

A summary of the key changes to Your Property Owners Policy



We have made the following changes to Your policy. This document should be read in conjunction with Your policy wording and Your Schedule.

Property Damage

Cover	Your policy is now issued on an Insured Events plus Accidental Damage (if requested) basis – please review to ensure you have the level of cover you require
Glass	We have removed cover for contents of display windows
Subsidence	We have added clarity around when cover operates
Temporary Removal	We have changed the wording of this cover extension to provide more flexibility
Money	Cover for £250 Personal Effects now included
Assault	Cover for medical & dental expenses clarified
Illegal Cultivation of Drugs	Cover extension & obligation added in respect of Residential Properties insured
Theft From Unattended Vehicle	Cover extension & obligation removed
Fire and Security Equipment	Cover extension added with a cover limit of £50,000
Tenants Debris Removal	Cover extension added with a cover limit of £5,000
Loss of Rent or Alternative	Cover extension clarified
Accommodation for Residential Units	
Unauthorised Use of Metered Services	Cover extension added with a £5,000 cover limit
Fly Tipping	Cover extension added with a £5,000 cover limit
Emergency Services	Cover extension added
Insect Nest Removal	Cover extension added with a £500 cover limit
Tree Felling & Lopping	Cover extension added with a £500 cover limit
Failure of Third Party Insurances	Cover extension added

Property Damage and Business Interruption Exceptions

Loss of Data	Exception added
Damage to Grounds or Landscaping	Exception added
Erasure or Distortion of Data	Exception added

Property Owners Liability

Additional Activities	Cover extension clarified
Data Protection	The Data Protection Act 1998 clause has been amended to align with the requirements of the General Data Protection Regulation.
Environmental Statutory Clean Up Costs	Cover extension added with a £100,000 cover limit
Legionella	Cover extension added with a £1m cover limit

Terrorism (Applicable if shown in Your Schedule)

Terrorism Section	The wording for your Terrorism section has changed, however the principal cover has not. Please check your Policy Wording so that You are aware of the cover provided.
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Property Owners Legal Protection

Cover	Property Owners Legal Protection is now given as standard. If you did not previously select this cover it is now included, please see your Policy Wording and Schedule for details. If you did previously select this cover, there is no change to the level of cover provided.
Your Obligation	Cover obligation has been restated for clarity
Customer Obligation	Property Protection Obligation has been added
Section Definitions:	

DAS Law Limited	Definition Added including Head Office address
DAS Legal Expenses Insurance Co Limited	Definition Added including Head Office address
Territorial Limits	Territorial Limits have been restricted to the UK for selected covers – please refer to Your policy wording for full information

Policy Definitions

Insured Events	The definition of Insured Events has been changed to provide clarity – please refer to Your policy wording for full information
Landlords Contents	The definition of Landlords contents has been changed to provide clarity – please refer to Your policy wording for full information
Landlords Contents in Common Areas	Definition has been added – please refer to Your Policy Wording for full information
The Insured	The definition of The Insured has been changed to provide clarity – please refer to Your policy wording for full information
Resident	Definition has been added
Residential Units	Definition has been added
Residential Premises	Definition has been added