



KEY EXCEPTIONS AND LIMITATIONS TO A PROPERTY OWNERS WORDING

- ◆ The first part of any claim (your policy excess)
- ◆ Escape of water from tanks and pipes or leakage of oil from heating installations whilst the premises are unoccupied
- ◆ Defective design, construction, structural alterations or repairs
- ◆ Sonic bangs
- ◆ Radioactive contamination
- ◆ War risks
- ◆ Gradual pollution
- ◆ Parts of property such as walls, fences, gates and hedges unless your buildings are damaged at the same time
- ◆ Changes in the water table and frost damage
- ◆ Accidental damage does not include maintenance and normal redecoration costs, wear and tear, gradual deterioration, corrosion, rust, rot, fungus, vermin or insects, atmospheric or climatic conditions, normal settlement or shrinkage, domestic pets
- ◆ Faulty or defective design, materials or workmanship
- ◆ Damage caused by mechanical or electrical breakdown, cracking, collapse or weld failure of boilers and equipment
- ◆ Pollution or contamination unless resulting from a loss covered by the policy

KEY PROPERTY OWNERS POLICY CLAUSES & EXTENSIONS

- ◆ General Notice of Interest Clause
- ◆ Contracting Purchases Interest Clause
- ◆ Non Invalidation Clause
- ◆ Condition of Average
- ◆ Trace & Access
- ◆ Capital Additions
- ◆ Risk Protection Replacement Costs
- ◆ Minor Building Works
- ◆ Waiver of Subrogation
- ◆ Landscaping