

Notice to Policyholders

Applicable to all policies due for renewal on or after 1 May 2011



Your Property Protector Gold policy

Please note that we have changed the standard policy excess under your Property Protector policy from renewal date. Details of the revised excess are shown below, and will be detailed on the policy schedule/

AMENDED **Standard Policy Excess – now £175 for professional tenants**

The standard policy excess for Residential risks will be increased from £100 to £175 in respect of Professional Working tenants or retired tenants.

AMENDED **Standard Policy Excess – now £250 for all other acceptable tenants**

The standard policy excess for Residential risks will be increased from £100 to £250 in respect of all other acceptable tenants (including Students and DSS tenants)

NEW **Malicious Damage & Theft Excess – now £250**

An specific excess clause has been introduced for Malicious Damage and Theft claims.

NEW **Escape of Water Excess – now £250**

An specific excess clause has been introduced for Escape of Water claims.

Other variations to the standard excess

There may be variations to the standard excess depending on the location of the property insured. Any additional excess applying to a specific property will be shown on your policy schedule.

Should you have any further query, please do not hesitate to contact your insurance adviser.