

Baptist Church Insurance policy pack

Updates to your policy wording



This Notice changes the terms of any sections contained in your policy booklet, whether you have chosen to include that section or not. Please check your policy schedule to see the sections that apply in your case. Before paying your premium please make sure that the cover provided meets your needs. By continuing to insure with us you accept these changes; they form part of your policy so please keep them with your policy booklet.

Effective date

10 October 2009

Policy number

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Insured

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Our update reference

DAP/BPG/ID/NB

Summary of changes

Notifiable/Infectious diseases

In many of our policies, under the Loss of income or Consequential loss section we provide cover for loss of income following the occurrence of an infectious disease, usually described as a 'notifiable' disease which is one the relevant local authority has stated must be notified to them. It is not always clear to our customers what these diseases are, and recent new viruses and pandemics such as the H1N1 (swine flu) virus have led us to review the cover we provide.

From the effective date of this Notice, Baptist Insurance will continue to offer cover for **specified diseases** rather than for 'notifiable' or any infectious or contagious disease. We are sorry that it is not economically viable for us to provide cover for pandemic viruses, but with this approach you can be clear on what is covered.

Endorsement

Applicable to any Loss of income or Consequential loss section of the policy booklet

Any Infectious or contagious disease murder food poisoning defective sanitation vermin extension or Notifiable disease extension is amended and now stands as follows

Specified disease murder food poisoning defective sanitation vermin

The insurance by this section is extended to cover loss as insured hereunder directly resulting from interruption of or interference with the BUSINESS carried on by YOU at the PREMISES in consequence of

- a) any occurrence of a SPECIFIED DISEASE (listed below) at the PREMISES or within a radius of 25 miles of the PREMISES
- b) any injury or illness sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at the PREMISES
- c) any accident causing defects in drains or other sanitary arrangements at the PREMISES
- d) any discovery of vermin or pests at the PREMISES

which causes restrictions in the use of the PREMISES on the order or advice of the competent local authority

e) murder rape or suicide at the PREMISES

SPECIFIED DISEASE means

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|----------------------|-----------------------|--------------------------|
| Acute encephalitis | Measles | Rubella |
| Acute poliomyelitis | Meningitis | Scarlet fever |
| Anthrax | Meningococcal | Smallpox |
| Cholera | septicaemia (without | Tetanus |
| Diphtheria | meningitis) | Tuberculosis |
| Dysentery | Mumps | Typhoid fever |
| Legionellosis | Ophthalmia neonatorum | Typhus fever |
| Legionnaires disease | Paratyphoid fever | Viral haemorrhagic fever |
| Leprosy | Plague | Viral hepatitis |
| Leptospirosis | Rabies | Whooping cough |
| Malaria | Relapsing fever | Yellow fever |

Special conditions applicable to this extension

For the purposes of this extension

- (i) WE shall not be liable under this extension for any costs incurred in the cleaning repair replacement recall or checking of property
- (ii) WE shall only be liable for the loss arising at those PREMISES which are directly affected by the occurrence discovery or accident. In the event that the policy includes an extension which deems DAMAGE at other locations to be DAMAGE at the PREMISES such extension shall not apply to this extension