

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 Investors 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 documents. 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 / 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 Property - Property Investors Policy simplified to Property Owners	
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		
General Definitions: Added	<ul style="list-style-type: none">- Asbestos- Buildings- Caused By- Connected With- Data Storage Materials- Electronic Data- Epidemic Disease- Government Action- Loss of Data- Pandemic Disease- Pollution (moved from Policy Exclusions under ‘Pollution and Contamination’)- Property	<ul style="list-style-type: none">- Property Insured (moved from Section 1 – The Buildings)- Rent- Risk Requirements- Sabotage- Silica- Statement of Fact- Terrorism (moved from Policy Exclusions)- Transit- War- Interpretation statement: clarification of references
General Definitions: Removed	<ul style="list-style-type: none">- Condition Precedent – we no longer use this language- Contents of Common Parts- Compensation- Defined Peril- Non-standard Construction- Offshore- Proposal- Standard Construction	
General Definitions: Amended	<ul style="list-style-type: none">- Buildings- Contents- Contract Works. See Contract Works Property Section Definition- Damage/Damaged. Replaces Damage- Employee- Excess- Injury- Money- Policy- Premises	

	<ul style="list-style-type: none"> - Schedule - Territorial Limits - Unoccupied - We, Us, Our. Replaces Company/Our/Us/We - You, You. Replaces Insured/You/Your/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. All terms of the Policy shall remain effective unless You receive written confirmation of a variation from Us through Your insurance agent.
Your Obligations: Amended Requirements	<ul style="list-style-type: none"> - Unoccupancy – This replaces the Unoccupied Buildings Clause under Section 1 – The Buildings. - 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.
Policy Exclusions are now General Exclusions	
General Exclusions: Removed	<ul style="list-style-type: none"> - All except Epidemic/Pandemic Disease. 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 - Excess - Fines and Penalties - Nuclear and Radioactive Risks (See also Employers Liability Sub-Section: Insuring Clauses, Asbestos, Radiation, Silica, Terrorism) - Other Insurance (not applicable to the Legal Expenses Section which contains specific conditions) - 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) - War and Government Action
General Exclusions: Amended	<ul style="list-style-type: none"> - Epidemic/Pandemic Disease
Policy Conditions are now General Conditions	
General Conditions: Added	<ul style="list-style-type: none"> - Change of Risk - Choice of Law and Jurisdiction - Language - Non-assignment - VAT (Value Added Tax)
General Conditions: Removed	<ul style="list-style-type: none"> - Arbitration - Identification - Instalments Clause - Observance of Terms
General Conditions: Amended	<ul style="list-style-type: none"> - Alteration of Risk. See Change of Risk - Other Insurances and Average. See General Exclusions for Other Insurance and Sections for any Average terms - Cancellation now separated into: <ul style="list-style-type: none"> - Cancellation by Us - Cancellation by You - Cancellation: Refund of Premium - Claims-Duties of the Insured and Rights of the Company now:

	<ul style="list-style-type: none"> - Claims Conditions: Our Rights - Claims Conditions: Your Obligations - Fair Presentation - Fraud - Reasonable Precautions - Reinstatement – See Property: Conditions: Reinstatement - Rights of Recovery. See Claims Conditions: Our Rights - Sanctions - Subjectivity
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SECTIONS OF COVER

Property – refer to the Policy Wording for updated details

Previously titled “Section 1 – The Buildings”

Definitions: Added	<ul style="list-style-type: none"> - Contract Works - Declared Value - Flood - Reinstatement
Definitions: Removed	<ul style="list-style-type: none"> - Limit of Liability
Definitions: Amended	<ul style="list-style-type: none"> - Excesses – See General Definitions, General Exclusions. Schedule includes details of Excesses applicable - Property Insured – See General Definitions

Insuring Clause Replacing “The Cover

Exclusions	<ul style="list-style-type: none"> - These have been redrafted with main change being the following exclusion is added - 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. Plus Subsidence Heave Landslip no longer excluded - See Policy Wording for full details
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The Extensions, Conditions, Clauses have been re-arranged and Clauses are now referred to as 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 - Contractors’ Interest - Documents and Books - Emergency Services - Failure of Tenants Insurances. Previously under Special Clause 4 – Failure of Other Insurances (if operative) - Illegal Cultivation of Drugs - Loss Minimisation - Munitions - Undamaged Property
Extensions: Removed	<ul style="list-style-type: none"> - Further Investigation Expenses - Ground Rent - Payments on Account - Personal Possessions - Privity of Contract - Reinstatement of Sum Insured. See Insuring Clause - Reinstatement to Match - Removal of Debris – Tenants Contents - Value Added Tax
Extensions: Amended	<ul style="list-style-type: none"> - Additional Metered Supply Charges. See Loss of Metered Utilities - Additional Sprinkler Costs. See Fire Extinguishing Expenses - Automatic Cover (Newly Acquired Properties). See Capital Additions

	<ul style="list-style-type: none"> - Capital Additions - Change in Tenancy. See Change of Risk General Condition - Contract Works - Damage to Cables and Underground Pipes. See Underground Services - Damage to Landscaped Gardens. See Landscape Damage - Day One Average. See Day One Reinstatement Basis of Settlement - Drain Clearance. - European Community and Public Authorities. See Reinstatement Definition and its use in Basis of Settlement - Extinguishment and Alarm Resetting Expenses. See Fire Extinguishing Expenses - Fly Tipping - Glass Damage. See Temporary Boarding Up - Inadvertent Failure to Insure - Professional Fees. See Reinstatement Definition and its use in Basis of Settlement - Removal of Debris. See Reinstatement Definition and its use in Basis of Settlement - Removal of Wasp and Bees Nests - Repairs and Alterations. - Rights of Recovery Waiver. See Subrogation Waiver Condition - Sale of Property Insured. See Transfer of Interest Condition - Temporary Removal - Theft of Keys. See Replacement Locks - Trace and Access - Tree Felling or Lopping. See Tree Felling - Unauthorised Occupation. See Legal Expenses Section - Unauthorised Use of Utilities - Unoccupied Buildings. See Unoccupancy Obligation and Property Exclusions
Basis of Settlement - New Sub-Section: Added	<ul style="list-style-type: none"> - Standard Basis - Reinstatement Basis - Day One Reinstatement Basis - Average. Replaces Condition of Average - Average Waiver - 72 Hours Clause. Replaces previous Seventy Two Hours Clause
Conditions: Added	<ul style="list-style-type: none"> - Designation - Index Linking. - Mortgagors Freeholders and Lessors. Replaces Mortgagees and Other Interests Clause - Non-invalidations. - Other Interests. Replaces Mortgagees and Other Interests Clause - Reinstatement. - Transfer of Interest. Replaces Sale of Property Insured Clause
Conditions: Removed	<ul style="list-style-type: none"> - Fire Extinguishing Appliances
Conditions: Amended	<ul style="list-style-type: none"> - Condition of Average. See Average Basis of Settlement - Unoccupied Buildings. See Unoccupancy Obligation and Property Exclusions

Rental Income – refer to the Policy Wording for updated details	
Previously titled “Section 2 – Rental Income”	
Definitions: Added	<ul style="list-style-type: none"> - Actual Rental Income - Contagious Disease - Extension Event. These can be Damage or Non-Damage Extension Events - Incident - Insured Damage - Loss of Interest - Maximum Indemnity Period
Definitions: Removed	<ul style="list-style-type: none"> - Limit of Liability. See Insuring Clause

Definitions: Amended	<ul style="list-style-type: none"> - Annual Rent Receivable. See Annual Rental Income - Geographical Limits. See Territorial Limits General Definitions - Indemnity Period - Outstanding Debit Balances - Rent Receivable. See Rental Income - Standard Rent Receivable. See Standard Rental Income
Insuring Clause Replacing “The Cover”	
Book Debts now added to Basis of Settlement	
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"> - Capital Additions Rental Income (Damage) - Inadvertent Failure to Insure (Damage) - Loss of Attraction - Delay in Lease Negotiation (Damage) - Property Within One Mile of the Premises (Damage) - Local Emergency (Non-Damage)
Extension Events: Removed	<ul style="list-style-type: none"> - Bomb scare or Unlawful Occupation - Denial of Access and Loss or Damage at Managing Agents Premises. But see Property Within One Mile of the Premises Extension (Damage)
Extension Events: Amended	<ul style="list-style-type: none"> - Failure of Public Electricity/Gas/Telecommunication/Water Supply. See Utilities (note now relevant to Your Tenants instead of just Your own) - Loss of Attraction - Loss of Investment Income due to Late Payment of Rent. See Loss of Interest Settlement Condition - Legionella and Murder Suicide or Disease. See Disease, Infestation and Defective Sanitation
Basis of Settlement: Added	<ul style="list-style-type: none"> - Additional Increase in Cost of Working
Basis of Settlement: Amended	<ul style="list-style-type: none"> - Book Debts - Rental Income. Previously under The Cover, Loss of Rent, Indemnity
Settlement Conditions-Sub-Section	<ul style="list-style-type: none"> - This Section was previously titled Clauses and Conditions
Settlement Conditions: Added	<ul style="list-style-type: none"> - Average - Cost of reletting - Excess - Extension Events - New Business - Savings and Deductions - Subrogation Waiver - Trends and Circumstances - Underinsurance.
Settlement Conditions: Removed	<ul style="list-style-type: none"> - Advanced Rent Receivable - Rent Free Period - Rent Review - Seventy Two Hours Clause - Unoccupied Buildings - Outstanding Debit Recording - Additional Claims Condition
Settlement Conditions: Amended	<ul style="list-style-type: none"> - Alternative Trading - Buildings Awaiting Sale - Capital Additions. See Capital Additions Rental Income Extension - Intention to Insure. See Inadvertent Failure to Insure Extension - New Business Clause. See New Business - Payments on Account - Professional Accounts and Legal Fees. See Auditors and Professional Accountants - Reinstatement of Sum Insured. See Rental Income: Insuring Clause - Sale of Property Insured. See Buildings Awaiting Sale - Value Added Tax. See General Conditions

Legal Liabilities Section – refer to the Policy Wording for updated details	
<p>Previously titled Section 3 – Public Liability and Section 4 Employers Liability</p> <p>This Section comprises the following Sub-Sections: Employers Liability and Property Owners Liability The following details apply to all Sub-Sections.</p> <p>Policy Exclusions applied that were previously untitled and referring to various Sections. Appropriate Liability Exclusions are now added back in at Sub-Section level and titled to be easily identifiable</p>	
Definitions: Added	- Products Supplied
Definitions: Removed	- Compensation. - Limit of Indemnity. See Schedule and Costs and Expenses
Definitions: Amended	- Costs and Expenses - Defined Territories. See Territorial Limits General Definition - Personal Injury. See Injury General Definition - Property. See Property General Definition - The Insured. See You, Your General Definition and Indemnity to Others Extension - Territorial Limits. See Employers and Property Owners Liability Insuring Clauses

Employers Liability Sub-Section – refer to the Policy Wording for updated details	
Insuring Clauses	- The Indemnity Limit applies to each Insuring Clause unless lower limit specified - Section 4 - Employers Liability “The Cover” replaced by Accidental Injury
- The Clauses are now referred to as Insuring Clauses, Extensions or Conditions	
Clauses: Added	- Asbestos, Radiation, Silica, Terrorism - Injury to Working Partners
Clauses: Removed	- Employers’ Liability Tracing Office
Clauses: Amended	- Additional Persons Insured. See Indemnity to Others Liability Extension - Compensation for Court Attendance. See Court Attendance Liability Extension - Manslaughter Costs Extension. See Costs and Expenses Liability Condition - Right of Recovery. See Right of Recovery Condition - Unsatisfied Court Judgements. See Insuring Clauses
Exclusions: Added	- Motor Liability - Overseas Actions - Overseas Subsidiaries - Statutory Liabilities
Conditions: Added	- Cancellation. Previously Cancellation Policy Condition - Right of Recovery. Previously Right of Recovery Clause

Property Owners Liability Sub-Section	
Insuring Clauses	- The Indemnity Limit applies to each Insuring Clause unless lower limit specified - Section 3 - Public Liability “The Cover” replaced by Cover
- The Clauses are now referred to as Insuring Clauses, Extensions or Conditions	
Clauses: Added	- Contingent Motor - Data Protection - Defective Premises Act - Employee and Visitor Belongings - Leased or Rented Premises - Overseas Personal Liability - Terrorism
Clauses: Removed	- Contractual Liability. See Contractual Liability Exclusion for extent of cover applicable - Financial Loss. See Financial Loss Exclusion for extent of cover applicable - Legionellosis Liability
Clauses: Amended	- Additional Persons Insured. See Indemnity to Others Liability Extension - Compensation for Court Attendance. See Court Attendance Liability Extension - Consumer Protection and Food Safety Acts – Legal Defence Costs. See Costs and Expenses Liability Condition

	<ul style="list-style-type: none"> - Cross Liabilities. See Liability Extension - Data Protection Legislation. See Data Protection Insuring Clause - Defective Premises Act. See Defective Premises Act Insuring Clause - Discharge of Liability. See Claims Conditions: Our Rights General Condition - Liability for Hired or Rented Premises. See Leased or Rented Premises Insuring Clause - Manslaughter Costs Extension. See Costs and Expenses Liability Condition - Overseas Personal Liability. See Overseas Personal Liability Insuring Clause
Exclusions: Added	<ul style="list-style-type: none"> - Aircraft, Watercraft and Mechanically Propelled Vehicles. Previously Policy Exclusion - Contractual Liability - Custody or Control. Previously Policy Exclusion - Financial Loss - Overseas Subsidiaries, Branches and Representatives - Pollution. Previously Policy Exclusion - Products Supplied - Professional Advice and Services - Property Being Worked Upon
Conditions: Added	<ul style="list-style-type: none"> - Bona Fide Sub-Contractors - Costs and Expenses

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	<ul style="list-style-type: none"> - Hotel Expenses - PR Crisis - Storage Costs
Definitions: Amended	<ul style="list-style-type: none"> - Countries Covered - Date of Occurrence - Insured Person - the premises. See Let Property - we, us, our, DAS. See General Definitions and Insurers - you, your. See General Definitions
Insured Incidents: Amended	<ul style="list-style-type: none"> - Employment Disputes and Compensation Awards - Legal defence - Statutory licence appeal - Contract Disputes - Lease disputes. See Let Property Disputes - Debt recovery - Property protection - Personal injury - Tax protection - Tenancy disputes
Insured Incidents: Added	<ul style="list-style-type: none"> - Crisis containment - Employment restrictive covenants
Exclusions: Amended	<ul style="list-style-type: none"> - Late reported claims - Court awards and fines - Deliberate acts. See Wilful acts - A dispute with DAS. See A dispute with ARAG - 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 - Defamation - Calendar date devices. See Cyber General Exclusion - Litigant in person
Conditions: Amended	<ul style="list-style-type: none"> - Your responsibilities. See An Insured Person's responsibilities - Offers to settle a claim

	<ul style="list-style-type: none"> - Withdrawing cover - Expert opinion
Conditions: Added	<ul style="list-style-type: none"> - Fraudulent claims

Terrorism – refer to the Policy Wording for updated details	
Previously titled “Section 5 – Terrorism Insurance “Policy Exclusions applied that were previously untitled and referring to various Sections as well as untitled Section Exclusions. Appropriate Terrorism Exclusions are now added back in at Section level and titled to be easily identifiable	
Definitions: Removed	<ul style="list-style-type: none"> - Act of Sabotage. See Terrorism in Section Definitions
Definitions: Amended	<ul style="list-style-type: none"> - Act of Terrorism. See Terrorism in Section Definitions - Damage
Insuring Clause Replacing “The Cover” and “Basis of Settlement”	
<ul style="list-style-type: none"> - Amended in order to be relevant to You as a Property Owner. Also 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 Loss of Attraction, Property Within One Mile of the Premises and Utilities as appropriate (plus additional extensions) will apply within the Terrorism Section. Note amendment to limits and some apply in the aggregate. 	
Extensions: Added	<ul style="list-style-type: none"> - Brand Rehabilitation - Claims Preparation Costs - Court Attendance - Damage to Property of Telecommunications Supplier - Damage to Property of Utility Supplier - Looting - Loss of Attraction - Pollution and/or Contamination Clean Up - Prevention of Access - Threat or Hoax
Exclusions: Added	<ul style="list-style-type: none"> - Chemical and Biological Emissions - Confiscation, Seizure, Illegal Trade - Cyber - Land and Land Values - Malicious Persons - Microorganisms - Nuclear Risk - Pollution - Prevention or Control of Terrorism - Unexplained Loss - Weapons

Special Clauses 1 – 4 – Now in Policy Wording or will be shown by endorsement if appropriate
