**CoW**

**Date of Notification: 29/03/2021**

**Changes effective: 01/04/2021**

**General**

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| **Page** | **Section** | **Change** |
| 3 | About your policy section | Update following exit from the European union and regulatory position following this. |
| 7 | Complaints | Updated complaints process and contacts now included |

**Cover**

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| **Page** | **Peril (s)** | **Change** |
| 11 | 1 | Wider definition |
| 11,12,13 | 3, 5,6 and 13 | Unoccupancy exclusion now applies after 60 days not 30 |
| 11 | 4 | Notification period changed from 28 days to 30 days |
| 13 | 16 | Denial of Access by government or Local Authority extension updated so that any action or lack of by the local authority (as the insured) which is the sole reason of the denial of access isn’t covered |
| 15 | 27 | Inner limit removed |