

County Thatch and Home Policy Wording Changes

Page	Section	Previously	2012 Wording
5	Definitions	Your home and its patios, terraces, tennis courts, swimming pools, walls, fences, gates, drives, footpaths, landlord's fixtures and fittings, service tanks, drains, septic tanks, pipes, cables and central-heating oil tanks	Your home and its patios, terraces, tennis courts, swimming pools, walls, fences, gates, drives, footpaths, landlord's fixtures and fittings, solar panels, service tanks, drains, septic tanks, pipes, cables and central-heating oil tanks
11	Section 1 Contents - What is not insured	N/A	First £500 of any damage caused by water damage unless otherwise endorsed on the schedule.
16	Section 3 Buildings – What you are insured against	N/A	<p>“11. Flat Roof” has been added and reads as follows: The company will not pay for damage or destruction to any flat roof in excess of 25% of the total roof area unless</p> <ul style="list-style-type: none"> • The roof is less than 10 years old • Subject to annual inspections by a qualified professional • There is a written guarantee of inspection available on request • It is kept in a good state of repair
18	Section 3 Buildings – What is not insured	N/A	First £500 of any damage caused by water damage unless otherwise endorsed on the schedule.
18	Section 3 Buildings - What is not insured	N/A	Damage caused as a result of frozen pipes is excluded unless you have fitted a heating system which is specifically designed to protect pipes from frost to all pipes in your loft (unless all pipes have a minimum of 25mm insulation) or anywhere else outside the living area of the property and that is in operation at all times
33 to 44	Section 6 Homeworkers	N/A	Additional cover is now available for Policyholders who operate their business from home. Cover includes: Employers Liability, Public/Products Liability, Equipment & Stock (including Stock up to £10,000 anywhere in the UK). Subject to the terms and conditions found in the policy wording.
46	Extra Conditions Endorsements	N/A	Endorsement 2 amended to include “Or security devices agreed and noted by us”
48	Extra Conditions Endorsements	Endorsement 17 previously applied to “Holiday homes & weekend homes”	<p>Endorsement 17 now applies to “Bona Fide Sub Contractors” and reads as follows: It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:</p> <ul style="list-style-type: none"> • Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence • Public liability coverage with an indemnity limit of not less than the limits provided by this policy • An indemnity to the Insured as principal <p>It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide subcontractor.</p>

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