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## NOTICE TO POLICYHOLDERS

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### **Making Music Musical Households For Individuals Policy Wording**

Below is an Endorsement that will be applicable to your Policy at the commencement of your next Period of Insurance.

This document now forms part of your Policy, please read it carefully and retain it with your Policy documents.

Policy Exclusion is included as follows

#### **Virus, Disease and Pandemic**

**(except Liability Insurance)**

Notwithstanding any provision to the contrary within the Policy, the Policy does not cover loss, destruction or damage, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to:

- A) Coronaviruses
- B) Coronavirus disease (COVID-19);
- C) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- D) Any mutation of or variation of A), B) or C) above;
- E) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- F) Any fear or anticipation of A), B), C), D) or E) above.

#### **Changes Made to the Policy**

**Property Section Loss or Damage to Your Musical Instruments** - Exclusion 3F is amended as follows:

theft or attempt thereof of any insured property left in any unattended vehicle unless the insured property is out of sight or concealed or in the glove or luggage compartment and the vehicle is locked and secured

**In addition, the following have been amended; there is no change to the intention:**

- Complaints Procedure