

# Landowners

## Important Notice to Policyholder

We have made some changes to our Landowners policy

The following is a summary of the key changes that have been applied to the Landowners 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 terms and conditions being offered.

Sections	Policies incepting or renewing between 1/12/2020 and 31/03/2021	Policies incepting or renewing on or after the 1/4/2021 onwards
<b>Definitions</b>	<p><i>The following definition has been added to Definitions.</i></p> <p><b>Electronic Data</b></p> <p>Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.</p>	<p><i>The following definition has been added to Definitions.</i></p> <p><b>Electronic Data</b></p> <p>Facts, concepts or information in a form usable for communications, interpretation or processing by electronic or electro-mechanical data processing or electronically controlled equipment which includes programs, software, firmware, operating systems or other coded instructions for the processing or manipulation of data.</p>
<b>Policy Conditions</b>	<p><i>The following condition has been added to Policy Conditions..</i></p> <p><b>13. Sanctions</b></p> <p><b>We</b> shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose <b>Us</b> or any member of <b>Our</b> group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.</p>	<p><i>The following condition has been added to Policy Conditions..</i></p> <p><b>13. Sanctions</b></p> <p><b>We</b> shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose <b>Us</b> or any member of <b>Our</b> group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country.</p>
<b>Policy Cover Exceptions</b>	No change	<p><i>Exception 12 has been deleted and replaced with the following:</i></p> <p><b>We</b> shall not be liable in respect of</p> <p><b>12.</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> </ul>

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		<p>(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</p> <p>(e) any chemical biological bio-chemical or electromagnetic weapon</p>
Policy Cover Exceptions	<p><i>Exception 16 has been deleted and replaced with the following: :</i></p> <p><b>We shall not be liable in respect of</b></p> <p><b>16.</b> Liability directly or indirectly caused by or consisting of or arising from:</p> <ul style="list-style-type: none"> <li>authorised or unauthorised transmission of <b>Electronic Data</b></li> <li>the content of any website, <b>Your</b> email, intranet or extranet</li> <li>erasure, loss, distortion, corruption or alteration of <b>Electronic Data</b> or any loss of use resulting in reduction of functionality</li> <li>failure of electronic, electromechanical data processing or electronically controlled equipment or <b>Electronic Data</b> to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.</li> </ul>	<p><i>Exception 16 has been deleted and replaced with the following: :</i></p> <p><b>We shall not be liable in respect of</b></p> <p><b>16.</b> Liability directly or indirectly caused by or consisting of or arising from:</p> <ul style="list-style-type: none"> <li>(a) authorised or unauthorised transmission of <b>Electronic Data</b></li> <li>(b) the content of any website, <b>Your</b> email, intranet or extranet</li> <li>(c) erasure, loss, distortion, corruption or alteration of <b>Electronic Data</b> or any loss of use resulting in reduction of functionality</li> <li>(d) failure of electronic, electromechanical data processing or electronically controlled equipment or <b>Electronic Data</b> to correctly recognise any given date or to process data or to operate properly due to a failure to recognise any given date.</li> </ul>