

Changes from CUL to Matrix 0408 Wordings

Item	Comments	Pos/Neg/ Neutral
General Conditions:		
Fraud	updated	Neut
Data Protection Act	updated	Neut
Section 1 Property Damage		
Additional Covers:		
Contract Works deleted		Neg
Contractors Interest deleted		Neg
Contracting purchaser added		Pos
Data Processing & Ancilliary Equip deleted		Neg
Leased and Rented Premises deleted	covered under Public Liability Section	Neut
Seasonal Stock Increase removed from Commercial Policy	Can be added back by Endorsement	Neut
Section Conditions:		
Day One Average deleted	Average applied if Sums Insured exceed 108%, new policy gives 85% average clause. Day One uplift available with % uplift selectable.	Pos
Fire Alarms, Fire Break Doors, FEA, Auto Sprinkler Installations & Intruder Alarm installation requirements deleted	Terms may be applied by Clauses attached to the Policy Schedule	Pos
Business Interruption:		
Additional Cover:		
National Lottery extended to incl Euro Lottery		Pos
Money:		
Fidelity deleted		Neg
Cash carrying limits altered so only 3 able bodied adults needed up to £10,000		Pos
Employers Liability: - Work Overseas - manual work within EU removed		Neg
Public Liability: Additional Covers:		
Overseas Personal Liability deleted		Neg
Pollution and Contamination Clean up costs deleted - HPR Policy only		Neg
Work Overseas -manual work outside UK removed		Neg