

Camberford Law / Camberford Underwriting

Unoccupied Property Owners Policy Wording – Temporary Unoccupancy Due To Forced Closure (Covid19 Coronavirus)

26/3/2020

Wording / Form	Policy Wording position regarding unoccupied premises	Exceptional Agreement
Camberford Unoccupied Property Owners Form • Unoccupied Property Owners	 Policyholders do not need to notify us of periods of unoccupancy. This is the basis of all policies under this product. Important Conditions apply as per the policy – these were already reflective of unoccupied properties. 	The policy is designed for unoccupied premises and cover arranged on the basis of each policyholder and their risk in the knowledge the property/properties are unoccupied. However, 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. Importantly, policyholders must notify us without delay if they become aware that any security provision (for example manned guards, caretakers living on site, intruder alarms, boarding or similar are withdrawn or compromised)