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Insurance Agreement

This document has been prepared on information given by your Insurance Advisor and forms part of your Contract of Insurance.

Important: you must check all the information contained within this document immediately and tell your insurance advisor if any details are incorrect.

The information provided must have been given to the best of your knowledge and belief. You should provide us with all the relevant facts which may influence us as to whether we accept your insurance, on what terms and conditions and at what premium. If you are in any doubt whether a particular fact is relevant, you should declare it.

Failure to disclose all material information or disclosures of false information could result in the Policy becoming voidable, in which case we would not be liable to pay any claim. If you are not sure about the information contained within this document you must contact your Insurance Advisor immediately.

We recommend that you keep a record (including copies of letters) of all information supplied. A copy of all information given will be supplied on request.

Insurance Information

Other than information already disclosed;

Neither you, the Insured, nor any partner or director or officer in your business has:

- been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence)
- received an official caution for a criminal offence within the last three years (other than a motoring offence)
- ever been declared bankrupt and/or been a director of a Company which has gone into liquidation, administration or receivership
- ever knowingly failed to conform to legislation pertaining to Health and Safety at work activities.

No insurer has ever:

- declined a proposal
- not invited a renewal
- cancelled or refused to renew a policy
- imposed special conditions or requested extra precautions to be taken by you or any partner or director or officer in your business.

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 The Insured Austin Seven Clubs Association
 The Agent Aston Scott Limited
 The Business Historic vehicle club including the arrangement of competition events, motoring tours and non-competitive rallies, operating stands at motor shows, social events for members and the provision of advice, valuations and reference material

Postage Address of the Insured
 Hollybush Cottage
 Barrack Lane
 Crow Hill
 Ringwood
 BH24 3DQ

Cover start date 01/02/2010
 Expiry date 01/02/2011
 Renewal Date 01/02/2011

Premium £1,631.21
 Premium Tax £81.56
 Amount Due £1,712.77

Policy Form Reference ZCYP36A

Summary of Cover

Sections

Cover

A - Material Damage "All Risks"	Not included
B1 - Business Interruption "All Risks"	Not included
B2 - Book Debts	Not included
C - "Money"	Included
D - Goods In Transit	Not included
E - Specified Items "All Risks"	Included
F - Employers' Liability	Not Included
G1 - Public Liability	Included
G2 - Products Liability; in respect of;	Not Included
i) regalia (including car badges, licence holders and stickers but excluding anything else that may be fitted or attached to a vehicle)	
ii) clothing	
iii) jewellery (excluding any item, such as stud earrings, to be worn in a piercing)	
iv) books, magazines, DVDs, CDs, cassettes, models and posters	
v) general logo bearing items limited to pens, keyrings, writing pads, drink coasters/table mats.	
vi) mouse mats, mugs, glassware, plaques, trophies and awards, umbrellas, car covers, rugs, picnic hampers and luggage	
excluding exports to the United States of America or Canada	
G2 - Products Liability; sale or supply of any other item excluding exports to the United States of America or Canada	Not included

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Section C - "Money"

ITEMS INSURED

Item	Description	Limits of Liability
A	"Money" in the form of cash, crossed cheques, crossed postal orders, crossed bankers' drafts, Premium Savings Bonds, National Savings certificates unused units in postage stamp franking machines, stamped or franked National Insurance cards and VAT purchase invoices	£200

Section E - Specified Items "All Risks"

SPECIFICATION OF PROPERTY INSURED

Description	Sum Insured
Anywhere in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland including transits there between.	£59,880
Single Article Limit £2,000	Excess £50

Section F - Employers' Liability

The limit of liability payable under this Section, if included, shall be £10,000,000 in respect of any one claim against or by the Insured or series of claims against or by the Insured arising out of one cause.

The limit of liability shall be inclusive of:-

- i) all legal costs and other expenses incurred by any claimant or claimants
- ii) all legal costs and other expenses incurred in defending any claim or claims.

Where the Insurers agree to indemnify more than one party then nothing in this Section shall increase the liability of the Insurers to pay any amount in respect of one claim or series of claims in excess of the amount stated as the limit of liability.

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Sections G1 and G2 - Public and Products Liability

TABLE OF COVER

Sub-Section	Description	Limits of Indemnity
1 - Public Liability		£5,000,000
2 - Products Liability; in respect of;		Not Insured
	i) regalia (including car badges, licence holders and stickers but excluding anything else that may be fitted or attached to a vehicle)	
	ii) clothing	
	iii) jewellery (excluding any item, such as stud earrings, to be worn in a piercing)	
	iv) books, magazines, DVDs, CDs, cassettes, models and posters	
	v) general logo bearing items limited to pens, keyrings, writing pads, drink coasters/table mats,	
	vi) mouse mats, mugs, glassware, plaques, trophies and awards, umbrellas, car covers, rugs, picnic hampers and luggage	
	excluding exports to the United States of America or Canada	
2 - Products Liability; sale or supply of any other item excluding exports to the United States of America or Canada		Not Insured

The liability of the Insurers for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during the Period of Insurance shall not exceed £5,000,000 in the aggregate. Provided always that the total liability of the Insurers to pay compensation shall not exceed the Limit(s) of Indemnity under Sub-Sections 1 and 2 of the Section.

List of Member Clubs

Austin Seven Owners Club (London)
Bongtree Austin Seven Club
Bristol Austin Seven Club
Cambridge Austin Seven Club
Cornwall Austin Seven Club
Dorset Austin Seven Club
Essex Austin Seven Club
Midlands Austin Seven Club
Norfolk Austin Seven Club
Pre War Austin Seven Club
Scottish Austin Seven Club
South Wales Austin Seven Club

ENDORSEMENTS

The policy is subject to the endorsements shown below. Any additional clauses or endorsements which are specified to one Section of cover are shown at the end.

GENERAL EXCLUSION – T970

This Policy does not cover

- 1) **DAMAGE** to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software) and whether the property is insured or not where such **DAMAGE** is caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack.
- 2) **CONSEQUENTIAL LOSS** directly or indirectly caused by or arising from Virus or Similar Mechanism or Hacking or Denial of Service Attack.

But this shall not exclude **DAMAGE** or **CONSEQUENTIAL LOSS** which results from a Defined Peril (including the acts of thieves but excluding the acts of malicious persons which do not involve physical force or violence)

DEFINITIONS

For the purposes of this General Exclusion the following special meanings shall apply:

"Virus or Similar Mechanism" means program code programming instruction or any set of instructions intentionally constructed with the ability to damage interfere with or otherwise adversely affect computer programs data files or operations whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

"Hacking" means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data whether the property of the Insured or not.

"Denial of Service Attack" means any actions or instructions constructed or generated with the ability to damage interfere with or otherwise affect the availability of networks network services network connectivity or information systems. Denial of Service Attacks include but are not limited to the generation of excess traffic into network addresses the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

TERRORISM – T987

TERRORISM EXCLUSION T987A - Applicable to Sections A, B1, B2 and E
It is understood and agreed that the Exclusion on the Policy relating to TERRORISM is cancelled and the following substituted therefor:

A EXCLUSION IN RESPECT OF TERRORISM

This Policy does not cover DAMAGE, CONSEQUENTIAL LOSS, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with:

- 1) any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which;
 - (i) involves violence against one or more persons; or
 - (ii) involves damage to property; or
 - (iii) endangers life other than that of the person committing the action; or
 - (iv) creates a risk to health or safety of the public or a section of the public; or
 - (v) is designed to interfere with or to disrupt an electronic system
- 2) any action is controlling, preventing, suppressing, retaliating against, or responding to any act, or preparation in respect of action, or threat of action described in 1 above.

In any action or suit or other proceedings where the Insurers allege that by reason of this EXCLUSION cover is not provided under this Policy, the burden of proving that cover is provided under this Policy shall be upon the Insured.

B NORTHERN IRELAND EXCLUSION

This Policy does not cover DAMAGE or CONSEQUENTIAL LOSS in Northern Ireland occasioned by or happening through or in consequence directly or indirectly of riot civil commotion and (except in respect of DAMAGE or CONSEQUENTIAL LOSS by Fire or Explosion) strikers locked out workers or persons taking part in labour disturbances or malicious persons.

LIMITATIONS IN RESPECT OF TERRORISM T987B – Applicable to Section F

The limit of liability payable under this Section in respect of any claim against or by the Insured or series of claims against or by the Insured arising directly or indirectly from terrorism shall be £5,000,000

For the purposes of this Section "terrorism" means:

1 any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which;

- (i) involves violence against one or more persons; or
- (ii) involves damage to property; or
- (iii) endangers life other than that of the person committing the action; or
- (iv) creates a risk to health or safety of the public or a section of the public; or
- (v) is designed to interfere with or to disrupt an electronic system

2 any action is controlling, preventing, suppressing, retaliating against, or responding to any act, or preparation in respect of action, or threat of action described in 1 above.

In any action or suit or other proceedings where the Insurers allege that by reason of this EXCLUSION cover is not provided under this Policy, the burden of proving that cover is provided under this Policy shall be upon the Insured.

Data Related Performance and Functionality 0150

ENDORSEMENT applicable to all insurance other than Employers' Liability and Personal Accident

GENERAL EXCLUSION

This Policy does not cover any:-

- (i) loss destruction or damage
- (ii) consequential loss additional expenditure or extra expenses
- (iii) legal liability
- (iv) other fees costs disbursements awards or other expenses

of whatever nature

directly or indirectly caused by or contributed to by or consisting of or arising in whole or in part from

(a) the way in which any DATA PROCESSING SYSTEM responds to or deals with or fails to respond to or fails to deal with any true calendar date

(b) any DATA PROCESSING SYSTEM responding to or dealing in any way with

- (i) any data denoting a calendar date or dates as if such data did not denote a calendar date or dates
- (ii) any data not denoting a calendar date or dates as if such data denoted a calendar date or dates

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whether such DATA PROCESSING SYSTEM is the property of the Insured or not and whether operating before during or after the Year 2000

but in respect of all insurances other than Public Liability or Products Liability or Contractors' Joint Indemnity or Legal Expenses this shall not exclude subsequent loss destruction or damage or consequential loss additional expenditure or extra expenses (not otherwise excluded) which itself results from a DEFINED PERIL otherwise covered by this Policy.

DEFINITIONS For the purposes of this Endorsement, the following special meanings shall apply

"DATA PROCESSING SYSTEM" shall mean any computer or data processing equipment or media or microchip or integrated circuit or any similar device or any computer software or computer firmware.

"DEFINED PERILS" shall mean fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, theft or attempted theft, earthquake, subterranean fire, storm, tempest, flood, escape of water from any tank apparatus or pipe, impact by any vehicle or by goods falling therefrom or animal.

SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY.

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Section C – Money

ENDORSEMENTS

The Money cover is subject to an excess of £25

Section E – Specified Items “All Risks”

ENDORSEMENTS

The Specified Items All Risks cover is subject to an excess of £50 and the endorsement shown below:

Auto Clause 4054

The insurance provided by this Section does not apply to theft of the Property Insured in or on any unattended road vehicle.

Section F – Employers’ Liability

ENDORSEMENTS

The Employers Liability cover, if included, is subject to the endorsements shown below:

Corporate Manslaughter and Corporate Homicide Act 2007

This section extends to indemnify the Insured in respect of legal costs and expenses incurred with the Insurer’s prior written consent in connection with the defence of any criminal proceedings (including any appeal against conviction arising from any such proceedings) brought in respect of a charge and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or the Isle of Man committed or alleged to have been committed during the Period of Insurance in the course of the business.

Provided always that:

- a) the Insurer’s liability under this extension shall not exceed £5,000,000 in any one period of insurance. This limit will form part of and not be in addition to the Limit of Indemnity stated in the schedule
- b) this Extension shall apply only to proceedings brought in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- c) the Insurer must consent in writing to the appointment of any solicitor or counsel who are to act for and on behalf of the Insured
- d) the Insured shall give to the Insurer immediate notice of any summons or other process served upon the Insured which may give rise to proceedings under this extension
- e) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding

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Section F – Employers’ Liability

- f) the Insurer shall be under no liability:
- i) where the Insured has committed any deliberate or intentional criminal act giving rise to a corporate manslaughter or corporate homicide charge
 - ii) in respect of fines or penalties of any kind
 - iii) in respect of the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of a breach of the Health and Safety at Work Act 1974 or the Health and Safety at Work Act (Northern Ireland) Order 1978 or any regulations made thereunder
 - iv) where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- g) where the Insurer has already indemnified the Insured in respect of legal costs or expenses incurred in the defence of any criminal proceedings arising out of the same cause or occurrence which gave rise to the charge of and or investigation connected with corporate manslaughter or corporate homicide under another section of the policy the amount paid under that section will be taken into account in arriving at the Insurer’s liability payable under this extension.

Definitions of Employee

Extension 2 to Sub-Section F of this Policy is extended to include the following –

- c) volunteers whilst engaged in club activities.

Cross Liabilities Clause

To comply with the Employers’ Liability (Compulsory Insurance) Regulations 1998 this policy will indemnify each member club of the Federation of British Historic Vehicle Car Clubs in the same manner as if a separate policy had been issued to each of them.

Section G1 and G2 – Public and Products Liability

ENDORSEMENTS

The Public and Products Liability cover is subject to the endorsements shown below:

Libel and Slander Clause 0189

Extension 9 to Section G is hereby reinstated as;

The indemnity provided by Sub-section 1 of this Section extends to indemnify the Insured in respect of legal liability to pay compensation and claimants costs and expenses in respect of claims made against the Insured during the Period of Insurance shown in the schedule arising from any act of;

- (a) libel
- (b) slander of title or goods
- (c) passing off or infringement of trade name, registered design, copyright or patent right arising from matter contained in any printed matter which the insured has contracted to print (hereafter referred to as the Publications)

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Section G1 and G2 – Public and Products Liability

The Insurer will also

- (i) indemnify the Insured in respect of Withdrawal Expenses as defined below sustained by the Insured arising out of the withdrawal of or alteration of any of the Publications whether required by the Company or by order of a court
- (ii) pay all costs and expenses incurred with its written consent.

The Insurer's liability shall not exceed

- (a) 90% of any one claim or all claims attributable to one source or original case it being understood and agreed that the remaining 10% shall be borne by the Insured at their own risk and uninsured;
- (b) the sum of £250,000 (hereafter in this Extension termed "the Indemnity Limit") in respect of all claims notified during any Period of Insurance, which amount is inclusive of all costs and expenses.

For the purposes of this Extension

- (1) Withdrawal Expenses means all expenses incurred by the Insured
 - (a) as a result of withdrawal of the Publications up to the time of such withdrawal to the extent such expenses cannot be avoided or curtailed less any savings or recoveries
 - (b) in giving effect to alterations to the Publications required by the Insurer or by order of a court.
- (2) The Insured shall give all such assistance as the Insurer may require and unless a Queen's Counsel or similar Authority (to be mutually agreed on by the Insured and the Insurer) advises that any proceedings could be contested with the probability of success shall tender such apologies and offer such amends as Counsel or Authority shall advise should properly be made in the circumstances and shall agree to the withdrawal of the offending matter of the publication of any amendment or alteration necessary to secure the withdrawal of the claim or objection.
- (3) In connection with the claims against the Insured the Insurer may at any time pay the Insured the Indemnity Limit (less any sums already paid during the Period of Insurance as damages) or any lesser amount for which such claims can be settled. The Insurer will then relinquish control of such claims and be under no further liability in respect thereof except for costs and expenses for which they may be responsible in respect of matters prior to the date of such payment.

This Policy excludes all liability

- (1) in respect of any libel or slander
 - (a) made prior to 1 February 2008; or
 - (b) made by or at the direction of the Insured with knowledge of the falsity thereof; or
 - (c) related to advertising broadcasting or telecasting activities conducted by or on behalf of the Insured.
- (2) for damages, costs and expenses brought about by personal spite or ill will of the Insured to a claimant
- (3) in respect of any action for damage brought against the Insured in a court of law outside the United Kingdom of Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands or the Isle of Man and the offshore Islands
- (4) for criminal libel.

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Section G1 and G2 – Public and Products Liability

Critical Auto Products Exclusion Clause 0189

It is understood and agreed that this Policy does not apply to any liability arising out of

- a) the manufacture sale or supply by the Insured of any
 - 1. automobile motorcycle bus or truck
 - 2. any wheel or tyre supplied for use on 1. above
- b) the manufacture and/or design by the Insured of any product critical to the operation of the braking steering suspension or transmission of 1. above

Motor Racing Exclusion Clause 0189

This policy will exclude all liability directly or indirectly resulting from the use of any motor vehicle

- a) anywhere for (or being tested in preparation for) racing of any kind, pace-making, trials, tests, demonstrations, race track driver training, or race track vehicle handling lessons (or similar events) whether organised or not;
- b) whilst driven on a racetrack whether open to the general public or not and whether in the presence of other vehicles or not.

Member to Member Liability

This policy extends subject otherwise to its terms, limitations and conditions to cover the individual liability as within defined of members whilst engaged in the activities of the Club but only so far as such members are not already covered by any other policy of insurance.

Provided always that the Insured shall acquaint the said members with the terms and conditions of the policy and shall arrange for the said members to observe, fulfil and be subject to the said terms and conditions in so far as they can apply, such observance and fulfilment being conditions precedent to any liability of The Company hereunder.

Section G1 and G2 – Public and Products Liability

Corporate Manslaughter and Corporate Homicide Act 2007

This section extends to indemnify the Insured in respect of legal costs and expenses incurred with the Insurer's prior written consent in connection with the defence of any criminal proceedings (including any appeal against conviction arising from any such proceedings) brought in respect of a charge and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Channel Islands or the Isle of Man committed or alleged to have been committed during the Period of Insurance in the course of the business.

Provided always that:

- a) the Insurer's liability under this extension shall not exceed £5,000,000 in any one period of insurance or the Limit of Indemnity stated in the schedule whichever is the lesser. This limit will form part of and not be in addition to the Limit of Indemnity stated in the schedule
- b) this Extension shall apply only to proceedings brought in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- c) the Insurer must consent in writing to the appointment of any solicitor or counsel who are to act for and on behalf of the Insured
- d) the Insured shall give to the Insurer immediate notice of any summons or other process served upon the Insured which may give rise to proceedings under this extension
- e) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- f) the Insurer shall be under no liability:
 - i) where the Insured has committed any deliberate or intentional criminal act giving rise to a corporate manslaughter or corporate homicide charge
 - ii) in respect of fines or penalties of any kind
 - iii) in respect of the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of a breach of:
 - 1) the Health and Safety at Work Act 1974 or the Health and Safety at Work Act (Northern Ireland) Order 1978 or any regulations made thereunder
 - 2) the Food Safety Act 1990 or any regulations made thereunder
 - 3) the Consumer Protection Act 1987 or any regulations made thereunder
 - iv) where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this extension indemnity would have been provided by such other source or insurance
- g) where the Insurer has already indemnified the Insured in respect of legal costs or expenses incurred in the defence of any criminal proceedings arising out of the same cause or occurrence which gave rise to the charge of and or investigation connected with corporate manslaughter or corporate homicide under another section of the policy the amount paid under that section will be taken into account in arriving at the Insurer's liability payable under this extension.

Section G1 and G2 – Public and Products Liability

Public Liability Endorsement Environmental Clean Up Costs

This policy extends to indemnify the Insured in respect of all sums including statutory debts that the Insured is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution and Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the Insurer's liability under this extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the Insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified
- d) the Insurer shall be under no liability:
 - i) in respect of Clean Up Costs for damage to the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
 - ii) for damage connected with pre-existing contaminated property
 - iii) for damage caused by a succession of several events where such individual event would not warrant immediate action
 - iv) in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
 - v) in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
 - vi) in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
 - vii) for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns
 - viii) in respect of costs for the reinstatement or reintroduction of flora or fauna

Section G1 and G2 – Public and Products Liability

- ix) for damage caused deliberately or intentionally by the Insured or where they have knowingly deviated from environmental protection rulings or where the Insured has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
- x) in respect of fines or penalties of any kind
- xi) for damage caused by the ownership or operation on behalf of the Insured of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
- xii) for damage which is covered by a more specific insurance policy
- xiii) for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
- xiv) for damage caused by disease in animals belonging to or kept or sold by the Insured

For the purposes of this extension the following definitions shall apply:

1 Clean Up Costs

- a) testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences

2 Remediation

Remedying the effects of pollution or contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

3 Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

4 Pollution or Contamination

- a) all pollution or contamination of buildings or other structures or of water or land or the atmosphere; and
- b) all loss or damage or personal injury directly or indirectly caused by such pollution or contamination

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Important notice to policyholder

Change to your policy cover

We wish to advise you of the following changes that will apply to all policies renewed on or after 1st January 2003.

Terrorism Damage Cover

For policies having more than one section the change will only affect those sections (other than Public Liability) to which the terrorism exclusion applies.

All terrorism cover (including any cover provided by the limited Special Provision) is excluded.

We are pleased to advise you that it will be possible to extend your Policy to include Terrorism Cover for risks in England, Wales or Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987 and not Northern Ireland, the Channel Islands or the Isle of Man, Full details of the cover available will be shown in the Terrorism Documentation which will form part of your policy document and should be kept safely with it.

If your policy includes an Employers' Liability section the limit of indemnity will be restricted to £5,000,000 in respect of acts of Terrorism.

General Exclusion

Clarification on Damage and Consequential Loss caused by Virus or Similar Mechanism or Hacking or Denial of Service Attack.

These are important changes to the terms of your insurance policy and we recommend that you discuss the effect of these alterations with your broker or insurance advisor.