

Camberford Law / Camberford Underwriting

Residential Property Owners and Commercial Property Owners Policy Wordings – Temporary Unoccupancy Due To Forced Closure (Covid19 Coronavirus)

08/4/2020

<p>Camberford Residential Let & Commercial Let Property Owners Forms</p> <ul style="list-style-type: none"> • Residential Property Owners • Commercial Property Owners 	<ul style="list-style-type: none"> • Policyholders are required to notify us if the building is unoccupied for more than 180 days. • Important Condition 7 (Unoccupied Property Conditions) applies: • Part (1) of this condition requires certain actions by policyholders once the property has been unoccupied for 30 days. For example: <ul style="list-style-type: none"> ○ disconnecting gas and electricity other than where required for alarms or central heating ○ between November and May, either disconnecting mains water and draining pipes and tanks OR maintaining central heating to 60degrees Fahrenheit. ○ keeping all locks, bolts, intruder alarms and other protections in full operation and keys removed from the premises. ○ inspecting the premises (and recording such visits) once per week. ○ advising us immediately of any signs of malicious damage or actual or attempted illegal entry. <p>Requirements to seal letterboxes and clear the premises of loose combustible material then apply at 90 days.</p> • Part (2) of this condition automatically excludes some insured events once the property is unoccupied for more than 30 days: <ul style="list-style-type: none"> ○ Storm or flood ○ Water or oil leaking from any fixed tank, appliance or pipe; ○ Theft or attempted theft ○ Vandalism or malicious damage, including riot, civil unrest, strikes or labour or political disturbances; ○ Water discharged or leaking from the automatic sprinkler installation(s) in the building. 	<p>For premises which are unoccupied, only because of government advised or enforced actions regarding control of the Covid 19 (coronavirus) outbreak, the following applies:</p> <p><u>Contrary to Part (1) of Important Condition 7:</u> Where inspections of the property are prohibited directly or by effect of instruction or advice of government or other public authority, Insurers will not consider this as adversely affecting their position.</p> <p><u>Contrary to Part (2) of Important Condition 7:</u></p> <ol style="list-style-type: none"> 1. Cover continues for the first 90 days of unoccupancy for the following insured events: <ul style="list-style-type: none"> ○ Storm or flood ○ Theft or attempted theft ○ Vandalism or malicious damage, including riot, civil unrest, strikes or labour or political disturbances; ○ Accidental damage 2. Cover continues for the first 90 days of unoccupancy for the insured events of 'Water or oil leaking from any fixed tank, appliance or pipe' and 'Water discharged or leaking from the automatic sprinkler installation(s) in the building'. <p><u>Provided</u> that between November and May, either mains water is disconnected and pipes drained OR central heating maintained to 60degrees Fahrenheit.</p> <p>NOTE: This agreement does not add any insured events that were excluded originally.</p>
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