - Employees - Financial Loss - Hazardous Activities - Hazardous Substances - Overseas Subsidiaries, Branches and Representatives - Pollution - Professional Advice and Services - Products Exported to the USA and Canada - Replacement, Removal, Repair

Legal Expenses – refer to the Policy Wording for updated details	
Legal Expenses	- Further to the change of the company name this Section is now provided by ARAG Legal Expenses Insurance Company Limited (ARAG). All references to DAS have been updated to ARAG including webpages and email contact points. Please note revised Helpline numbers
Definitions: Added	- Identity Theft - PR Crisis
Definitions: Amended	- Countries Covered - DAS Standard Terms. See ARAG Standard Terms of Appointment - Date of Occurrence - Insured Person - Preferred Law Firm or Tax Consultancy. See Preferred Law Firm - Reasonable Prospects
Definitions: Removed	- Period of Insurance - We, Us, Our, DAS. See General Definitions and Insurers - You, Your. See General Definitions
Insured Incidents: Amended	- Employment disputes - Compensation awards - Employee civil legal defence - Service occupancy - Legal defence - Statutory licence appeal - Contract disputes - Debt recovery - Property protection - Personal injury - Tax protection - Tenancy disputes
Insured Incidents: Added	- Crisis containment - Employment restrictive covenants
Exclusions: Amended	- Late reported claims - Costs We have not agreed - Court awards and fines - Legal action We have not agreed - Intellectual property rights - Deliberate acts. See Wilful acts

	<ul style="list-style-type: none"> - Franchise or agency agreements - A dispute with DAS. See A dispute with ARAG - Shareholding or partnership disputes - Judicial review. See Judicial review, coroner's inquest or fatal accident inquiry - Nuclear, war and terrorism risks. See Nuclear and Radioactive Risks, War and Government Action, and Terrorism General Exclusions - Bankruptcy - Defamation - Calendar date devices. See Cyber General Exclusion - Litigant in person
Conditions: Amended	<ul style="list-style-type: none"> - Your representation - Your responsibilities. See An Insured Person's responsibilities - Offers to settle a claim - Assessing and recovering costs - Cancelling an appointed representative's appointment - Withdrawing cover - Expert opinion - Arbitration - Keeping to the policy terms
Conditions: Added	<ul style="list-style-type: none"> - Fraudulent claims - Other insurances

Business All Risks (Specified Items) – refer to the Policy Wording for updated details	
Previously titled Business All Risks	
Definitions: Added	<ul style="list-style-type: none"> - Geographical Limits - Property Insured - Responsible Person
Definitions: Removed	- Damage. Now under General Definitions
Definitions: Amended	- Defined Contingency. See Defined Peril
Insuring Clause. Replacing "Cover"	
The Extensions, Conditions, Clauses have been re-arranged and Clauses are now referred to as either Extensions, Basis of Settlement or Conditions - Note amendment to limits and some apply in the aggregate	
Basis of Settlement	Previously a Clause, now separately stated as a Basis of Settlement Condition
Exceptions now called Exclusions	<p>These have been redrafted with main changes being to the following exclusions</p> <ul style="list-style-type: none"> - theft from unattended vehicles has updated provisos - Now clear that acts of fraud or dishonesty include trick, device, deception etc. - See Policy Wording for full details
Conditions: Added	<ul style="list-style-type: none"> - Average. Previously a Policy Condition - Intruder Alarm System. Previously referenced under Policy Conditions Precedent - Theft Protections. Previously referenced under Policy Conditions Precedent
Conditions: Removed	- Portable Computer Equipment. See Theft from Unattended Vehicle Exclusion
Conditions: Amended	- Automatic Reinstatement of Sum Insured

Loss of Licence – refer to the Policy Wording for details
<p>Not previously a cover that was available.</p> <p>Now a whole new Section with its own Definitions, Insuring Clause, Exclusions and Obligations.</p>

Terrorism – refer to the Policy Wording for updated details	
Previously titled “Terrorism Insurance”. Exclusions applied were previously untitled but now titled to be easily identifiable. Appropriate Terrorism Extensions added.	
Definitions: Added	<ul style="list-style-type: none"> - Claim Preparation Costs - Specified Claim
Definitions: Removed	- Act of Sabotage. See Terrorism in Section Definitions and Sabotage in General Definitions
Definitions: Amended	<ul style="list-style-type: none"> - Act of Terrorism. See Terrorism in Section Definitions - Damage - Property Insured
Insuring Clause. Replacing “Cover” and “Basis of Settlement” We have clarified that claims settled in accordance with the sums insured under the Policy Sections for Property and Rental Income together with their respective limits and extensions other than Customers and Suppliers, Property Away from the Premises, Property Within One Mile of the Premises and Property at Utility Supplier Premises as appropriate (plus additional extensions) will apply within the Terrorism Section. Note amendment to limits and some apply in the aggregate.	
Exclusions: Added	<ul style="list-style-type: none"> - Land and Land Values - Microorganisms - Prevention or Control of Terrorism - Unexplained Loss
Exclusions: Amended	<ul style="list-style-type: none"> - Chemical and Biological Emissions - Confiscation, Seizure, Illegal Trade - Cyber - Malicious Persons - Nuclear Risk - Pollution - Weapons
Extensions: Added	<ul style="list-style-type: none"> - Brand Rehabilitation - Claims Preparation Costs - Court Attendance - Damage at Premises of Customers and Suppliers - Damage to Property of Telecommunications Supplier - Damage to Property of Utility Supplier - Damage to Your Property Away from the Premises - Looting - Loss of Attraction - Pollution and/or Contamination Clean Up - Prevention of Access - Threat or Hoax