



**ENDORSEMENTS
AS AT 01/02/2010**

END. No.	WORDING
003	003 Safe Clause This Insurance excludes theft in respect of Gold and Silver Articles and Gold and Silver Plated Items at the private dwelling situated within the premises named in the Schedule unless they are kept in a locked safe. The safe must weigh more than 100 kilograms or be fitted into a wall or floor.
004	004 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.
006	006 Musical Instrument Clause This insurance does not cover, if the musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.
008	008 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	010 Subsidence, Landslip, Heave excluded Peril 9 in sections one and two is deleted and of no effect.
011	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 water tanks, apparatus or pipes.
012	012 Contractors Exclusion Clause This insurance excludes loss, damage or liability arising out of the activities of contractors.
014	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	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	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	020 Unattended Vehicle Clause This insurance excludes theft or disappearance from unattended motor vehicles or trailers of every description.
023	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	025 Valuables and Personal Effects Section 5 (valuables and personal effects). This insurance does not cover any items (including articles forming a pair or set) exceeding £750 in value unless specified on the schedule.

026	026 Theft and Malicious Damage Clause This insurance excludes losses arising from theft or malicious damage.
027	027 Minimum Security Warranty It is warranted that all final exit doors are fitted with a five lever 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.
028	028 Valuables and Jewellery 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)
030	030 Tree Maintenance Clause 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: "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 pollarded, 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. Failure to maintain trees or shrubs within seven metres of the property at a height of three metres or less, will result in peril nine (subsidence, landslip or heave) under section one (building) not being effective."
031	031 Flat Roof Clause It is hereby agreed as follows: I) the following exclusions d) and e) apply to peril covered 3 (storm, tempest or flood) under section one buildings: D) Loss of or damage to the roof of the building due to storm, tempest or flood. 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. 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.
032	032 Intruder Alarm Clause 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.
034	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	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

037	<p>037 Accidental Damage Clause Accidental damage to buildings The following extension of cover is included under this policy: This extension covers: The buildings situated within the premises specified in the schedule against accidental damage by external and visible means. This extension does not cover: A) Loss, damage or destruction or any proportion thereof specifically excluded under section one (buildings). B) Settlement, shrinkage, collapse or cracking. C) Movement of land. 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. E) Loss, damage or destruction due to demolition, structural alteration or repair. F) Damage to outbuildings and garages of non-standard construction, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences. G) The cost of maintenance. 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. I) Loss, damage or destruction caused by or due to defective materials, faulty workmanship, specification or design, inherent vice or latent defect. J) Loss, damage or destruction due to mechanical or electrical breakdown, derangement or misuse. 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). L) Any loss or damage which is insured by a policy issued to a tenant. M) Loss, damage or destruction due to chewing, scratching, tearing or fouling by domestic pets. N) Consequential loss of any nature whatsoever. O) Loss or damage due to cleaning, including the misuse of cleaning agents. P) The first £100 of each and every claim. The cover provided by this extension is subject to all the conditions of section one (building) and to the general conditions, exclusions and claims conditions of this insurance.</p>
038	<p>038 Trace and Access Clause The following additional cover is included in this policy: Trace and access – 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: A) The work involved in tracing and accessing the cause of the damage within the insured building. 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	<p>039 Flat Roof Clause (Accidental Damage) It is hereby agreed as follows: I) The following exclusions D), E) and F) apply to peril covered 3 (storm, tempest or flood) under section one buildings: D) Loss of or damage to the roof of the building due to storm, tempest or flood. 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. F) Loss of or damage to the roof of the building due to Accidental Damage. II) The following additional exclusion applied 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>
063	<p>063 Change of Occupancy Endorsement (Householders comprehensive policy) 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 i.e. 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>
064	<p>064 Change of Occupancy Endorsement (Unoccupied policy) 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 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>

065	065 Change of Occupancy Endorsement (Student Let policy) 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 student let (a student let is a property let to fulltime 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.
066	066 Change of Occupancy Endorsement (UK Holiday Home policy) 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.
068	068 Change of Occupancy Endorsement (Professional Let policy) 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 professional let (a professional let is a property let under a tenancy agreement to a person or persons in paid employment). 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.
100	100 <Free Text Variable 1 X70> <Free Text Variable 2 X70> <Free Text Variable 3 X70>
997	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	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 change to the year 2000 or any other date change.
999	999 Emergency 24 Hours Phone *****In the event of a claim requiring emergency action outside normal working hours (other than for glass) please call: 0844 856 2032*****