

ENDORSEMENTS LIST

MARCH 2019





TITLE	TEXT
03 SAFE CLAUSE	THIS INSURANCE EXCLUDES THEFT IN RESPECT OF JEWELLERY AT THE PRIVATE DWELLING SITUATED WITHIN THE PREMISES NAMED IN THE SCHEDULE UNLESS THE JEWELLERY IS KEPT IN A LOCKED SAFE WHILST NOT BEING WORN. THE SAFE MUST WEIGH MORE THAN 100 KILOGRAMS OR BE FITTED INTO A WALL OR FLOOR.
04 KEYS CLAUSE	IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT IN RESPECT OF THEFT FROM THE SAFE(S) THAT ALL KEYS AND DUPLICATE KEYS OF THE SAID SAFE(S) ARE REMOVED FROM THE PRIVATE DWELLING SITUATED WITHIN THE PREMISES NAMED IN THE SCHEDULE WHENEVER THE PREMISES ARE LEFT UNATTENDED.
06 MUSICAL INSTRUMENT CLAUSE	THIS INSURANCE DOES NOT COVER, IF THE MUSICAL INSTRUMENTS ARE INSURED HEREUNDER, BREAKAGE OF STRINGS, REEDS OR DRUMHEADS FROM ANY CAUSE.
08 NON-STANDARD CONSTRUCTION CLAUSE	IN CONSIDERATION OF THE ADDITIONAL PREMIUM PAID HEREON IT IS AGREED THAT THE TERM "STANDARD CONSTRUCTION" AS DEFINED IN SECTIONS ONE AND TWO DOES NOT APPLY TO THE MAIN BUILDING OF THE PRIVATE DWELLING SITUATED WITHIN THE PREMISES NAMED IN THE SCHEDULE.
010 SUBSIDENCE, LANDSLIP, HEAVE EXCL.	PERIL 9 IN SECTIONS ONE AND TWO IS DELETED AND OF NO EFFECT.



011 FLOOD EXCLUSION CLAUSE	IT IS HEREBY AGREED THAT SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) OF THIS INSURANCE DO NOT COVER:- A) THE ESCAPE OF WATER FROM THE NORMAL CONFINES OF ANY NATURAL OR ARTIFICIAL WATERCOURSE, LAKE, RESERVOIR, CANAL OR DAM; B) INUNDATION FROM THE SEA ; OR C) FLOOD RESULTING FROM STORM OR TEMPEST OR ANY OTHER PERIL OTHER THAN ESCAPE OF WATER FROM FIXED WATERTANKS, APPARATUS OR PIPES.
012 CONTRACTORS EXCLUSION CLAUSE	THIS INSURANCE EXCLUDES LOSS, DAMAGE OR LIABILITY ARISING OUT OF THE ACTIVITIES OF CONTRACTORS.
014 PEDAL CYCLE CLAUSE	IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER IN RESPECT OF PEDAL CYCLE(S) INSURED HEREUNDER THAT SUCH PEDAL CYCLE(S) BE PADLOCKED TO AN IMMOVABLE OBJECT OR KEPT IN A LOCKED BUILDING WHEN LEFT UNATTENDED.
017 STAMP CLAUSE	THE LIABILITY OF THE INSURER IN RESPECT OF STAMPS FORMING PART OF A COLLECTION IS LIMITED TO 75% (SEVENTY FIVE PERCENT) OF THE STANLEY GIBBONS VALUATION.
018 MORTGAGE INTEREST CLAUSE	IT IS UNDERSTOOD AND AGREED THAT THE INTEREST OF THE MORTGAGEE IN THIS INSURANCE SHALL NOT BE PREJUDICED BY ANY ACT OR NEGLECT OF THE MORTGAGOR OR OCCUPIER OF ANY BUILDING HEREBY INSURED WHEREBY THE DANGER OF LOSS OR DAMAGE IS INCREASED WITHOUT THE AUTHORITY OR KNOWLEDGE OF THE MORTGAGEE, PROVIDED THAT THE MORTGAGOR, AS SOON AS REASONABLY POSSIBLE AFTER BECOMING AWARE THEREOF, SHALL GIVE NOTICE TO THE INSURER AND PAY AN ADDITIONAL PREMIUM IF REQUIRED.
020 UNATTENDED VEHICLE CLAUSE	THIS INSURANCE EXCLUDES THEFT OR DISAPPEARANCE FROM UNATTENDED MOTOR VEHICLES OR TRAILERS OF EVERY DESCRIPTION.



023 RESTRICTED PERILS CLAUSE	IT IS HEREBY NOTED AND AGREED THAT THE PREMISES SPECIFIED IN THE SCHEDULE ARE COVERED BY THE FOLLOWING PERILS ONLY: A) FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE B) AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM.
025 VALUABLES AND PERSONAL EFFECTS	SECTION 5 (VALUABLES AND PERSONAL EFFECTS), AS STATED ON THE PROPOSAL FORM. THIS INSURANCE DOES NOT COVER ANY ITEMS (INCLUDING ARTICLES FORMING A PAIR OR SET) EXCEEDING £750 IN VALUABLE UNLESS STATED IN THE SPECIFICATION(S) ATTACHED TO THE SCHEDULE. ALL ITEMS EXCEEDING £1,500 IN VALUE WILL REQUIRE A VALUATION CERTIFICATE TO BE SUBMITTED TO THE INSURER.
026 THEFT AND MALICIOUS DAMAGE CL.	THIS INSURANCE EXCLUDES LOSSES ARISING FROM THEFT OR MALICIOUS DAMAGE.
028 VALUABLES AND JEWELLERY CL.	IT IS HEREBY UNDERSTOOD AND AGREED THAT VALUABLES, INCLUDING JEWELLERY, GOLD, SILVER, WORKS OF ART AND PAINTINGS, AND PERSONAL EFFECTS ARE EXCLUDED UNDER SECTION 2 (CONTENTS).
029 RESTRICTED PERILS CLAUSE	IT IS HEREBY NOTED AND AGREED THAT THE PREMISES SPECIFIED IN THE SCHEDULE ARE COVERED BY THE FOLLOWING PERILS ONLY: A) FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE, B) AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM. SHOULD THE SITUATION THAT GAVE RISE TO THIS RESTRICTION CHANGE YOU SHOULD NOTIFY US IMMEDIATELY TO ENABLE US TO REVIEW THE TERMS OF THE POLICY. FAILURE TO DO SO WILL RESULT IN THE CONTINUED APPLICATION OF THIS CLAUSE REGARDLESS OF WHETHER THE SITUATION THAT GAVE RISE TO THIS RESTRICTION HAS BEEN RECTIFIED.



030 TREE MAINTENANCE CLAUSE	<p>IT IS AGREED THAT THE “DUTY OF INSURED” CONDITION, IN THE GENERAL CONDITIONS, EXCLUSIONS AND ENDORSEMENTS OF THIS POLICY, IS HEREBY AMENDED TO READ AS FOLLOWS:</p> <p>“THE INSURED SHALL TAKE ALL REASONABLE STEPS TO PREVENT LOSS, DAMAGE OR ACCIDENT AND MAINTAIN THE BUILDING(S) IN A GOOD STATE OF REPAIR, INCLUDING THE TAKING OF ALL THE REASONABLE AND PRACTICAL STEPS TO ENSURE THAT ALL TREES AND SHRUBS SITUATED WITHIN SEVEN METRES OF ANY PART OF THE BUILDING (S) SHALL BE PROPERLY MAINTAINED AND POLLARED, AS OFTEN AS MAY BE NECESSARY, IN ORDER TO ENSURE THAT SUCH TREES DO NOT EXCEED THREE METRES IN HEIGHT AND THEREBY TO MINIMISE THE RISK OF DAMAGE TO OTHER BUILDING (S) CAUSED BY SUBSIDENCE.”</p> <p>FAILURE TO MAINTAIN TREES OR SHRUBS WITHIN SEVEN METRES OF THE PROPERTY AT A HEIGHT OF THREE METRES OR LESS, PERIL NINE (SUBSIDENCE, LANSLIP OR HEAVE) UNDER SECTION ONE (BUILDING) WILL NOT BE EFFECTIVE.</p>
031 FLAT ROOF CLAUSE	<p>IT IS HEREBY AGREED AS FOLLOWS:</p> <p>I) THE FOLLOWING EXCLUSIONS D) AND E) APPLY TO PERIL COVERED 3 (STORM, TEMPEST OR FLOOD) UNDER SECTION ONE BUILDINGS:</p> <p>D) LOSS OF OR DAMAGE TO THE ROOF OF THE BUILDING DUE TO STORM, TEMPEST OR FLOOD.</p> <p>E) LOSS OF OR DAMAGE TO ANY PART OF THE BUILDING (OTHER THAN THE ROOF) DUE TO STORM, TEMPEST OR FLOOD WHERE SUCH LOSS OR DAMAGE OCCURS AS A CONSEQUENCE OF DAMAGE TO THE ROOF FROM ANY CAUSE.</p> <p>II) THE FOLLOWING ADDITIONAL EXCLUSION APPLIES TO PERIL COVERED 3 (STORM, TEMPEST OR FLOOD) UNDER SECTION TWO CONTENTS:</p> <p>LOSS OF OR DAMAGE TO THE PROPERTY INSURED UNDER THIS SECTION DUE TO STORM, TEMPEST OR FLOOD, WHERE SUCH LOSS OR DAMAGE OCCURS AS A CONSEQUENCE OF DAMAGE TO THE ROOF FROM ANY CAUSE.</p>
032 INTRUDER ALARM CLAUSE	<p>IT IS A CONDITION PRECEDENT TO LIABILITY UNDER SECTIONS TWO AND FIVE, IF APPLICABLE, OF THIS POLICY IN RESPECT OF THEFT OR ATTEMPTED THEFT THAT: A) THE INTRUDER ALARM SYSTEM IS SET AND IN FULL AND EFFECTIVE OPERATION WHENEVER THE PREMISES SPECIFIED IN THE SCHEDULE OF COVER ARE UNATTENDED. B) THE INTRUDER ALARM SYSTEM IS MAINTAINED IN FULL WORKING AND GOOD ORDER. C) THE INTRUDER ALARM SYSTEM IS MONITORED BY A CENTRAL STATION WHENEVER IN OPERATION.</p>



033 MINIMUM SECURITY WARRANTY	ADDITIONAL ENDORSEMENT - MINIMUM SECURITY WARRANTY: IT IS WARRANTED THAT ALL FINAL EXIT DOORS ARE FITTED WITH A MORTICE DEADLOCK AND THAT ALL GROUND FLOOR WINDOWS AND ALL OTHER ACCESSIBLE WINDOWS ARE FITTED WITH A PURPOSE DESIGNED WINDOW LOCK. IT IS FURTHER WARRANTED THAT ALL SUCH DEADLOCKS AND WINDOW LOCKS ARE IN OPERATION WHENEVER THE PREMISES ARE LEFT UNATTENDED.
034 PROOF OF VALUE	IN THE EVENT OF A CLAIM FOR ANY SPECIFIED ITEM VALUED IN EXCESS OF 1,500 POUNDS, A PROFESSIONAL VALUATION, RECEIPT OF PROOF OF PURCHASE PREDATING THE LOSS AND NOT MORE THAN FIVE YEARS OLD TOGETHER WITH A CLEAR PHOTOGRAPH OF THE ITEM, WILL BE REQUIRED AS PROOF OF VALUE AND OWNERSHIP. IN THE EVENT OF SUCH PROOF NOT BEING PROVIDED YOUR CLAIM MAY NOT BE MET, OR THE VALUE OF THE CLAIM MAY BE REDUCED.
035 RESTRICTED PERILS CLAUSE 2	IT IS HEREBY NOTED AND AGREED THAT THE PREMISES SPECIFIED IN THE SCHEDULE ARE COVERED BY THE FOLLOWING PERILS ONLY: A) FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE, B) AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM. C) SUBSIDENCE
036 RESTRICTED PERILS CLAUSE 2	IT IS HEREBY NOTED AND AGREED THAT THE PREMISES SPECIFIED IN THE SCHEDULE ARE COVERED BY THE FOLLOWING PERILS ONLY: A) FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE, B) AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM. C) SUBSIDENCE SHOULD THE SITUATION THAT GAVE RISE TO THIS RESTRICTION CHANGE YOU SHOULD NOTIFY US IMMEDIATELY TO ENABLE US TO REVIEW THE TERMS OF THE POLICY. FAILURE TO DO SO WILL RESULT IN THE CONTINUED APPLICATION OF THIS CLAUSE REGARDLESS OF WHETHER THE SITUATION THAT GAVE RISE TO THIS RESTRICTION HAS BEEN RECTIFIED.



<p>037 ACCIDENTAL DAMAGE TO BUILDINGS</p>	<p>THE FOLLOWING EXTENSION OF COVER IS INCLUDED UNDER THIS POLICY:</p> <p>THIS EXTENSION COVERS THE BUILDINGS SITUATED WITHIN THE PREMISES SPECIFIED IN THE SCHEDULE AGAINST ACCIDENTAL DAMAGE BY EXTERNAL AND VISIBLE MEANS.</p> <p>THIS EXTENSION DOES NOT COVER:</p> <p>A) LOSS, DAMAGE OR DESTRUCTION OR ANY PROPORTION THEREOF SPECIFICALLY EXCLUDED UNDER SECTION ONE (BUILDINGS).</p> <p>B) SETTLEMENT, SHRINKAGE, COLLAPSE OR CRACKING.</p> <p>C) MOVEMENT OF LAND.</p> <p>D) LOSS, DAMAGE OR DESTRUCTION TO ANY PART OF THE INSURED PROPERTY ON WHICH WORK IS BEING CARRIED OUT AND WHICH OCCURS IN THE COURSE OF SUCH WORK.</p> <p>E) LOSS, DAMAGE OR DESTRUCTION DUE TO DEMOLITION, STRUCTURAL ALTERATION OR REPAIR.</p> <p>F) DAMAGE TO OUTBUILDINGS AND GARAGES OF NON-STANDARD CONSTRUCTION, SWIMMING POOLS, TENNIS COURTS, DRIVES, PATIOS AND TERRACES, WALLS, GATES AND FENCES.</p> <p>G) THE COST OF MAINTENANCE.</p> <p>H) LOSS, DAMAGE OR DESTRUCTION CAUSED BY OR DUE TO NORMAL SETTLEMENT, WEAR AND TEAR, GRADUAL DETERIORATION, VERMIN, INFESTATION, WET OR DRY ROT, RUST OR OTHER CORROSION, FROST, OR CHANGE IN TEMPERATURE OR HUMIDITY INCLUDING HEAT DISTORTION</p> <p>I) LOSS, DAMAGE OR DESTRUCTION CAUSED BY OR DUE TO DEFECTIVE MATERIALS, FAULTY WORKMANSHIP, SPECIFICATION OR DESIGN, INHERENT VICE OR LATENT DEFECT.</p> <p>J) LOSS, DAMAGE OR DESTRUCTION DUE TO MECHANICAL OR ELECTRICAL BREAKDOWN, DERANGEMENT OR MISUSE.</p> <p>K) ANY AMOUNT RECOVERABLE FROM THE TENANT UP TO THE TOTAL AMOUNT OF THE INITIAL DEPOSIT (PROOF OF THE DEPOSIT PAID BY THE TENANT MUST BE SUBMITTED IN THE EVENT OF A CLAIM).</p> <p>L) ANY LOSS OR DAMAGE WHICH IS INSURED BY A POLICY ISSUED TO A TENANT.</p> <p>M) LOSS, DAMAGE OR DESTRUCTION DUE TO CHEWING, SCRATCHING, TEARING OR FOULING BY DOMESTIC PETS.</p> <p>N) CONSEQUENTIAL LOSS OF ANY NATURE WHATSOEVER.</p> <p>O) LOSS OR DAMAGE DUE TO CLEANING, INCLUDING THE MISUSE OF CLEANING AGENTS.</p> <p>P) THE FIRST £100 OF EACH AND EVERY CLAIM. THE COVER PROVIDED BY THIS EXTENSION IS SUBJECT TO ALL THE CONDITIONS OF SECTION ONE (BUILDINGS) AND TO THE GENERAL CONDITIONS, EXCLUSIONS AND CLAIMS CONDITIONS OF THIS INSURANCE.</p>
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038 TRACE AND ACCESS	<p>THE FOLLOWING ADDITIONAL COVER IS INCLUDED IN THIS POLICY: TRACE AND ACCESS -</p> <p>IN THE EVENT OF A VALID CLAIM ARISING UNDER PERIL 4 (ESCAPE OF WATER AND FROST DAMAGE) OF SECTION 1 (BUILDINGS) AND SUBJECT ALWAYS TO OUR PRIOR AUTHORISATION, THE POLICY EXTENDS TO COVER THE REASONABLE COSTS UP TO £5,000 ANY ONE OCCURRENCE FOR THE FOLLOWING:</p> <p>A) THE WORK INVOLVED IN TRACING AND ACCESSING THE CAUSE OF THE DAMAGE WITHIN THE INSURED BUILDING.</p> <p>B) REPAIRING THE DAMAGE CAUSED BY THE WORK CARRIED OUT IN A) ABOVE. UNDER NO CIRCUMSTANCES IS THE COST OF THE REPAIR OF THE ORIGIN OF THE ESCAPE OF WATER COVERED UNDER THIS TRACE AND ACCESS CLAUSE.</p>
039 FLAT ROOF CLAUSE (ACCIDENTAL DAMAGE)	<p>IT IS HEREBY AGREED AS FOLLOWS:</p> <p>I) THE FOLLOWING EXCLUSIONS D), E) AND F) APPLY TO PERIL COVERED 3 (STORM, TEMPEST OR FLOOD) UNDER SECTION ONE BUILDINGS:</p> <p>D) LOSS OF OR DAMAGE TO THE ROOF OF THE BUILDING DUE TO STORM, TEMPEST OR FLOOD.</p> <p>E) LOSS OF OR DAMAGE TO ANY PART OF THE BUILDING (OTHER THAN THE ROOF) DUE TO STORM, TEMPEST OR FLOOD WHERE SUCH LOSS OR DAMAGE OCCURS AS A CONSEQUENCE OF DAMAGE TO THE ROOF FROM ANY CAUSE.</p> <p>F) LOSS OF OR DAMAGE TO THE ROOF OF THE BUILDING DUE TO ACCIDENTAL DAMAGE.</p> <p>II) THE FOLLOWING ADDITIONAL EXCLUSION APPLIES TO PERIL COVERED 3 (STORM, TEMPEST OR FLOOD) UNDER SECTION TWO CONTENTS: LOSS OF OR DAMAGE TO THE PROPERTY INSURED UNDER THIS SECTION DUE TO STORM, TEMPEST OR FLOOD, WHERE SUCH LOSS OR DAMAGE OCCURS AS A CONSEQUENCE OF DAMAGE TO THE ROOF FROM ANY CAUSE.</p>
041 TREE MAINTENANCE CLAUSE	<p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED SHALL TAKE ALL THE REASONABLE AND PRACTICAL STEPS TO ENSURE THAT ALL TREES AND SHRUBS SITUATED WITHIN SEVEN METRES OF ANY PART OF THE BUILDING(S) SHALL BE PROPERLY MAINTAINED AND POLLARDED, AS OFTEN AS MAY BE NECESSARY, IN ORDER TO ENSURE THAT SUCH TREES DO NOT EXCEED FIVE METRES IN HEIGHT AND THEREBY TO MINIMISE THE RISK OF DAMAGE TO OTHER BUILDING(S) CAUSED BY SUBSIDENCE.</p> <p>FAILURE TO MAINTAIN TREES OR SHRUBS WITHIN SEVEN METRES OF THE PROPERTY AT A HEIGHT OF FIVE METRES OR LESS WILL RESULT IN PERIL 9 (SUBSIDENCE, LANDSLIP OR HEAVE) UNDER SECTION ONE (BUILDINGS) BEING DELETED AND OF NO EFFECT.</p>



047 ESCAPE OF WATER	THIS POLICY EXCLUDES THE FIRST 500 POUNDS OF EACH AND EVERY CLAIM FOR ESCAPE OF WATER FROM AND FROST DAMAGE TO FIXED WATER TANKS, APPARATUS OR PIPES.
054 DEFINITION OF BUILDINGS CLAUSE	IT IS HEREBY UNDERSTOOD AND AGREED THAT THE DEFINITION OF BUILDINGS/HOUSE/HOME IS DELETED AND REPLACED BY THE FOLLOWING: THE PRIVATE DWELLING INCLUDING GARAGES AND OUTBUILDINGS ALL USED SOLELY FOR DOMESTIC PURPOSES, PERMANENT FIXTURES AND FITTINGS, SWIMMING POOLS, TENNIS COURTS, PATHS, DRIVES, TERRACES, PATIOS, WALLS, FENCES AND GATES, ALL WITHIN THE BOUNDARIES OF THE LAND BELONGING TO THE PRIVATE DWELLING AT THE ADDRESS STATED IN THE SCHEDULE, NOT BEING BUILDINGS WHERE: A) ANY WINDOWS OR DOORS ARE BOARDED OR BRICKED UP B) THE INSURED PROPERTY IS DIVIDED INTO BEDSITS
055 UNOCCUPANCY CLAUSE (PROFESSIONAL LET, STUDENT LET, HOLIDAY HOME)	THE UNOCCUPANCY CLAUSE UNDER THE ENDORSEMENTS SECTION OF THE GENERAL CONDITIONS IS HEREBY DELETED AND REPLACED BY THE FOLLOWING: A) I) UNTENANTED FOR A PERIOD OF MORE THAN 72 CONSECUTIVE HOURS, OR II) LEFT OTHERWISE UNOCCUPIED FOR MORE THAN 30 CONSECUTIVE DAYS, SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) OF THE POLICY EXCLUDE PERIL 4 (ESCAPE OF WATER) DURING THE PERIOD 1ST OCTOBER TO 1ST APRIL, UNLESS THE CENTRAL HEATING SYSTEM IS IN CONTINUOUS OPERATION AT NOT LESS THAN A MINIMUM TEMPERATURE OF 55F (13C) OR ALTERNATIVELY THE PREMISES WATER SYSTEM IS TURNED OFF AT THE MAINS AND DRAINED. B) LEFT UNOCCUPIED FOR MORE THAN 30 CONSECUTIVE DAYS, THE PROPERTY MUST BE INSPECTED, BY THE INSURED OR THE INSURED'S REPRESENTATIVE, AT INTERVALS OF NOT MORE THAN 14 DAYS, AND WRITTEN RECORDS KEPT OF SUCH INSPECTIONS.



056 DEFINITION OF BUILDING CLAUSE	<p>IT IS HEREBY UNDERSTOOD AND AGREED THAT THE DEFINITION OF BUILDINGS/HOUSE/HOME IS DELETED AND REPLACED BY THE FOLLOWING: THE PRIVATE DWELLING INCLUDING GARAGES AND OUTBUILDINGS ALL USED SOLELY FOR DOMESTIC PURPOSES, PERMANENT FIXTURES AND FITTINGS, SWIMMING POOLS, TENNIS COURTS, PATHS, DRIVES, TERRACES, PATIOS, WALLS, FENCES AND GATES, ALL WITHIN THE BOUNDARIES OF THE LAND BELONGING TO THE PRIVATE DWELLING AT THE ADDRESS STATED IN THE SCHEDULE, NOT BEING BUILDINGS WHERE:</p> <p>A) ANY WINDOWS OR DOORS ARE BOARDED OR BRICKED UP. B) THE INSURED PROPERTY IS UNDERGOING RENOVATION OR REFURBISHMENT. C) THE INSURED PROPERTY IS DIVIDED INTO BEDSITS.</p>
057 EXCESSES	<p>THE EXCESSES UNDER SECTION ONE BUILDINGS AND SECTION TWO CONTENTS, IF APPLICABLE, ARE THE AMOUNTS SHOWN IN THE SCHEDULE OF COVER EXCEPT FOR ANY CLAIM UNDER PERIL 4 (ESCAPE OF WATER FROM AND FROST DAMAGE TO FIXED WATER TANKS, APPARATUS OR PIPES) WHERE THE EXCESS IS £250 OR THE AMOUNT STATED IN THE SCHEDULE OF COVER IN RESPECT OF ALL CLAIMS OTHER THAN SUBSIDENCE, LANDSLIP OR HEAVE, WHICHEVER IS THE GREATER. THE EXCESS APPLICABLE TO SUBSIDENCE, LANDSLIP OR HEAVE IS SHOWN SEPARATELY ON THE SCHEDULE OF COVER.</p>
058 EXCESSES	<p>THE EXCESSES UNDER SECTION ONE BUILDINGS AND SECTION TWO CONTENTS, IF APPLICABLE, ARE THE AMOUNTS SHOWN IN THE SCHEDULE OF COVER EXCEPT FOR ANY CLAIM UNDER PERIL 4 (ESCAPE OF WATER FROM AND FROST DAMAGE TO FIXED WATER TANKS, APPARATUS OR PIPES) WHERE THE EXCESS IS £500 OR THE AMOUNT STATED IN THE SCHEDULE OF COVER IN RESPECT OF ALL CLAIMS OTHER THAN SUBSIDENCE, LANDSLIP OR HEAVE, WHICHEVER IS THE GREATER. THE EXCESS APPLICABLE TO SUBSIDENCE, LANDSLIP OR HEAVE IS SHOWN SEPARATELY ON THE SCHEDULE OF COVER.</p>
063 CHANGE OF OCCUPANCY ENDORSEMENT (OWNER OCCUPIED)	<p>THE NOTICE OF CHANGE OF OCCUPANCY CONDITION PRECEDENT IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS: IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED, OR AN AUTHORISED REPRESENTATIVE OF THE INSURED, SHALL IMMEDIATELY NOTIFY THE INSURER IN WRITING UPON THE BUILDINGS/HOUSE/HOME SPECIFIED IN THE SCHEDULE BECOMING UNOCCUPIED FOR ANY CONTINUOUS PERIOD IN EXCESS OF 30 DAYS OR UPON THERE BEING ANY CHANGE IN OCCUPANCY IE NOT OCCUPIED BY THE OWNER. UPON RECEIPT OF THE NOTICE THE INSURER RESERVES THE RIGHT TO AMEND AND/OR VARY THE TERMS AND CONDITIONS OF AND/OR RATE APPLICABLE TO THIS INSURANCE OR CHANGE THE TYPE OF INSURANCE, IF REQUIRED.</p>



<p>064 CHANGE OF OCCUPANCY ENDORSEMENT (UNOCCUPIED POLICY)</p>	<p>THE NOTICE OF CHANGE OF OCCUPANCY CONDITION PRECEDENT IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS:</p> <p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED, OR AN AUTHORISED REPRESENTATIVE OF THE INSURED, SHALL IMMEDIATELY NOTIFY THE INSURER IN WRITING UPON THE BUILDINGS/HOUSE/HOME SPECIFIED IN THE SCHEDULE CEASING TO BE UNOCCUPIED. UPON RECEIPT OF THE NOTICE THE INSURER RESERVES THE RIGHT TO AMEND AND/OR VARY THE TERMS AND CONDITIONS OF AND/OR RATE APPLICABLE TO THIS INSURANCE OR CHANGE THE TYPE OF INSURANCE, IF REQUIRED.</p>
<p>065 CHANGE OF OCCUPANCY ENDORSEMENT (STUDENT LET POLICY)</p>	<p>THE NOTICE OF CHANGE OF OCCUPANCY CONDITION PRECEDENT IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS:</p> <p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED, OR AN AUTHORISED REPRESENTATIVE OF THE INSURED, SHALL IMMEDIATELY NOTIFY THE INSURER IN WRITING UPON THE BUILDINGS/HOUSE/HOME SPECIFIED IN THE SCHEDULE BECOMING UNOCCUPIED FOR ANY CONTINUOUS PERIOD IN EXCESS OF 30 DAYS OR UPON THERE BEING ANY CHANGE IN OCCUPANCY FROM A STUDENT LET (A STUDENT LET IS A PROPERTY LET TO FULL-TIME STUDENTS). UPON RECEIPT OF THE NOTICE THE INSURER RESERVES THE RIGHT TO AMEND AND/OR VARY THE TERMS AND CONDITIONS OF AND/OR RATE APPLICABLE TO THIS INSURANCE OR CHANGE THE TYPE OF INSURANCE, IF REQUIRED.</p>
<p>066 CHANGE OF OCCUPANCY ENDORSEMENT (HOLIDAY HOME POLICY)</p>	<p>THE NOTICE OF CHANGE OF OCCUPANCY CONDITION PRECEDENT IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS: IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED, OR AN AUTHORISED REPRESENTATIVE OF THE INSURED, SHALL IMMEDIATELY NOTIFY THE INSURER IN WRITING UPON THE BUILDINGS/HOUSE/HOME SPECIFIED IN THE SCHEDULE BECOMING UNOCCUPIED FOR ANY CONTINUOUS PERIOD IN EXCESS OF 30 DAYS OR UPON THERE BEING ANY CHANGE IN OCCUPANCY FROM A UK HOLIDAY HOME (A UK HOLIDAY HOME IS A PROPERTY THAT IS NOT A PERMANENT RESIDENCE OR LET UNDER A TENANCY AGREEMENT THAT IS NOT A HOLIDAY LET AGREEMENT). UPON RECEIPT OF THE NOTICE THE INSURER RESERVES THE RIGHT TO AMEND AND/OR VARY THE TERMS AND CONDITIONS OF AND/OR RATE APPLICABLE TO THIS INSURANCE OR CHANGE THE TYPE OF INSURANCE, IF REQUIRED.</p>



071 CHANGE OF OCCUPANCY ENDORSEMENT	THE NOTICE OF CHANGE OF OCCUPANCY CONDITIONS PRECEDENT IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS: IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT THE INSURED, OR AN AUTHORISED REPRESENTATIVE OF THE INSURED SHALL IMMEDIATELY NOTIFY THE INSURER IN WRITING UPON THE BUILDINGS /HOUSE/HOME SPECIFIED IN THE SCHEDULE BECOMING UNOCCUPIED FOR ANY CONTINUOUS PERIOD IN EXCES OF 30 DAYS OR UPON THERE BEING ANY CHANGE IN OCCUPANCY FROM A PROFESSIONAL LET (A PROFESSIONAL LET IS A PROPERTY LET UNDER A TENANCY AGREEMENT TO A PERSONS IN PAID EMPLOYEMENT.) UPON RECEIPT OF THE NOTICE THE INSURER RESERVES THE RIGHT TO AMEND AND/OR VARY THE TERMS AND CONDITIONS OF AND/ OR RATE APPLICABLE TO THIS ISNURANCE OR CHANGE THE TYPE OF INSURANCE, IF REQUIRED.
072 MINIMUM SECURITY CLAUSE	THIS INSURANCE DOES NOT COVER LOSS OR DAMAGE CAUSED BY THEFT OR ATTEMPTED THEFT FROM THE HOME OR RESULTING FROM UNAUTHORISED ENTRY, UNLESS THE MINIMUM SECURITY REQUIREMENTS ARE FITTED.
073 SPECIAL ENDORSEMENT	IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURERS TO MAKE ANY PAYMENT FOR ANY CLAIMS FOR LOSS OR DAMAGE ARISING FROM INTERNAL FLOODING OR ESCAPE OF WATER UNDER THIS POLICY THAT ANY EXPOSED INTERNAL WATER-CARRYING PIPEWORK INCLUDING ANY TANKS OR CYLINDERS BUT EXCLUDING CLOSED RADIATOR SYSTEMS ARE FULLY LAGGED OR JACKETED TO CURRENT PROFESSIONAL SPECIFICATIONS. THIS ENDORSEMENT SUPERSEDES ANYTHING TO THE CONTRARY DETAILED WITHIN THE APPLICABLE POLICY WORDING.



<p>074 UNOCCUPANCY CLAUSE (OWNER OCCUPIED)</p>	<p>THE UNOCCUPANCY CLAUSE UNDER ENDORSEMENTS IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS:</p> <p>IT IS HEREBY UNDERSTOOD AND AGREED THAT WHEN THE PREMISES SPECIFIED IN THE SCHEDULE ARE UNATTENDED FOR MORE THAN 30 CONSECUTIVE DAYS:</p> <p>A) THE EXCESS SHOWN IN THE SCHEDULE OF COVER FOR EACH AND EVERY LOSS OTHER THAN FIRE, LIGHTNING, EXPLOSION, AIRCRAFT AND SUBSIDENCE, IF APPLICABLE, AND THIRD PARTY LIABILITY IS INCREASED BY £200.</p> <p>B) THE COVER UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) OF THE POLICY EXCLUDES PERILS FOUR (ESCAPE OF WATER) AND SIX (THEFT), UNLESS NOTIFIED AND AGREED BY US.</p> <p>C) THE COVER UNDER SECTION TWO OF THE POLICY EXCLUDES LOSS OR DAMAGE TO GOLD, GOLD AND SILVER PLATED ARTICLES, JEWELLERY AND FURS.</p> <p>D) THE COVER UNDER SECTION FIVE OF THE POLICY EXCLUDES LOSS OR DAMAGE BY THEFT FROM THE INSURED PREMISES.</p> <p>E) THE PROPERTY MUST BE INSPECTED, BY THE INSURED OR THE INSURED'S REPRESENTATIVE, AT INTERVALS OF NOT MORE THAN 30 DAYS, AND WRITTEN RECORDS KEPT OF SUCH INSPECTIONS.</p>
<p>075 UNOCCUPANCY CLAUSE (UNOCCUPIED)</p>	<p>THE UNOCCUPANCY CLAUSE UNDER ENDORSEMENTS IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS:</p> <p>IT IS HEREBY UNDERSTOOD AND AGREED THAT:</p> <p>A) SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) OF THE POLICY EXCLUDE PERIL 4 (ESCAPE OF WATER) DURING THE PERIOD 1ST OCTOBER TO 1ST APRIL, UNLESS THE CENTRAL HEATING SYSTEM IS IN CONTINUOUS OPERATION AT NOT LESS THAN A MINIMUM TEMPERATURE OF 55F (13C) OR ALTERNATIVELY THE PREMISES WATER SYSTEM IS TURNED OFF AT THE MAINS AND DRAINED. FOR THE PURPOSES OF THIS CLAUSE, "IN CONTINUOUS OPERATION" MEANS IN OPERATION 24 HOURS PER DAY, AND NOT SET TO BE SWITCHED OFF OR ON BY THE OPERATION OF A TIMER.</p> <p>B) THE PROPERTY MUST BE INSPECTED, BY THE INSURED OR THE INSURED'S REPRESENTATIVE, AT INTERVALS OF NOT MORE THAN 30 DAYS, AND WRITTEN RECORDS KEPT OF SUCH INSPECTIONS.</p>



<p>076 UNOCCUPANCY CLAUSE (PROFESSIONAL LET/STUDENT LET/UK HOLIDAY HOME)</p>	<p>THE UNOCCUPANCY CLAUSE UNDER ENDORSEMENTS IN THE GENERAL CONDITIONS IS AMENDED TO READ AS FOLLOWS:</p> <p>IT IS HEREBY UNDERSTOOD AND AGREED THAT WHILST THE PROPERTY IS</p> <p>A)</p> <p>I) UNTENANTED FOR A PERIOD OF MORE THAN 72 CONSECUTIVE HOURS, OR II) LEFT OTHERWISE UNOCCUPIED FOR MORE THAN 30 CONSECUTIVE DAYS,</p> <p>SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) OF THE POLICY EXCLUDE PERIL 4 (ESCAPE OF WATER) DURING THE PERIOD 1ST OCTOBER TO 1ST APRIL, UNLESS THE CENTRAL HEATING SYSTEM IS IN CONTINUOUS OPERATION AT NOT LESS THAN A MINIMUM TEMPERATURE OF 55F (13C) OR ALTERNATIVELY THE PREMISES WATER SYSTEM IS TURNED OFF AT THE MAINS AND DRAINED. FOR THE PURPOSES OF THIS CLAUSE, "IN CONTINUOUS OPERATION" MEANS IN OPERATION 24 HOURS PER DAY, AND NOT SET TO BE SWITCHED OFF OR ON BY THE OPERATION OF A TIMER.</p> <p>B) LEFT UNOCCUPIED FOR MORE THAN 30 CONSECUTIVE DAYS, THE PROPERTY MUST BE INSPECTED, BY THE INSURED OR THE INSURED'S REPRESENTATIVE, AT INTERVALS OF NOT MORE THAN 30 DAYS, AND WRITTEN RECORDS KEPT OF SUCH INSPECTIONS.</p>
<p>077 DEFINITION OF PROFESSIONAL LET HOME</p>	<p>THE FOLLOWING DEFINITION IS HEREBY APPLICABLE TO THIS INSURANCE:</p> <p>PROFESSIONAL LET HOME A PROFESSIONAL LET HOME IS A HOME LET TO AND OCCUPIED BY A PERSON OR PERSONS, OTHER THAN FULL-TIME STUDENTS, UNDER AN ASSURED SHORTHOLD TENANCY AGREEMENT FOR A MINIMUM OF 6 MONTHS DURATION, OR ITS EQUIVALENT IN SCOTLAND OR NORTHERN IRELAND, WHERE SUCH TENANCY AGREEMENT IS DIRECTLY BETWEEN THE OWNER OF THE BUILDINGS/HOUSE/HOME AND THE TENANT(S), WHO IS (ARE) NOT A NATIONAL OR LOCAL GOVERNMENT, OR DEPARTMENT OR AGENCY THEREOF, OR A HOUSING ASSOCIATION.</p>
<p>078 PROTECTIONS CLAUSE</p>	<p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER IN RESPECT OF LOSS, DESTRUCTION OR DAMAGE, INCLUDING LOSS, DESTRUCTION OR DAMAGE CAUSED BY THEFT OR ATTEMPTED THEFT THAT ALL PROTECTIONS, INCLUDING LOCKS, PROVIDED FOR THE SAFETY AND SECURITY OF THE INSURED PROPERTY SHALL BE MAINTAINED IN GOOD ORDER THROUGHOUT THE PERIOD OF THIS INSURANCE AND BE IN FULL OPERATION AT ALL TIMES WHEN THE PREMISES ARE LEFT UNATTENDED. SUCH PROTECTIONS SHALL NOT BE WITHDRAWN OR VARIED WITHOUT OUR CONSENT.</p>



079 MINIMUM SECURITY	<p>IT IS A CONDITION PRECEDENT TO INSURER'S LIABILITY IN RESPECT OF LOSS, DESTRUCTION OR DAMAGE THAT:</p> <p>1) ALL FINAL EXIT DOORS ARE FITTED WITH A MORTICE DEADLOCK OR LOCKS CONFORMING TO BS3621 OR A MULTIPOINT LOCKING SYSTEM</p> <p>2) ALL GROUND FLOOR WINDOWS AND ALL OTHER ACCESSIBLE WINDOWS ARE FITTED WITH A PURPOSE DESIGNED KEY-OPERATED WINDOW LOCK, OR ARE SCREWED SHUT. WINDOWS ARE CONSIDERED SCREWED SHUT WHEN THE SASH IS SECURELY SCREWED INTO THE OUTER FRAME</p> <p>3) ALL SUCH MORTICE DEADLOCKS, LOCKS CONFORMING TO BS3621 OR A MULTIPOINT LOCKING SYSTEM AND WINDOW LOCKS OR SCREWED SHUT WINDOWS REFERRED TO IN (1) AND (2) ABOVE (ALSO REFERRED TO BELOW AS THE 'PROTECTIONS') ARE IN FULL AND EFFECTIVE ORDER AND PUT INTO FULL OPERATION WHENEVER THE PREMISES ARE LEFT UNATTENDED.</p> <p>4) WHERE ANY OF THE FOREGOING PROTECTIONS ARE NOT FITTED AND COVER IS NOT RESTRICTED TO FIRE, LIGHTENING, EXPLOSION AND AIRCRAFT, THE COVER UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) EXCLUDES THE FIRST £1,000 OF EACH AND EVERY CLAIM IN RESPECT OF THE FOLLOWING PERILS:</p> <p>A) PERIL 6 (THEFT OR ATTEMPTED THEFT)</p> <p>B) PERIL 8 (ANY PERSON TAKING PART IN A RIOT, VIOLENT DISORDER, STRIKE, LABOUR DISTURBANCE, CIVIL COMMOTION OR BY ANY PERSON OF MALICIOUS INTENT)</p> <p>5) ALL PROTECTIONS PROVIDED FOR THE SAFETY OF THE INSURED PROPERTY MUST BE MAINTAINED IN GOOD ORDER THROUGHOUT THE PERIOD OF INSURANCE, AND MUST NOT BE WITHDRAWN OR VARIED WITHOUT OUR WRITTEN CONSENT.</p>
82 EXCESSES 2	<p>THE EXCESSES UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS), IF APPLICABLE, ARE THOSE SHOWN ON THE SCHEDULE FOR ALL CLAIMS OTHER THAN SUBSIDENCE, LANDSLIP AND HEAVE EXCEPT FOR ANY CLAIM IN RESPECT OF LOSS OR DAMAGE CAUSED BY PERIL 4 (ESCAPE OF WATER) OR FLOOD WHERE THE EXCESSES ARE AS FOLLOWS:</p> <p>A. £500 UNDER PERIL 4 (ESCAPE OF WATER) OR THE AMOUNT OF THE EXCESS SHOWN ON THE SCHEDULE, WHICHEVER IS THE GREATER.</p> <p>B. £250 FOR FLOOD OR THE AMOUNT OF THE EXCESS SHOWN ON THE SCHEDULE, WHICHEVER IS THE GREATER.</p> <p>THE EXCESS APPLICABLE TO PERIL 9 (SUBSIDENCE, LANDSLIP OR HEAVE) IS SHOWN SEPARATELY ON THE SCHEDULE.</p>
83 EXCESSES 2	<p>THE EXCESSES UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS), IF APPLICABLE, ARE THE AMOUNTS SHOWN ON THE SCHEDULE FOR ALL CLAIMS OTHER THAN SUBSIDENCE, LANDSLIP AND HEAVE EXCEPT FOR ANY CLAIM UNDER PERIL 4 (ESCAPE OF WATER) OR FLOOD WHERE THE EXCESS IS £250 OR THE AMOUNT OF THE EXCESS SHOWN ON THE SCHEDULE, WHICHEVER IS THE GREATER.</p> <p>THE EXCESS APPLICABLE TO PERIL 9 (SUBSIDENCE, LANDSLIP OR HEAVE) IS SHOWN SEPARATELY ON THE SCHEDULE.</p>



100 FREE TEXT	
321 NOTICES OF WORKS CLAUSE	<p>IT IS HEREBY NOTED AND AGREED THAT THE NOTICE OF WORKS CLAUSE SET OUT ON PAGE 27 OF THE GENERAL CONDITIONS IS DELETED, AND REPLACED BY THE NOTICE OF WORKS CLAUSE AND CONTRACTOR EXCLUSION CLAUSE SET OUT BELOW:</p> <p>NOTICE OF WORKS CLAUSE</p> <p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT YOU SHALL NOTIFY US PRIOR TO THE COMMENCEMENT OF ANY WORKS THAT EXCEED:</p> <p>A) £50,000 WHEN UNDERTAKEN BY A CONTRACTOR, OR</p> <p>B) £10,000 WHEN UNDERTAKEN BY ANYONE OTHER THAN AN INDEPENDENT CONTRACTOR</p> <p>UPON RECEIPT OF THIS NOTICE WE RESERVE THE RIGHT TO AMEND THE TERMS AND CONDITIONS OF THIS INSURANCE.</p> <p>WHERE THE WORKS ARE TO BE UNDERTAKEN BY ANYONE OTHER THAN AN INDEPENDENT CONTRACTOR COVER UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) IS LIMITED TO PERIL 1 (FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE) OR PERIL 2 (AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM) UNTIL SUCH TIME AS THE WORKS ARE COMPLETED.</p> <p>FOR THE PURPOSES OF THIS NOTICE OF WORKS CLAUSE, WORKS SHALL MEAN RENOVATIONS, CONVERSIONS, EXTENSIONS, REFURBISHMENT AND MODERNISATION TO THE BUILDINGS AT THE PREMISES AS SPECIFIED IN THE SCHEDULE.</p> <p>CONTRACTOR EXCLUSION CLAUSE</p> <p>THIS INSURANCE DOES NOT COVER LOSS, DAMAGE OR LIABILITY ARISING OUT OF THE ACTIVITIES OF CONTRACTORS.</p>



331 NOTICE OF WORKS CLAUSE	<p>IT IS A CONDITION PRECEDENT TO THE LIABILITY OF THE INSURER THAT YOU SHALL NOTIFY US PRIOR TO THE COMMENCEMENT OF ANY WORKS THAT EXCEED:</p> <p>A) £50,000 WHEN UNDERTAKEN BY ANYONE OTHER THAN AN INDEPENDENT CONTRACTOR</p> <p>B) £10,000 WHEN UNDERTAKEN BY ANYONE OTHER THAN AN INDEPENDENT CONTRACTOR</p> <p>UPON RECEIPT OF THIS NOTICE WE RESERVE THE RIGHT TO AMEND THE TERMS AND CONDITIONS OF THIS INSURANCE.</p> <p>WHERE THE WORKS ARE TO BE UNDERTAKEN BY ANYONE OTHER THAN AN INDEPENDENT CONTRACTOR COVER UNDER SECTION ONE (BUILDINGS) AND SECTION TWO (CONTENTS) IS LIMITED TO PERIL 1 (FIRE, LIGHTNING, EXPLOSION OR EARTHQUAKE) OR PERIL 2 (AIRCRAFT AND OTHER AERIAL DEVICES OR ARTICLES DROPPED THEREFROM) UNTIL SUCH TIME AS THE WORKS ARE COMPLETED.</p> <p>FOR THE PURPOSES OF THIS NOTICE OF WORKS CLAUSE, WORKS SHALL MEAN RENOVATIONS, CONVERSIONS, EXTENSIONS, REFURBISHMENT AND MODERNISATION TO THE BUILDINGS AT THE PREMISES AS SPECIFIED IN THE SCHEDULE.</p>
989 EMERGENCY OUT OF HOURS	<p>****IN THE EVENT OF A CLAIM REQUIRING EMERGENCY ACTION OUTSIDE OF NORMAL WORKING HOURS (OTHER THAN GLASS CLAIMS) PLEASE CALL 03448562032****</p>
993 FLOOD RE	<p>FLOOD RE IS A NEW SCHEME DEVELOPED BY THE INSURANCE INDUSTRY AND THE GOVERNMENT TO MAKE FLOOD COVER MORE AFFORDABLE FOR HOUSEHOLDS AT THE HIGHEST RISK OF FLOODING. AS A RESULT OF FLOOD RE, THERE SHOULD BE FAR MORE HOME INSURANCE OPTIONS AVAILABLE TO HOUSEHOLDS LIKE YOURS, AND PRICES SHOULD BE MORE COMPETITIVE. FLOOD RE MAKES NO DIFFERENCE TO THE WAY YOU BUY YOUR HOME INSURANCE; YOU WILL BUY IT IN THE SAME WAY YOU'VE DONE BEFORE. ANY CLAIMS YOU NEED TO MAKE WILL CONTINUE TO BE HANDLED BY YOUR INSURANCE COMPANY.</p> <p>FOR FURTHER INFORMATION ABOUT HOW FLOOD RE WORKS AND WHAT THE BENEFITS ARE PLEASE VISIT WWW.FLOODRE.CO.UK WHERE YOU WILL ALSO BE ABLE TO FIND INFORMATION ABOUT FLOOD PREVENTION AND PROTECTION.</p>



994 POLICY WORDING VERSION ENDORSEMENT	IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS POLICY IS SUBJECT TO THE GENERAL CONDITIONS MOD. 2393-B.
997 LEGAL EXPENSES CONDITION AMENDMENT	POINT 5 UNDER THE CONDITIONS WHICH APPLY TO THE WHOLE SECTION RELATING TO THE LEGAL EXPENSES SECTION OF THE POLICY IS AMENDED TO READ AS FOLLOWS: IF AN APPOINTED REPRESENTATIVE REFUSES TO CONTINUE ACTING FOR YOU WITH GOOD REASON OR IF YOU DISMISS AN APPOINTED REPRESENTATIVE WITHOUT GOOD REASON, THE COVER DAS PROVIDES WILL END AT ONCE, UNLESS DAS AGREES TO APPOINT ANOTHER APPOINTED REPRESENTATIVE.
998 DATE CHANGE CLAUSE	WE WILL NOT PAY FOR ANY EQUIPMENT, INTEGRATED CIRCUIT, COMPUTER CHIP, COMPUTER SOFTWARE AND ANY OTHER COMPUTER-RELATED EQUIPMENT WHICH FAILS TO RECOGNISE CORRECTLY THE DATE TO THE YEAR 2000 OR ANY OTHER DATE CHANGE.
999 EMERGENCY NUMBER	IN THE EVENT OF A CLAIM REQUIRING EMERGENCY ACTION OUTSIDE NORMAL WORKING HOURS (OTHER THAN FOR GLASS) PLEASE CALL: 0344 856 2032.