

Changes from August 2016 Matrix wordings to DTW/Matrix Dec 2017 Wordings

| Item  | Comments               | Pos/Neg/<br>Neutral |
|---|------------------------|---------------------|
| <b>General Conditions:</b>  |                        |                     |
| Cancellation 14 days prev 7 days  |                        | Pos                 |
| Claims<br>6a) no longer required in writing<br>6c) 'immediately' replaced by 'as soon as practical' | required by FCA/FOS    | Pos                 |
| Fraud   | updated                | Neut                |
| Data Protection Act   | updated                | Neut                |
| <b>Policy Exclusions:</b>   |                        |                     |
| Sanctions   | required by law        | Neut                |
| <b>Section 1 Property Damage</b>  |                        |                     |
| Additional Covers:  |                        |                     |
| 4 Collusion requires Insured Peril 5 (Theft etc) to be operative                                    | previous wording error | Neg                 |
| Keys - Limit increased from £2,000 to £5,000  |                        | Pos                 |
| Loss Minimisation and Prevention Expenditure added  |                        | Pos                 |
| Loss of Metered water & Gas extended to all Services & Limit increased from £10,000 to £25,000      |                        | Pos                 |
| Theft Damage to the Premises no longer requires Forcible Violent entry or exit.                     |                        | Pos                 |
| Trace & Access Limit increased from £10,000 to £15,000  |                        | Pos                 |
| <b>Business Interruption:</b>   |                        |                     |
| Additional Cover:   |                        |                     |
| Contract/Exhibition Sites added   |                        | Pos                 |
| National Lottery added  |                        | Pos                 |
| Patterns & Moulds added   |                        | Pos                 |
| Property Stored added   |                        | Pos                 |
| <b>Money:</b>   |                        |                     |
| Benefit for bodily injury increased from £100 to £200 per week                                      |                        |                     |
| loss of money from vending machines added   |                        | Pos                 |
| <b>Glass:</b>   |                        |                     |
| damage to goods displayed increased from £1,000 to £2,000   |                        | Pos                 |

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|--|--|-----|
| <b>Employers Liability:</b>  |  |     |
| Corporate manslaughter extends to include 'partner director or employer' at your request.                  |  | Pos |
| <b>Public Liability:</b>   |  |     |
| Additional Covers:   |  |     |
| Compensation for court attendance increased from £250 to £500 for Directors and £100 to £250 for employees |  | Pos |
| Motor Vehicles added   |  | Pos |
| <b>Products Liability:</b>   |  |     |
| Additional Covers:   |  |     |
| Compensation for court attendance increased from £250 to £500 for Directors and £100 to £250 for employees |  | Pos |
| <b>Deterioration of Refrigerated Stock</b>   |  |     |
| 10 Year old limitation increased to 15 years   |  | Pos |
| Condition Precedent for guarantee or maintenance contract now only applies if over 5 years old.            |  | Pos |
| <b>Goods in Transit</b>  |  |     |
| Additional Covers:   |  |     |
| Clothing and Personal Effects added  |  | Pos |
| Debris removal added   |  | Pos |
| Tools & Samples added  |  | Pos |
|  |  |     |