Section 1 – Material Damage (MDI)

X18 – Excess Amendment Endorsement

Excess Amendment Endorsement

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

The following ENDORSEMENT is added where this SECTION is shown as insured in YOUR SCHEDULE

Under the heading What is not covered, Excess exclusion part b) is deleted and replaced as follows:

Excess exclusion

The amount shown below after the application of AVERAGE (if applicable), for each and every loss in respect of each separate PREMISES shown in YOUR SCHEDULE, in respect of

b) all other insured DAMAGE [£VAR]

This ENDORSEMENT does not apply if a higher EXCESS amount is excluded within the above SECTION of the POLICY or by way of ENDORSEMENT in which case the higher EXCESS amount excluded will apply

265 – MTP Spraying Exclusion

Spraying Exclusion

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

WE will not cover YOU for any loss, damage, cost or expense caused by or resulting from cellulose painting or spraying being carried out at YOUR PREMISES.

825 – MTP Full Vehicle Keys Removal
Full Vehicle Keys Removal

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered is replaced by

WE agree that for DAMAGE to
1. any of the PROPERTY INSURED specified in the SCHEDULE

2. any MOTOR VEHICLE specified in the SCHEDULE as a result of theft or attempted theft whilst on or about the PREMISES, provided that when the PREMISES are unattended, YOU must ensure that all MOTOR VEHICLES in the open are securely locked at all points of access and all MOTOR VEHICLE keys and key cards or lock transmitters for keyless MOTOR VEHICLES are removed from the PREMISES or if kept within the building at the PREMISES placed in a locked metal proprietary vehicle keys safe or equivalent alternative as agreed by US in advance and its key(s) removed from the PREMISES or to a part of the PREMISES in which the person responsible for their safe custody actually lives.

WE will pay YOU the value of the property at the time of its DAMAGE or at OUR option REINSTATE or replace the property or any part of it subject to

a) the sum insured by each item specified in the SCHEDULE other than those items in b) below (including items applying to rent, fees, removal of debris and contents of CUSTOMERS MOTOR VEHICLES) and any item subject to the Day One Average Special Clause being separately subject to AVERAGE

b) the sum insured by each item under INSUREDS MOTOR VEHICLES, CUSTOMERS MOTOR VEHICLES and STOCK in the SCHEDULE being separately subject to AVERAGE if this sum at the time of any DAMAGE is less than 85% of the value of the item covered within the sum insured

provided that OUR liability under this SECTION does not exceed

i) the total sum insured or in respect of any item its sum insured or any other limit of liability stated in the SCHEDULE at the time of DAMAGE

ii) the sum insured or limit remaining after costs for any other DAMAGE have been deducted during the same PERIOD OF INSURANCE unless WE have agreed to REINSTATE any sum insured or limit

adjusted in line with the inflation protection clause (if applicable).

828 – Motor Trade All Risks Subsidence
Motor Trade All Risks Subsidence

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

The definitions specified below are in addition to definitions detailed elsewhere in YOUR POLICY.

Subsidence exclusion under 'What is not covered' is deleted.

Cover under this SECTION extends to include DAMAGE caused by subsidence or ground heave of any part of the site which the property stands or landslip excluding:

a) the amount of each and every loss stated below at each separate PREMISES as ascertained after the application of any condition of average
b) DAMAGE to yards, car parks, roads, pavements, walls, gates and fences unless also affecting a building insured hereby
c) DAMAGE caused by or consisting of:
  i) the normal settlement or bedding down of new structures
  ii) the settlement or movement of made-up ground
  iii) coastal or river erosion
  iv) defective design or workmanship or the use of defective materials
  v) fire, subterranean fire, explosion, earthquake or the escape of water from any tank apparatus or pipe
d) DAMAGE which originated prior to the inception of this cover
e) DAMAGE resulting from:
  i) demolition, construction, structural alteration or repair of any property
  ii) groundworks or excavation at the PREMISES

Special condition
In so far as this insurance relates to DAMAGE caused by subsidence, ground heave or landslip

a) YOU shall notify US immediately they become aware of any demolition, groundworks, excavation or construction being carried out on any adjoining site

b) WE shall then have the right to carry the terms or cancel the cover

Item(s) All
Amount Excluded [£VAR]

829 – MTP Full Theft Extension

MTP Full Theft Extension

Section 1 - Material Damage

Theft by force (excluding vehicles) exclusion under What is not covered is deleted.

871 – MTP Flood Exclusion

Flood Exclusion

Policy Exclusions

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is not covered

Under the heading 'What is not covered' the following exclusion is added

Flood Exclusion

WE will not cover loss, damage, cost or expense caused by or consisting of FLOOD.

This exclusion does not apply to:

Section 3 - Money, Assault and Wrongful Conversion
Section 4 - Goods in Transit - Own Vehicles
Section 5 - Road Risks
Section 7 - Equipment Breakdown
Section 9 - Public and Products Liability
Section 10 - Employers Liability
Section 11 - Terrorism
Section 12 - Legal Expenses
Section 13 - Personal Accident and Sickness
Section 14 - Engineering Inspection

872 – MTP MDI Flood Excess £var
Flood Excess - amended amount excluded

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is not covered

Under the heading 'What is not covered', the Excess exclusion is amended to include the following Excess exclusion

The amount shown below after the application of AVERAGE (if applicable), for each and every loss

c) FLOOD [£VAR]

873 – MTP MDI Flood Excess £ or % var
Flood Excess - amended amount excluded

Section 1 - Material Damage

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is not covered

Under the heading 'What is not covered', the Excess exclusion is amended to include the following Excess exclusion

The amount shown below after the application of AVERAGE (if applicable), for each and every loss

c) FLOOD [£VAR] or [VAR%] whichever is the greater of each and every loss

Section 2 – Selected All Risks (SAR)

X18 – Excess Amendment Endorsement

Excess Amendment Endorsement

Section 2 - Selected All Risks

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

The following ENDORSEMENT is added where this SECTION is shown as insured in YOUR SCHEDULE

Under the heading What is not covered, Excess exclusion is deleted and replaced as follows:

Excess exclusion

The first [£VAR] of each claim.

Where there is DAMAGE to more than one item described in YOUR SCHEDULE as a result of a loss, WE will only apply one EXCESS, this being the highest amount shown against any of the items specified that have suffered DAMAGE.

This ENDORSEMENT does not apply if a higher EXCESS amount is excluded within the above SECTION of the POLICY or by way of ENDORSEMENT in which case the higher EXCESS amount excluded will apply

<u>Section 3 – Money, Assault and Wrongful Conversion</u> (MON)

X18 – Excess Amendment Endorsement
Excess Amendment Endorsement

Section 3 - Money, Assault and Wrongful Conversion

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

The following ENDORSEMENT is added where this SECTION is shown as insured in YOUR SCHEDULE

Under the heading What is not covered, Excess exclusion is deleted and replaced as follows:

Excess exclusion

The first [£VAR] of each and every claim.

This ENDORSEMENT does not apply if a higher EXCESS amount is excluded within the above SECTION of the POLICY or by way of ENDORSEMENT in which case the higher EXCESS amount excluded will apply

Section 5 – Road Risks (RRI)

158 – Amendment to Young Driver SDP Vehicle & Driver

Amendment to Exclusion 2. Social domestic and pleasure use and vehicle limits for young drivers (Specified Vehicle/Driver)

Section 5 - Road Risks

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

Exclusion 2 Social domestic and pleasure use and vehicle limits for young drivers under What is not covered under Parts 1, 2 and 3 will not apply whilst the INSURED VEHICLE specified below is being driven by or is in the charge of for the purpose of being driven by [VAR: INSERT DRIVER NAME]

[VAR: INSERT MAKE] [VAR: INSERT MODEL] [VAR: INSERT VEHICLE REGISTRATION NUMBER]

159 – Amendment to Young Driver SDP Vehicle & BHP

Amendment to Exclusion 2. Social domestic and pleasure use and vehicle limits for young drivers (Specified Driver/BHP)

Section 5 - Road Risks

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

Exclusion 2 Social domestic and pleasure use and vehicle limits for young drivers under What is not covered under Parts 1, 2 and 3 will not apply whilst any INSURED VEHICLE with a BHP up to [VAR: INSERT BHP] is being driven by or is in the charge of for the purpose of being driven by [VAR: INSERT DRIVER NAME]

Section 6 – Business Interruption and Loss of Licence (BII)

PA7 – Amendment to Prevention of Access (£1.5m)

Amendment to Prevention of access cover extension (£1.5m)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part 3. under Extension 6. - Prevention of access is amended to read

Provided that the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE will not exceed either 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or £1,500,000 whichever is less, regardless of the number of incidents or PREMISES insured

PA8 – Amendment to Prevention of Access (£2.5m)

Amendment to Prevention of access cover extension (£2.5m)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part 3. under Extension 6. - Prevention of access is amended to read

Provided that the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE will not exceed either 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or £2,500,000 whichever is less, regardless of the number of incidents or PREMISES insured

MS6 – Amendment to Murder Suicide or Disease (£50k)
Amendment to Murder suicide or disease cover extension (£50k)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

OUR liability under Extension 8. - Murder suicide or disease is amended to read

the lower of either the maximum indemnity period of 12 weeks or £50,000 or 25% of the annual Sum Insured in any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured and not as stated in YOUR POLICY

MS7 – Amendment to Murder Suicide or Disease (£100k)
Amendment to Murder suicide or disease cover extension (£100k)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

OUR liability under Extension 8. - Murder suicide or disease is amended to read

the lower of either the maximum indemnity period of 12 weeks or £100,000 or 25% of the annual Sum Insured in any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured and not as stated in YOUR POLICY

PS8 – Amendment to Public Supplies (£1.5m)
Amendment to Public Supplies cover extension (£1.5m)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part c) under Extension 7. - Failure of selected public supplies is amended to read

Provided that after the application of all other terms and conditions of this SECTION, the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured, will not exceed the lower of either 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or £1,500,000

PS9 – Amendment to Public Supplies (£2.5m)
Amendment to Public Supplies cover extension (£2.5m)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part c) under Extension 7. - Failure of selected public supplies is amended to read

Provided that after the application of all other terms and conditions of this SECTION, the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured, will not exceed the lower of either 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or £2,500,000

TE7 – Amendment to Public Utilities (Terminal Ends) (£100k)
Amendment to Public utilities (terminal ends) cover extension (£100k)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part c) under Extension 5. - Failure of Public utilities (terminal ends) is amended to read

Provided that after the application of all other terms and conditions of this SECTION, the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured, will not exceed the lower of either £100,000 or 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or the amount of loss resulting from interference or interruption with YOUR BUSINESS for up to a maximum period of 12 weeks regardless of the number of incidents or PREMISES insured

TE8 – Amendment to Public Utilities (Terminal Ends) (£250k)

Amendment to Public utilities (terminal ends) cover extension (£250k)

Section 6 - Business Interruption and Loss of Licence

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

Part c) under Extension 5. - Failure of Public utilities (terminal ends) is amended to read

Provided that after the application of all other terms and conditions of this SECTION, the most WE will pay under this Extension for any one claim and in total during any one PERIOD OF INSURANCE, regardless of the number of incidents or PREMISES insured, will not exceed the lower of either £250,000 or 25% of the annual figure on which YOUR Business interruption SECTION Sum Insured is based or the amount of loss resulting from interference or interruption with YOUR BUSINESS for up to a maximum period of 12 weeks regardless of the number of incidents or PREMISES insured

Section 9 – Public and Products Liability (PLI)

AS4 – Accidental release of asbestos (Claims made) extension
Accidental release of asbestos (Claims made) extension

Section 9 - Public and Products Liability

For the purpose of this extension, 'Asbestos exclusion' under the heading What is not covered of this SECTION is deleted.

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

What is covered

WE will cover the amount of damages which YOU are legally liable to pay in respect of a claim first made against YOU and notified to US during the PERIOD OF INSURANCE arising from the accidental and unplanned release of ASBESTOS.

The maximum amount WE will pay for the total of all damages, CLEAN UP COSTS and CLAIM COSTS arising from claims first made against YOU and notified to US during the PERIOD OF INSURANCE caused by or arising from ASBESTOS is £#1#.

What is not covered

WE will not cover

1) claims
a) relating to the fear suffered by any person of the consequences of exposure to ASBESTOS
b) in respect of PROPERTY DAMAGE, NUISANCE OR TRESPASS or CLEAN UP COSTS, unless arising from contamination resulting from the unplanned release of ASBESTOS due to a SUDDEN INCIDENT which happens at a specific time and place during the PERIOD OF INSURANCE in the course of any work, process or other operation
c) to rectify, remedy, repair, replace, re-apply, modify, investigate, access or remove ASBESTOS in or on premises

   i) that YOU have disposed of
   ii) owned, leased, let, rented, hired or lent to YOU
   iii) for which YOU have any statutory duty to manage ASBESTOS

d) for any incident known to YOU or for which YOU should have been aware before the start of this extension

2) the greater of £#2# or the amount of EXCESS stated in YOUR SCHEDULE in respect of PROPERTY DAMAGE, NUISANCE OR TRESPASS or CLEAN UP COSTS caused by or arising from ASBESTOS.

If during the PERIOD OF INSURANCE YOU first become aware of any circumstances that may give rise to a claim under this SECTION and notification is given to US during or within 7 days of the expiry of the PERIOD OF INSURANCE, WE will if a claim is subsequently made against YOU consider such circumstances as having been made during the PERIOD OF INSURANCE that YOU first become aware.

The following additional conditions apply to this SECTION

1) If YOU have contracted or reached agreement for the investigation, handling, removal, stripping out, demolition, transportation or disposal of ASBESTOS, a written risk assessment must be undertaken and controls put in place to prevent the release of ASBESTOS
2) If YOU discover any materials that are known or suspected to be ASBESTOS prior to or in the course of any work, process or other operation, YOU must immediately upon discovery take steps to suspend or cease such work, process or other operation until the composition of the materials is established
3) YOU must ensure that any ASBESTOS is investigated, handled, removed, stripped out, demolished, transported and/or disposed of in accordance with Health and Safety regulations in force within the POLICY TERRITORIES.

If YOU do not comply with these conditions YOU will not be covered and WE will not make any payment in respect of a claim

911 – TPPD Std Excess £var

Third Party Property Damage Excess Amendment

Section 9 - Public and Products Liability

Definitions

For the purposes of this ENDORSEMENT where WE have explained what a word means as highlighted in bold in YOUR POLICY it will be shown in capital letters and will have the same meaning wherever it is used in this ENDORSEMENT.

Excess exclusion under What is not covered is amended to read

An EXCESS of [£VAR] will apply to each EVENT for loss. In respect of PRODUCTS, the EXCESS will apply to each EVENT during each PERIOD OF INSURANCE that loss occurs as a result of the EVENT