

We have made some changes to our Master Tradesman Plus policy.

The following is a summary of the key changes that have been applied to the Master Tradesman Plus policy.

This notice may include changes to sections of the policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This notice, the schedule and the policy wording form part of the renewal terms and conditions being offered.

If you require a copy of the updated policy wording please contact your broker or download a free copy from our website at [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk).

Sections	Policies renewing on or after 01/06/2021
<b>General Exclusions</b>	<p><i>General Exclusion 3. Radioactive Contamination is deleted and replaced as follows:</i></p> <p><b>3. Radioactive Contamination</b> Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of:</p> <ul style="list-style-type: none"> <li>(a) ionising radiations from or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</li> <li>(b) the radioactive, toxic, explosive or other hazardous properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof</li> <li>(c) any weapon or device employing atomic or nuclear fission and or fusion or other like reaction or radioactive force or matter</li> <li>(d) the radioactive toxic explosive or other hazardous or contaminating properties of any radioactive matter, but the exclusion in this paragraph (d) shall not extend to radioactive isotopes other than nuclear fuel when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or other similar peaceful purposes</li> <li>(e) any chemical biological bio-chemical or electromagnetic weapon</li> </ul> <p>As far as concerns <b>Bodily Injury</b> caused to any <b>Employee of Yours</b> if such <b>Bodily Injury</b> arises out of and in the course of employment or engagement of such person by <b>You</b> this exclusion shall apply only in respect of:</p> <ul style="list-style-type: none"> <li>(i) the liability of any <b>Principal</b></li> <li>(ii) liability assumed by <b>You</b> under agreement and which would not have attached in the absence of such agreement.</li> </ul>
<b>General Exclusions</b>	<p><i>General Exclusion 4. Electronic Data is deleted and replaced as follows:</i></p> <p><b>4. Electronic Risk</b> (this Exclusion shall not apply to Section B: Public and Products Liability and Section C: Employers' Liability if insured by this policy)</p> <ul style="list-style-type: none"> <li>(a) loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any: <ul style="list-style-type: none"> <li>(i) loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a <b>Computer System</b>, unless subject to the provisions of paragraph (b)</li> <li>(ii) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any <b>Data</b>, including any amount pertaining to the value of such <b>Data</b> unless subject to the provisions of paragraph (c).</li> </ul> </li> <li>(b) Notwithstanding paragraph (a) above, and subject to all terms, Conditions and Exclusions of this policy or any endorsement thereto, this policy covers physical damage to property insured under</li> </ul>

	<p>this policy and any consequential loss directly resulting therefrom where such physical damage is directly occasioned by any of the <b>Defined Perils</b> as described below.</p> <p>(c) Notwithstanding sub paragraph (a) (ii) above, in the event that hardware or the <b>Data</b> storage device of a <b>Computer System</b> insured under this policy sustains physical damage caused by a <b>Defined Peril</b> which results in damage to or loss of <b>Data</b> stored on that hardware or the <b>Data</b> storage device, then the damage to or loss of such <b>Data</b> shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost <b>Data</b> shall only be the costs of reproducing <b>Data</b> if such costs are indemnified under this policy. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such <b>Data</b>, but does not include the value of the <b>Data</b> to <b>You</b> or any other party even if such <b>Data</b> cannot be recreated, gathered or assembled.</p> <p>For the purposes of this Exclusion the following Definitions apply:</p> <p><b>Computer System</b> means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.</p> <p><b>Data</b> means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a <b>Computer System</b>.</p> <p><b>Defined Peril</b> means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.</p>
<p><b>General Exclusions</b></p>	<p><i>The following Communicable Disease Exclusion is added to the General Exclusions.</i></p> <p><b>5. Communicable Disease</b> <i>(this Exclusion shall not apply to Section B: Public and Products Liability and Section C: Employers' Liability if insured by this policy)</i></p> <p>(a) any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:          (i) a <b>Communicable Disease</b>; or          (ii) the fear or threat (whether actual or perceived) of a <b>Communicable Disease</b> regardless of any other cause or event contributing concurrently or in any other sequence thereto.</p> <p>The above exclusion includes, without limitation to the scope of the foregoing:</p> <ol style="list-style-type: none"> <li>1. any cost to clean up, detoxify, remove, monitor or test:             <ul style="list-style-type: none"> <li>(a) for a <b>Communicable Disease</b>; or</li> <li>(b) any property insured hereunder that is affected by such <b>Communicable Disease</b>, and</li> </ul> </li> <li>2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any <b>Communicable Disease</b>.</li> </ol> <p>(b) However, paragraph (a) shall not apply to physical loss or destruction of, or physical damage to, property and any resulting consequential loss, to the extent that <b>You</b> establish that such physical loss, destruction or damage was directly caused by:          (i) Terrorism (as defined in this policy), or          (ii) a <b>Defined Peril</b> as described below where specifically insured by this insurance.</p> <p>All other terms, Conditions and Exclusions of the insurance remain the same.</p> <p>For the purposes of this Exclusion the following Definitions apply:</p> <p><b>Communicable Disease</b> means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:</p>

	<p>(a) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and</p> <p>(b) 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</p> <p>(c) the disease, illness, 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 of any type.</p> <p><b>Defined Peril</b> means one of the following perils if specifically insured by this insurance: Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; seaquake; seismic and/or volcanic disturbance/eruption; flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse.</p>
<p><b>Section A: Definitions</b></p>	<p><i>The following Definition of Communicable Disease is added:</i></p> <p><b>Communicable Disease</b> (applicable to Section B: Public and Products Liability)</p> <p>1. Coronavirus being:</p> <ul style="list-style-type: none"> <li>(i) any coronavirus; or</li> <li>(ii) any disease caused by any coronavirus; or</li> <li>(iii) any mutation or variation of any coronavirus or of any disease caused by any coronavirus.</li> </ul> <p>2. Any other infectious disease in humans which has been determined or declared to:</p> <ul style="list-style-type: none"> <li>(i) constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time); and/or</li> <li>(ii) an outbreak identified as a major health incident in the United Kingdom, for which a Scientific Advisory Group for Emergencies has been activated by the Cabinet Office Briefing Room</li> </ul>
<p><b>Section B: Public and Products Liability Limit of Liability</b></p>	<p><i>The following text has been added to the Limit of Liability.</i></p> <p><b>Limit of Liability</b> <b>Our</b> liability under this Section for all compensation payable in respect of all occurrences arising directly or indirectly from <b>Communicable Disease</b> during any one <b>Period of Insurance</b> and in the aggregate shall not exceed £1,000,000 inclusive of all <b>Costs and Expenses</b>. This limit will form part of and not be in addition to the Limit of Liability stated in the <b>Schedule</b>.</p>