

# Digital Commercial Property Owners

## Notice to Policyholders



### Summary of significant changes to your MS Amlin wording

Section where a change has been made	Clause changed	What the change is
Important Information	Privacy Notice, How to make a complaint, Law and Jurisdiction & Sanctions	The wordings have been made clearer
Important Information	Fraud Prevention	New important information addition. Fraud prevention outlines in the event of fraud MS Amlin will share details to fraud prevention and law enforcement agencies.
Important Information	Additional Premium and Premium Refunds	New important information addition to outline the minimum level of premium which will be waived in the event of midterm changes.
General Definitions	Tenants	Tenancy Agreement undefined
General Conditions	Average	2. amended to show claims based on Declared Value and not Sum Insured.
General Exclusions	Pandemic and Epidemic Exclusion	The Exclusion has been moved from the schedule into the policy wording.
Section 1 – Property Damage Extensions of Cover	25. Tenants Damage	Excludes Illegal cultivation of drugs
Section 1 – Property Damage Conditions	4. Electrical wiring inspections	New condition
Sections 1 – Property Damage Conditions	5. Illegal Cultivation of Drugs	New condition
Section 5 – Legal Expenses	Tenancy agreement & Tenants	Moved to General Definitions into Section 5 – Legal Expenses



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