

#### Malicious Damage by Tenant

Sub section 6 in sections 1 and 2 is extended to include loss or damage caused by the tenant

#### Accidental Damage

Sub section 12 in sections 1 and 2 is covered unless unoccupied or occupied by Asylum Seekers

#### Theft by Tenant

Sub section 10 in sections 1 and 2 is extended to include loss or damage caused by the tenant

Item 18 It is hereby noted and agreed that cover for Increased Meter Water charges is subject to a limit of £5,000

Item 21 It is hereby noted and agreed that cover for Emergency Access is increased to £10,000

Item 22 Tracing and Access of leaks in Section 1 what is not covered is amended to read £10,000 and not as stated

Item 24 Property Owners Liability limit cover is increased to £5,000,000

#### 26. Un-occupancy Extension Endorsement

It is hereby noted and agreed that the policy definition of Unoccupied is increased to 60 days

Employee Liability – Property Owners Liability is extended to Domestic Employee for £10M

Item 8 Illegal Activities Exclusion in General Exclusions is amended to read

#### Illegal Deliberate and Criminal Activities

Damage or Consequential Loss of whatsoever nature or liability for damages attaching to the Insured or

any associated costs relating thereto arising directly or indirectly from

a) damage or liability caused as a result of the Premises being used for illegal activities

b) deliberate or criminal acts

by the Insured the Insured's family or Employee(s)

#### Condition

##### Illegal Cultivation of Drugs

In the event of any DAMAGE or CONSEQUENTIAL LOSS as insured hereby resulting from the Illegal cultivation of drugs in the Buildings by a tenant, lessee or licensee of the Insured it is a condition precedent to any liability of the Insurers to make payment under this Policy that the Insured have:

a) carried out comprehensive internal and external surveys of the premises at least every 3 months prior to the DAMAGE and maintained a written log of such inspections

b) obtained written references for the tenant prior to the letting proceeding

recorded details of the tenant's bank account details and verified same by collecting at least one payment via such means

It is hereby noted and agreed that section 2 is extended to include communal contents that You own or are legally responsible for contained in the common parts of the property. Loss or damage caused by Theft or Attempted Theft will be excluded unless caused by violent or forcible entry.

The Sum Insured Condition contained in the Settlement of Claims section of your policy wording is replaced by:

Please ensure Your Property is adequately insured, that the declared value stated on your policy Schedule reflects the full rebuild value at inception of the policy, including an amount for demolition costs, architect and surveyors fees. However if the declared value on the schedule is less than 80% of the true rebuild cost at inception only a percentage of the claim will be approved.