

Inspection Contract and Plant Protection Notice to policyholders

This document details the main changes to the updated policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

Fair processing notices

• Zurich's data protection statement has been updated.

Exclusions

- Known Defects has been clarified to exclude defects known from previous maintenance reports but not yet rectified.
- An exclusion of damage to Prototype or Experimental Plant has been added.
- The exclusions regarding Inadequate Maintenance and Current Report of Inspection are deleted and restated within the Reasonable Precautions condition.
- A Communicable Diseases exclusion has been added to state that no indemnity will be provided by this policy arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease. A 'communicable disease' shall mean any disease that can be transmitted from any organism to another organism by any substance or agent.

Conditions

• The condition relating to Access and Reasonable Precautions has been split to clarify intentions regarding required maintenance of plant.

Additional Clauses

• For clarity, Optional Extension Storage Tanks - cover code 'ST' has been moved to the Additional Clauses together with the optional Storage Tank extension wording.

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