Changes to Your Insurance Policy Terms

AVIVA

Changes to your policy you need to know about before you renew.

This notice tells you about changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Policy Clauses

Loss of Rent or Alternative Accommodation for Residential Units

The cover provided by this clause can now be found in the Property Damage section of your policy. The clause has been restated to ensure that the intention of the cover is clear. This includes the addition of provisos to clarify when cover does and does not apply. We have also enhanced the cover provided by this clause. Please review your documents for the full wording.

Policy Conditions

Policy Condition 16 is amended and restated as follows:

Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

Cancellation Condition

We have restated the cancellation rights under your policy where the policy is financed through a monthly payment arrangement. Please refer to the Conditions section of your policy.

Paying Monthly

We have added a condition to your policy which sets out how your monthly payments will operate and the impact missing a payment will have on your policy. Please refer to the Conditions section of your policy for the full wording.

Policy Exceptions

Policy Exception (1) has been amended and restated as follows:

We will not indemnify You in respect of

(1) any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event

- (a) (i) war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
  - (ii) mutiny or military uprising, martial law
- (b) nationalisation, confiscation, requisition, seizure, damage or destruction by or by order of any government or any local or public authority, and
- (c) any action taken in controlling, preventing, suppressing or in in any way relating to
  - (i) (1) (a) above
  - (ii) (1) (b) above.

However,

(1) exception (1) (a) (b) and (c) do not apply to the following Sections, when insured by this policy.

- (a) Terrorism
- (b) Professional Indemnity

(c) Directors and Officers Liability

(d) Management Liability.

(2) exceptions (1) (a) (ii) 1 (b) and 1 (c) (ii) do not apply to the Employers' Liability Section, or the Property Owners Liability Section when insured by this policy

(3) exceptions (1) (a) (i) and 1 (c) (i) do not apply to the Employers' Liability Section, when insured by this policy, but The Limit of Indemnity under the Employers' Liability Section in respect of any causes, events or actions stated under exceptions (1) (a) (i) and 1 (c) (i) shall be €7,000,000.

(4) exception (1) (a) (ii) shall only apply to the following Sections, when insured by this policy

(a) Property Damage – Specified Contingencies

(b) Property Damage – All Risks

(c) Money and Assault

(d) Glass

(e) Engineering

(f) Business Interruption.

Asset and Revenue Protection - Terrorism

We have updated the Terrorism wording to make it clearer and easier to understand.

There is no change to the overall intent of the cover provided.

Please refer to your policy wording for full details of these changes.

Changes to Legal Expenses provider

If you have Legal Expenses cover as part of your policy, there has been a change to the provider of this service. Previously, this service was provided by DAS Law but is now provided by ARAG Legal Expenses Insurance Company Limited, following their acquisition of DAS.

There is no change to the cover itself so while the branding has changed, the service and protection will not.

To find out if you have Legal Expenses cover, please refer to your policy schedule.

Aviva Businesslaw Website

The Aviva Businesslaw website that is available to all Aviva commercial customers is now also provided by ARAG, powered by Farillio. There is no change to the service, and you can still access this digital solution in the same way.

Please refer to your policy schedule for information on registering for this service.

Counselling Helpline

A counselling helpline is available to all Aviva commercial customers. This is a confidential service, provided by a specialist third party on behalf of ARAG UK, to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

The phone number to access this service has changed to 0800 404 6013. There is no change to the type or level of support provided.

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BCOAG15283 07.2026

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