

## Notice to Policyholders

### Arch Property Owners Policy

This document is issued for Your assistance. It highlights key changes We have made to the Arch Property Owners 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 Property Owners Policy wording to determine the full terms, conditions, limitations and exclusions of the Policy cover.

If you have any questions please contact your insurance agent.

#### Amendments to cover:

Section and/or sub-section	Summary of Changes to the Policy Wording
<b>General Definitions</b>	
Buildings	Updated definition.
Contents	Updated definition.
Contents Residential	New definition added.
Excess	Updated definition.
Unoccupied	Updated definition.
We, Us, Our	Updated definition
<b>Your Obligations</b>	
Felt Roof	New obligation added.
Photovoltaic and Solar Panels	New obligation added.
Statutory Requirements and Manufacturers Recommendations	New obligation added. Taken from part of the Reasonable Precautions Condition.
Unoccupancy	Updated obligation.
<b>General Conditions</b>	
Choice of Law and Jurisdiction	Updated condition.
Reasonable Precautions	Updated condition.
Sanctions and Financial Crime Documentation	New condition added.

<b>Property Section</b>	
<b>Extensions</b>	
Contents	New extension added.
<b>Basis of Settlement</b>	
Day One Reinstatement Basis	Updated clause.
Average	Updated clause.
Average Waiver	Clause updated to remove need for physical (but still needs to be appropriate) inspection.
<b>Conditions</b>	
Contractors	New condition added.

<b>Rental Income Section</b>	
<b>Settlement Conditions</b>	
Average	Condition updated.

<b>Liability Section</b>	
<b>Conditions</b>	
Bona Fide Sub-Contractors Condition	Condition updated.
<b>Employers Liability sub-Section</b>	
Asbestos, Radiation, Silica, Terrorism	Clause updated.

<b>Legal Expenses</b>	Further to the change of company name this Section is now provided by ARAG Legal Expenses Insurance Company Limited (ARAG). References to DAS are been updated to ARAG. These changes include (as appropriate) updates to Legal Helpline email and web addresses, complaints contact details and privacy notice details. <b>Voucher Codes and Helpline telephone numbers are unchanged.</b>
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**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.