



Doulton Underwriting Agents Ltd

Notice of Policy Revision – Property Owners Policy

Changes to Your Property Owners Policy

As of **1st October 2021** we are introducing some changes to your **Property Owners Policy**. This document details the main differences in the updated policy wording. We advise you to read this carefully to ensure that you understand the changes of the terms and exclusions and ensure that the insurance provided meets your requirements.

Changes to – CUSTOMER INFORMATION

- The following paragraph is deleted, mainly as, following Brexit, UK policyholders no longer have access to the EU Online Dispute Resolution:
6. The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Alternatively, you can contact the Financial Ombudsman Service directly.
Visit <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN> to access the Online Dispute Resolution Service.
Please quote our e-mail address: compliance@uk.cntaiping.com
- Under “**Cooling-off period**”: the typo €2 million is amended to £2 million
- Under **Other than during the “Cooling-off period”**: *To exercise your right to cancel, contact the broker who arranged this cover for you (delete ‘or us where relevant’).*

Changes to – GENERAL DEFINITIONS AND INTERPRETATIONS

- **Computer Systems** definition is added
All the words/phrases/sentences with the equivalent meaning of **computer systems** are replaced accordingly
- **Data** definition is added
All the words/phrases/sentences with the equivalent meaning of **data** are replaced accordingly

Changes to – GENERAL EXCLUSIONS

- **DATE RECOGNITION FAILURE**
The following wording is deleted:
Provided that (a) and (b) shall not apply to
1. subsequent damage or
2. subsequent interruption of or interference with the business
not otherwise excluded which results from a specified peril
- **ELECTRONIC DATA** is deleted, as replaced by the below Cyber exclusion
- **CYBER** exclusion is added, on both property and liability
- **COMMUNICABLE DISEASE** exclusion is added, on both property and liability, other than Employers Liability for up to £5,000,000.

Changes to SECTION 3 – PROPERTY OWNERS LIABILITY

- **Cyber Liability exclusion** is deleted- this is because the newly added general cyber exclusion covers the whole policy.