

## What's Changed PropertyWorks Insurance Policy 2019

For UK Commercial Building Works insurance policy wording reference: PWK/0519/PW

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The following document demonstrates any significant differences to the conditions of the policy and the cover between the 2018 policy wording, with a wording reference of PWK/0118/PW, and the 2019 policy wording, with a wording reference of PWK/0519/PW.

**IMPORTANT:** The changes may or may not affect you, but please ensure that you read, understand and consider against your own personal circumstances and if you are not clear about anything and how it will affect you speak to your broker or insurance intermediary immediately.

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- 1) 'Cooling-Off Period' section has been updated (page 2)
- 2) 'The Financial Conduct Authority' address has been updated (page 4)
- 3) 'Protecting your Information' section has been replaced with 'Use of Personal Data' (page 5)
- 4) The following 'General Conditions' have been updated (page 11 & 12):
  6. Sums Insured
  10. Risk Management Survey
- 5) The following exclusion has been added 'Section 1 – The Property – Exclusions' (page 28):

### What is not covered

11. **Accidental damage** caused by escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.

6) The following cover under 'Section 2 – The Contents – Cover' has been amended as follows (page 29):

What is covered	What is not covered
5. escape of oil from a fixed domestic oil-fired heating installation or smoke damage caused by a fault in any fixed domestic heating installation	<p><b>We will not pay:</b></p> <p>a) for <b>accidental damage</b> caused by faulty workmanship.</p> <p>b) for <b>accidental damage</b> while the <b>home is unoccupied</b>.</p> <p>c) any amount over £50,000 for clean up costs following an escape of oil .</p> <p>d) for <b>accidental damage</b> caused by escape of oil from an oil tank unless <b>you</b> can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement</p>

10) The following exclusion has been added 'Section 3 – Property Owners Liability– Exclusions' (page 32):

**What is not covered**

**We will not pay for your liability** arising:

14. from escape of oil from an oil tank unless **you** can provide evidence that the oil tank is less than 10 years old or that it is inspected annually by a qualified OFTEC engineer and certified as in good condition without the need for repair or replacement.

**End of 'Propertyworks 2019 - What's changed?' Document.**

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