

# **Notice to policyholders**

# **Your Residential Flats Policy**

There have been some changes to the policy which take effect from your renewal date if this is on or after 1st April 2021.

#### **Your Insurers**

Prior to renewal this policy was underwritten 100% by Brit Syndicate 2987 at Lloyds. With effect from renewal the policy is underwritten by a schedule of certain underwriters at Lloyds with Brit Syndicate 2987 maintaining the lead in providing capacity.

## **Policy Exclusions**

In accordance with Lloyds Market Association certain Policy Exclusions have been amended. The Property Cyber and Data Loss and the Infectious or Contagious Disease exclusions have been added.

The Nuclear Risks exclusion has also been amended.

### **Section 1) Insured Property**

Special Benefit 13 Lessees Fixtures and Improvements has been amended to provide a maximum aggregate limit of £500,000 any one claim.

A full version of the policy wording is available from our website.







