

Baptist Commercial Insurance renewal 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
1 October 2009

Policy number
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Insured
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Our update reference
DAP/BCS/PARD/PR

Summary of changes

Prevention of access

In many of our policies, under the Business interruption or Rental income section we provide cover for loss of income if access to your property is prevented or hindered by, amongst other things, the actions of the Government, Police or Local Authority due to an emergency which could endanger human life or neighbouring property. This cover was never intended to operate in circumstances such as the outbreak of an infectious disease or food poisoning so we have added an exclusion to confirm this.

Reinstatement of data

In many of our policies, we provide cover for the costs of reinstating computer data following damage by the insured events to the computer equipment at your premises. This cover can be given under Business interruption, Consequential loss and Equipment breakdown sections. However, we expect you to take reasonable steps to back-up the information held, and there is a new policy condition which explains the minimum steps we require. The condition should not be onerous; the requirement to store copies 'off-site' can be met by simply storing an electronic copy of the data on another computer at a separate location sent by disc or email. Please ensure that this is carried out securely and in compliance with Data Protection regulations. It is very much in your own interest to minimise the disruption to your organisation, following such a loss of data.

Endorsement 1

Applicable to any Business interruption or Rental income section of the policy booklet

The insurance by any Prevention of access extension excludes the following

closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of an infectious disease (or the discovery of an organism resulting in or likely to result in the occurrence of an infectious disease) food poisoning defective drains or other sanitary arrangements or vermin or pests

Endorsement 2

Applicable to any Business interruption or Rental income section and Equipment breakdown section of the policy booklet

Any Reinstatement of data extension is amended to include the following condition

It is a condition precedent to OUR liability in respect of the extension for Reinstatement of data that YOU comply with the following special condition

Special condition – Back up records

YOU shall maintain a minimum of 2 generations of verified back-up computer records taken at intervals no less frequently than 48 hours one copy as a minimum being held off site and take all reasonable precautions to store and take all reasonable precautions to maintain records in accordance with the makers recommendations

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