

Changes To Your Policy Cover

With effect from renewal, the following changes will apply to your policy:

Section 1 – Artwork & Artists Materials

Exclusion 4 is deleted and replaced by the following new exclusions:

- 4) the bursting by steam, pressure of a boiler, economiser, vessel, machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **Insured** other than any boiler or economiser on the **Studio Premises** used for domestic purposes, such as a hot water and/or central heating/ventilation system.
 - 5) **Damage** caused by
 - a) faulty manipulation, scratching or denting, or loss of magnetism and/or erasure of tapes, or faulty projection, shortage in weight, contamination, taint or insufficiency of insulation
 - b) climatic or atmospheric conditions or extremes of temperature
 - 6) loss by delay, loss of market, **Consequential Loss** of any and every description
 - 7) **Damage** to the **Artwork** sustained during transit
 - a) where the packaging, having regard to the nature of the objects and the circumstances of the transport, is clearly insufficient
 - b) to any glass item or other items of a brittle nature transported in the hold of an aircraft.
- This exclusion will not apply to **Damage** sustained to the **Artwork** whilst in the possession of professional Art Movers.

Section 2 – Artists Tools, Equipment & Other Property

Exclusion 4 is deleted and replaced by the following new exclusions:

- 4) the bursting by steam, pressure of a boiler, economiser, vessel, machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of the **Insured** other than any boiler or economiser on the **Studio Premises** used for domestic purposes, such as a hot water and/or central heating/ventilation system.
- 5) **Damage** caused by
 - a) faulty manipulation, scratching or denting, or loss of magnetism and/or erasure of tapes, or faulty projection, shortage in weight, contamination, taint or insufficiency of insulation
 - b) climatic or atmospheric conditions or extremes of temperature
- 6) loss by delay, loss of market, **Consequential Loss** of any and every description
- 7) breakage of articles of a brittle nature (other than jewellery) unless such breakage is caused by burglars, thieves, or fire, and/or breakage of glass, over winding or internal damage of clocks and/or watches

Special Endorsements applying to Sections 1, 2 & 3

Special Endorsement C, part b) has been amended to read as follows:

'It is a condition precedent to liability under this **Policy** that any alarm and/or system forming part of the protections shall be maintained in full and efficient working order in accordance with the manufacturer's recommendations'

Special Endorsements Applying To Sections 4, 5 & 6

HAW1 – Heat Application Warranty has been amended to read as follows:

The Insured hereby warrants that the following special precautions will be complied with on each occasion of any work involving the use of blow lamps, blow torches, flame guns, hot air guns, electric gas or other welding equipment, or portable grinding equipment:

- (i) All blow lamps, blow torches and flame guns or hot air guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- (ii) The area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;
- (iii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- (iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- (v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
- (vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off*;
- (vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;
- (viii) Immediately following completion of each period of work and during the period of not less than thirty minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or openings and the area on the other side of any wall or partition).

***Warranty (vi) is deemed not to apply when the Insured works alone as a sole trader**