

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.

## 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.
  - (g) Money and Assault
  - (h) Glass
  - (i) Engineering
  - (j) Business Interruption.

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