

## HomeOptions Notice to Policyholders

### Accredited Insurance (Europe) Limited

With immediate effect the name of Accredited Insurance (Europe) Limited is amended to **Accredited Insurance (Europe) Limited – UK Branch**.

For clarity, this change has no impact on the cover agreed with your insurance broker.

### Policy Wording Signature

The Policy Wordings now contain the signatures of the responsible people.

### Communicable Diseases Exclusion

A new General Exception has been added to the policy wording, in relation to communicable diseases, as follows:

9. This policy excludes any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease.

For the avoidance of doubt, the loss, cost, damage or expense that is excluded here includes any cost to clean-up, detoxify, remove, monitor or test for a communicable disease or any property that is affected by a communicable disease.

This exclusion applies to all sections, all covers and all parts of this policy. Nothing else in this policy will override this exclusion.

(Please note that communicable disease includes both Covid-19 and other diseases and its full meaning is as shown in the definition for it in the Definitions section.)

### Communicable Disease Definition

A definition for communicable diseases has been included in the definitions section of the policy wording and is as follows:

Communicable Diseases – any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- (2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- (3) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration

of, loss of value of, marketability of or loss of use of property insured hereunder.

For the avoidance of doubt, the scope of this definition includes, but is not limited to, Covid-19, any other type or strain of coronavirus or any other pandemic of any type (or any disease whether pandemic or non-pandemic)

#### Computer Virus Exclusion

Section 7. of the policy wording referring directly to computer viruses, hacking or phishing attacks, has been updated to include the following wording:

computer viruses, hacking or phishing attacks, or any impairment in the function, availability, range of use or accessibility of data, software or computer programs

#### War Exclusion

Section 7. of the policy wording referring directly to war, civil war, revolution or similar event, has been updated to include the following wording:

Loss or damage or cost or expense of whatsoever nature directly or indirectly caused by, contributed to or arising from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority

#### Terrorism Exclusion

The wording of Section 8. of the policy wording referring to terrorism, has been updated to the following:

8. Liability for loss, damage, injury, death or any other cost or expense directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

#### General Conditions 5 and 6

The wording of general condition 5 has been removed and replaced with the wording from the previous condition

6. A new condition 6 has been included and is worded as follows:

6. We are entitled to take over and conduct the defence or settlement of any claim. We may pursue any claim in the name of the person insured for our own benefit and at our own expense.

If you have any queries regarding these changes, please contact your insurance broker.