

LIST OF BUSINESS INTERRUPTION POLICIES

15 JULY 2020

On 17 June 2020 we published [finalised guidance](#) for insurers in relation to the business interruption insurance test case. We asked insurers to review relevant non-damage business interruption policies to determine whether the outcome on claims generally (including questions of causation of loss) may be affected by the final resolution of the test case. We asked insurers to provide us with their findings. The below list includes insurers and policies that were submitted to the FCA by 5pm Friday 10 July 2020. Insurers have been requested to update the FCA as the case develops on the outcome of this review. We will update the below list to reflect any updated reviews as appropriate.

The list below sets out those policies where the relevant insurer has found in their review that the test case may affect the outcome on claims generally. Insurers have been asked to individually notify policyholders by 15 July 2020 whether their claim or complaint is potentially affected and what this means. No action is required to be taken by policyholders at this stage. To the extent that your policy may be impacted by the final ruling in the test case, you should engage with your insurer in accordance with the correspondence you have received from them.

Inclusion on this list should not be taken as indication that the outcome on any particular claim for the below policy wordings will be affected. The actual effect of the test case cannot be determined until the final judgment(s) are received from the court, which will follow any appeals of the first instance court decision. Policyholders may refer to the FCA's Business Interruption test case webpage for information on the current stage of the test case.

Where a policy is not included on this list, this may be for a number of reasons including but not limited to the policy wording being of a type not being tested in the test case (e.g. containing an exhaustive list of diseases only, or requiring the presence of the disease at the premises or the policy contains a relevant exclusion clause which is not being tested). The list does not include policy wordings which are only held by fewer than 5 policyholders. If you are uncertain why your policy has not been included in this list or you have any other queries with regard to your non-damage business interruption policy, please refer to the communication you have received from your insurer or broker, or contact them directly.

It is also important to note that the test case is focussed on questions of policy coverage and general causation, and does not cover other issues such as how to calculate loss. The FCA's [Questions for Determination](#) document provides a guide to the issues being considered in the test case. Insurers' reviews have also not considered individual claims. The assessment of any particular claim will depend on its facts.

The policies listed below cover approximately 370,000 policyholders.

| Insurer | Firm reference number | Policy wording |
|-----------------------------------|------------------------------|--|
| Accredited Insurance (Europe) Ltd | 608422 | CCEP011119 Commercial Combined Insurance |
| Accredited Insurance (Europe) Ltd | 608422 | PHEP011119 Restaurants, Wine Bars, Public Houses Insurance |
| Accredited Insurance (Europe) Ltd | 608422 | SHEP011119 Shop Insurance |
| Ageas Insurance Limited | 202039 | Pen SME - Commercial Combined |
| Allianz Insurance plc | 121849 | Marsh Resilience |
| Allianz Insurance plc | 121849 | Marsh Resilience RE |
| Allianz Insurance plc | 121849 | Aon Trio (including Venture) |
| Allianz Insurance plc | 121849 | Lockton Asset II |
| Allianz Insurance plc | 121849 | JLT RE |
| Allianz Insurance plc | 121849 | Morrisons |
| Allianz Insurance plc | 121849 | ACOM973 Complete Business, plus SME Library and Free Format endorsements |
| Allianz Insurance plc | 121849 | Commercial Select Wording plus endorsement Z561 |
| Allianz Insurance plc | 121849 | Commercial Select Wording plus Willis 360 Enhancements |
| Allianz Insurance plc | 121849 | Willis Insight/Cleo |
| Allianz Insurance plc | 121849 | Commercial Select Wording plus free format endorsement |
| Allianz Insurance plc | 121849 | ACOMSC1338 Touchstone Commercial Property |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|---|
| Allianz Insurance plc | 121849 | ACOM7614 JHSME Commercial Property |
| Allianz Insurance plc | 121849 | ACOMSC133 Touchstone Residential Property |
| Allianz Insurance plc | 121849 | ACOM7612 JHSME Residential Property |
| Allianz Insurance plc | 121849 | ACOMSC1332 Touchstone Business |
| Allianz Insurance plc | 121849 | ACOM7626 JHSME Business |
| Allianz Insurance plc | 121849 | Higos (Police Action) |
| Allianz Insurance plc | 121849 | Hamilton Fraser |
| American International Group UK Limited | 781109 | Marsh 'Resilience' Material Damage & Business Interruption Policy |
| American International Group UK Limited | 781109 | Aon Trio |
| American International Group UK Limited | 781109 | MR Office Secure |
| American International Group UK Limited | 781109 | MR Shop Policy (with 2020 Endorsement) |
| American International Group UK Limited | 781109 | PEN Commercial Combined Policy (1 November 2018 version) with non-damage denial of access endorsement |
| American International Group UK Limited | 781109 | MR 100% Proof Policy (with 2020 Endorsement) |
| American International Group UK Limited | 781109 | MR Welcome Assured (and 2020 Endorsement) |
| American International Group UK Limited | 781109 | MR First Academy (and 2020 Endorsement) |
| American International Group UK Limited | 781109 | MR Policy Portfolio (and 2020 Endorsement) |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|--|
| American International Group UK Limited | 781109 | MR Silver Service (and 2020 Endorsement) |
| American International Group UK Limited | 781109 | MR Take-Out Gold |
| Arch Insurance (UK) Ltd | 229887 | Commercial Combined (Acturis) |
| Arch Insurance (UK) Ltd | 229887 | Commercial Combined (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Hotels & Guest House (Powerplace) |
| Arch Insurance (UK) Ltd | 229887 | Offices & Surgeries (Powerplace) |
| Arch Insurance (UK) Ltd | 229887 | Offices (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Retailers (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Surgeries (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Essential Shop (Powerplace) |
| Arch Insurance (UK) Ltd | 229887 | Property Investors (Acturis) |
| Arch Insurance (UK) Ltd | 229887 | Property Investors (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Property Investors (Powerplace) |
| Arch Insurance (UK) Ltd | 229887 | Hotels & Guest House (OGI) |
| Arch Insurance (UK) Ltd | 229887 | Obelisk Commercial Combined |
| Arch Insurance (UK) Ltd | 229887 | Axiom Commercial Combined |

| Insurer | Firm reference number | Policy wording |
|-------------------------|------------------------------|--|
| Arch Insurance (UK) Ltd | 229887 | DIA Surgery |
| Arch Insurance (UK) Ltd | 229887 | MIC Comp Alternative Medicine |
| Arch Insurance (UK) Ltd | 229887 | MIC Surgery |
| Arch Insurance (UK) Ltd | 229887 | Axiom Retailers wording |
| Arch Insurance (UK) Ltd | 229887 | Axiom Commercial Property Owners |
| Arch Insurance (UK) Ltd | 229887 | Obelisk Property Owners |
| Arch Insurance (UK) Ltd | 229887 | Insignia Service Funds |
| Arch Insurance (UK) Ltd | 229887 | DOA Package |
| Arch Insurance (UK) Ltd | 229887 | Hiscox Hospitality |
| Arch Insurance (UK) Ltd | 229887 | Axiom Day Spa |
| Arch Insurance (UK) Ltd | 229887 | Arista - Club Insure policy wording |
| Arch Insurance (UK) Ltd | 229887 | Arista Commercial Combined |
| Arch Insurance (UK) Ltd | 229887 | Arista Commercial Combined schedule wording (1) |
| Arch Insurance (UK) Ltd | 229887 | Arista Commercial Combined schedule wording (2) |
| Arch Insurance (UK) Ltd | 229887 | Portfolio - Commercial Combined schedule wording (1) |
| Arch Insurance (UK) Ltd | 229887 | Portfolio - Commercial Combined schedule wording (2) |

| Insurer | Firm reference number | Policy wording |
|--------------------------------------|------------------------------|---|
| Arch Insurance (UK) Ltd | 229887 | Portfolio - Commercial Combined schedule wording (3) |
| Arch Insurance (UK) Ltd | 229887 | Arista - Office policy wording |
| Arch Insurance (UK) Ltd | 229887 | Arista - Retail |
| Arch Insurance (UK) Ltd | 229887 | Arista - Property owners wording |
| Arch Insurance (UK) Ltd | 229887 | Arista - Residential Property owners |
| Argenta Syndicate Management Limited | 204974 | HIUA Guest House and B&B v8.12.19 (v7 05.19, v6 02.19, v5 12.18) |
| Argenta Syndicate Management Limited | 204974 | HIUA Holiday Home and Self Catering Accommodation policy v7 12.19 (v6 05.19, v5 02.19, v4 12.18) |
| Argenta Syndicate Management Limited | 204974 | Thames Commercial Combined Policy Wording V310120 (v18194 and v18195) |
| Argenta Syndicate Management Limited | 204974 | Thames Craft Brewers Cider Makers and Distillers Combined Insurance Policy Wording v18193 (v18192), Thames CBI Craft Brewers, Cider Markers and Distillers Combined Insurance Policy Wording v18192 |
| ArgoGlobal SE | 573326 | bc underwriting Hotel, Guest House, Public House Insurance Policy |
| ArgoGlobal SE | 573326 | bc underwriting Shop & Restaurant Insurance Policy |
| ArgoGlobal SE | 573326 | Bennett Gould Underwriting Commercial Combined Insurance Policy |
| ArgoGlobal SE | 573326 | Bennett Gould Underwriting Package Insurance Policy |
| ArgoGlobal SE | 573326 | Commercial Combined Gyms Policy Wording |
| ArgoGlobal SE | 573326 | CycleSure Retail Policy Wording |

| Insurer | Firm reference number | Policy wording |
|----------------|------------------------------|---|
| ArgoGlobal SE | 573326 | Matrix Underwriting Retailer's Policy Wording |
| ArgoGlobal SE | 573326 | One Underwriting Hotel & Guest House Policy Document |
| ArgoGlobal SE | 573326 | One Underwriting Public House & Restaurant |
| ArgoGlobal SE | 573326 | One Underwriting Retail Policy Wording |
| ArgoGlobal SE | 573326 | Pen Underwriting Hotel & Guest House Policy Document |
| ArgoGlobal SE | 573326 | Pen Underwriting Hotel & Guest House Policy |
| ArgoGlobal SE | 573326 | Pen Underwriting Office & Surgery Policy Wording |
| ArgoGlobal SE | 573326 | Pen Underwriting Public House & Restaurant Policy |
| ArgoGlobal SE | 573326 | Pen Underwriting Retail Policy Wording |
| ArgoGlobal SE | 573326 | Pen Underwriting Retail Policy Wording |
| ArgoGlobal SE | 573326 | Pen Underwriting Retail Policy Wording |
| ArgoGlobal SE | 573326 | Pen Underwriting Surgery Policy Document |
| ArgoGlobal SE | 573326 | Secure Underwriting Commercial Property Schedule SUWPENCPv1.3 |
| ArgoGlobal SE | 573326 | SJL Insurance Services Office & Surgery Insurance Policy Wording |
| ArgoGlobal SE | 573326 | SJL Insurance Services Public House & Restaurant Insurance Policy Wording |
| ArgoGlobal SE | 573326 | SJL Insurance Services Retail Insurance Policy Wording |

| Insurer | Firm reference number | Policy wording |
|----------------------------|------------------------------|---|
| Aspen Insurance UK Limited | 202644 | Lockton Asset II |
| Aspen Insurance UK Limited | 202644 | Marsh Resilience |
| Aspen Insurance UK Limited | 202644 | Aspen Risk Management - Property Owners |
| Asta Managing Agency Ltd | 204897 | QCIS Care Insurance Wording |
| Aviva Insurance Limited | 202153 | Aviva – Your Enforcement, Debt Recovery and Private Investigation Scheme Policy |
| Aviva Insurance Limited | 202153 | Aviva - Your Fitness Industry Combined Policy |
| Aviva Insurance Limited | 202153 | Aviva - Your Professional Services Policy (Recruiter) |
| Aviva Insurance Limited | 202153 | Your Aviation Traders Policy |
| Aviva Insurance Limited | 202153 | Aston Lark – Film and Media Policy (Annual) |
| Aviva Insurance Limited | 202153 | Aviva Premier – Your Commercial Combined - Bespoke Policy |
| Aviva Insurance Limited | 202153 | Graybrook – Your Surgery Policy |
| Aviva Insurance Limited | 202153 | Marsh Material Damage and BI - Resilience |
| Aviva Insurance Limited | 202153 | Maven – Practicecare Policy |
| Aviva Insurance Limited | 202153 | Maven – Sports & Social Club Policy |
| Aviva Insurance Limited | 202153 | Maven – Care Homes |
| Aviva Insurance Limited | 202153 | Ensphere – Surgery Policy |

| Insurer | Firm reference number | Policy wording |
|-------------------------|------------------------------|--|
| Aviva Insurance Limited | 202153 | BHIB – Local Councils Policy |
| Aviva Insurance Limited | 202153 | BHIB – Optometrists Policy |
| Aviva Insurance Limited | 202153 | BHIB – CharityAssured Policy |
| Aviva Insurance Limited | 202153 | Aon – Trio Property and Business Interruption Policy |
| Aviva Insurance Limited | 202153 | Jelf - Office Policy |
| Aviva Insurance Limited | 202153 | Jelf - Surgery Policy |
| AXA Insurance UK plc | 202312 | Marsh / Jelf Resilience |
| AXA Insurance UK plc | 202312 | Gresham Guest House |
| AXA Insurance UK plc | 202312 | Gresham Property Owners |
| AXA Insurance UK plc | 202312 | TGI Garden Centres |
| AXA Insurance UK plc | 202312 | Asset II Wording |
| AXA Insurance UK plc | 202312 | BCH Business Choice |
| AXA Insurance UK plc | 202312 | CMB Business interruption |
| AXA Insurance UK plc | 202312 | CMC Business interruption |
| AXA Insurance UK plc | 202312 | SBC Small Business Choice |
| AXA Insurance UK plc | 202312 | Aon Trio |

| Insurer | Firm reference number | Policy wording |
|------------------------------|------------------------------|---|
| AXIS Managing Agency Limited | 754962 | Gallagher's Caravans Commercial Combined Insurance Policy Wording |
| AXIS Managing Agency Limited | 754962 | CMU Underwriting Leisure Public House Policy Wording (2019 02) |
| AXIS Managing Agency Limited | 754962 | Cedar Underwriting / Commercial Express Public House Policy Wording (Version 2.3) |
| AXIS Managing Agency Limited | 754962 | Schofields Holiday Homes Insurance Axis 1 HH19v1 |
| AXIS Managing Agency Limited | 754962 | Vantage (915843895) Office Wording with Novae WEF 1_5_ 2016v2 |
| AXIS Managing Agency Limited | 754962 | Iforme - i4me - Holiday Home Policy - Axis |
| AXIS Managing Agency Limited | 754962 | Meridian / Tasker & Partners v2016 - Insurance Policy |
| AXIS Specialty Europe SE | 212724 | Estuary Commercial Combined (2019) |
| AXIS Specialty Europe SE | 212724 | Carrol Holman Commercial Combined v2016 No.2 |
| AXIS Specialty Europe SE | 212724 | Matrix - Hotels, Pubs & Restaurants |
| AXIS Specialty Europe SE | 212724 | Contessa Commercial Combined 2015 |
| AXIS Specialty Europe SE | 212724 | Contessa Commercial Combined 2016v1 |
| AXIS Specialty Europe SE | 212724 | Contessa UK (UK CC 2016 v2) |
| AXIS Specialty Europe SE | 212724 | BIB 2016 No 1 |
| AXIS Specialty Europe SE | 212724 | BIB v2016 No.2 |
| AXIS Specialty Europe SE | 212724 | SISS |

| Insurer | Firm reference number | Policy wording |
|---------------------------------|------------------------------|---|
| AXIS Specialty Europe SE | 212724 | Meridian / Tasker & Partners 2015 |
| Beazley Furlonge Limited | 204896 | THMR |
| Beazley Furlonge Limited | 204896 | THM Block |
| Brit Syndicates Limited | 204930 | PremierCo_Business insurance policy_pre April 2020 |
| Brit Syndicates Limited | 204930 | Faversham Commercial Combined Policy Wording V2 |
| Brit Syndicates Limited | 204930 | Generation Underwriting Office Insurance Policy |
| Brit Syndicates Limited | 204930 | Marsh_PTY2019 v1 |
| Canopus Managing Agents Limited | 204847 | Academy Insurance Services Limited Property Owners Insurance Policy |
| Canopus Managing Agents Limited | 204847 | Circle Insurance Limited (Mercia Underwriting) / Square Mile Underwriting Commercial Combined PW-2017 |
| Canopus Managing Agents Limited | 204847 | C P Walker & Son (Property Protector) Property Owners Insurance Policy Wording Solutions |
| Canopus Managing Agents Limited | 204847 | David Oliver & Associates Limited Package Insurance Policy Wording |
| Canopus Managing Agents Limited | 204847 | Profile Risk Solutions 2020 Combined Wording |
| Canopus Managing Agents Limited | 204847 | R&Q Commercial Risk Services Limited (R&Q Package Combined) |
| Canopus Managing Agents Limited | 204847 | R&Q Commercial Risk Services Limited (R&Q Property Owners) |
| Canopus Managing Agents Limited | 204847 | Barkdene Ltd t/a Henry Seymour & Co (Salon Gold Policy) |
| Canopus Managing Agents Limited | 204847 | Towergate Insurance Retailer Package Policy |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|--|
| Canopus Managing Agents Limited | 204847 | Tristar Underwriting Limited (Bespoke) |
| Canopus Managing Agents Limited | 204847 | One Underwriting Policy Document – Public House & Restaurant/Cover 4 U |
| Canopus Managing Agents Limited | 204847 | PIB Insurance Brokers Property Owners Policy |
| Canopus Managing Agents Limited | 204847 | Rowett Insurance Broking Limited Property Owners Policy Wording |
| Canopus Managing Agents Limited | 204847 | Nelson Sport & Leisure Golf Club Wording |
| Canopus Managing Agents Limited | 204847 | Profile Risk Solutions Limited 2018 Commercial Combined Wording |
| Capita Managing Agency Limited | 204976 | Probitas Contractors Combined Policy Wording |
| Capita Managing Agency Limited | 204976 | Probitas Combined Oct 2018.1 |
| Catlin Underwriting Agencies Ltd | 204848 | Lloyd's Jeweller Block Insurance |
| Catlin Underwriting Agencies Ltd | 204848 | Blackwall Green AD 94 and Comprehensive Extension 2018 |
| Catlin Underwriting Agencies Ltd | 204848 | RKH Fine Art Insurance (RKHAD&GHIS - V4.08) |
| Catlin Underwriting Agencies Ltd | 204848 | H. W. Wood Limited Dealers Insurance (Oct 2016) |
| China Taiping Insurance (UK) Co Limited | 202690 | China Taiping Retail Catering Policy |
| China Taiping Insurance (UK) Co Limited | 202690 | China Taiping - Golf Club Policy |
| China Taiping Insurance (UK) Co Limited | 202690 | Alliance - Takeaway & Restaurant policy |
| China Taiping Insurance (UK) Co Limited | 202690 | DOA Package Insurance |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|---|
| China Taiping Insurance (UK) Co Limited | 202690 | DOA Property Owners Policy |
| China Taiping Insurance (UK) Co Limited | 202690 | I Prism Commercial Combined |
| China Taiping Insurance (UK) Co Limited | 202690 | Retail Mobility Insurance Policy |
| China Taiping Insurance (UK) Co Limited | 202690 | Ptarmigan Commercial (Including Archaeologists) |
| China Taiping Insurance (UK) Co Limited | 202690 | Ptarmigan Underwriting Retail Policy |
| Chubb European Group SE | 820988 | (i) Chubb Multinational Property Damage/ Business Interruption Policy |
| Chubb European Group SE | 820988 | Commercial package insurance policy – MasterPackage |
| Chubb European Group SE | 820988 | Material Damage & Business Interruption Policy (Marsh Chubb – Resilience) |
| Chubb European Group SE | 820988 | Trio – Property and Business Interruption policy – AON |
| Chubb European Group SE | 820988 | Fire & Security Combined Policy Wording - Broker Network Underwriting |
| Chubb European Group SE | 820988 | Masterpackage for Technology Companies Policy |
| Chubb European Group SE | 820988 | Material Damage and Business interruption Insurance for BAM PP UK LTD |
| Chubb European Group SE | 820988 | Pen Recruitment Policy Wording |
| Chubb European Group SE | 820988 | Asset II All Risks Policy Schedule for Lockton ("Slip"); LREAC Asset II All Risk Policy Wording ("Base Policy") |
| CNA INSURANCE COMPANY LIMITED | 202777 | TECH PACKAGE – PROPERTY INSURANCE MODULE (TCAD1015) |
| Covea Insurance plc | 202277 | Festival Portfolio - Graham Sykes (Playa) |

| Insurer | Firm reference number | Policy wording |
|---------------------|------------------------------|---|
| Covea Insurance plc | 202277 | Surgery Solutions (arranged by Jelf) |
| Covea Insurance plc | 202277 | East Midlands Property Owners Limited |
| Covea Insurance plc | 202277 | (Endsleigh) Charity Advantage |
| Covea Insurance plc | 202277 | Nursery Care (Morton Michel) |
| Covea Insurance plc | 202277 | Policyfast (Office) |
| Covea Insurance plc | 202277 | Childcare Staffing Agencies (Morton Michel) |
| Covea Insurance plc | 202277 | Offices & Surgeries |
| Covea Insurance plc | 202277 | Shops |
| Covea Insurance plc | 202277 | "Bridge" Business Protection Insurance (Balens Ltd) |
| Covea Insurance plc | 202277 | Insure Your Village Hall |
| Covea Insurance plc | 202277 | (Thistle Underwriting) Shops & (Thistle Underwriting) Offices |
| Covea Insurance plc | 202277 | Executive Professions for Law |
| Covea Insurance plc | 202277 | Executive Business - Stackhouse Poland |
| Covea Insurance plc | 202277 | Executive Professions - Stackhouse Poland |
| Covea Insurance plc | 202277 | Executive Asset |
| Covea Insurance plc | 202277 | Property Owners |

| Insurer | Firm reference number | Policy wording |
|-----------------------------|------------------------------|---|
| Covea Insurance plc | 202277 | Your Executive Plus Policy - Private Client Insurance |
| Covea Insurance plc | 202277 | Stagesafe Insurance |
| Covea Insurance plc | 202277 | Event Insurance |
| Coverys Managing Agency Ltd | 224442 | BCUW - Hotel Guest House Public House Policy Wording -V3 25012019 |
| Coverys Managing Agency Ltd | 224442 | BCUW - Property Owners Wording V5.0 - 11.01.2019 |
| Coverys Managing Agency Ltd | 224442 | BCUW - Shop and Restaurant Policy Wording - V3 - 25012019 |
| Coverys Managing Agency Ltd | 224442 | CUL: DTW Commercial Combined 4.0 |
| Coverys Managing Agency Ltd | 224442 | TUL - Sports, Social & Leisure Club - Commercial Combined - Policy Wording -V3 24 04 2019 |
| Coverys Managing Agency Ltd | 224442 | TUL - Sports, Social & Leisure Club - Commercial Combined - Policy Wording -V2 260118 |
| Coverys Managing Agency Ltd | 224442 | TUL - Caravan Site Policy Wording - V7 24 04 2019 |
| Coverys Managing Agency Ltd | 224442 | TUL - Caravan Site Policy Wording - V6 26 01 18 |
| Coverys Managing Agency Ltd | 224442 | BRZ - DTW1991 - Commercial Combined Wording - V03 - 23 01 2018 |
| Coverys Managing Agency Ltd | 224442 | Breeze DTW Underwriting Property Owners Wording - 17 04 2019 |
| Coverys Managing Agency Ltd | 224442 | Industrial Property Owners PW V2.2 WEF 01_01_2020 |
| Coverys Managing Agency Ltd | 224442 | MUM: Retail-0518 Policy |
| Coverys Managing Agency Ltd | 224442 | MUM: HPR-0518 Policy |

| Insurer | Firm reference number | Policy wording |
|-------------------------------------|------------------------------|---|
| Coverys Managing Agency Ltd | 224442 | MUM: Comm-0518 Policy |
| Coverys Managing Agency Ltd | 224442 | DTW Comb Com Wording DMI version 1/DTW Comb Com Wording (V2)/DTW Comb Com Wording (V3) |
| Coverys Managing Agency Ltd | 224442 | GMI - DTW1991 - Combined Wording - V03 - 23 07 2018/ GMI - DTW1991 - Combined Wording - V04 |
| Coverys Managing Agency Ltd | 224442 | JAN - DTW1991 - BAHIS Property Wording - V2 - 01 01 2017 |
| Ecclesiastical Insurance Office Plc | 113848 | Arts and Culture |
| Ecclesiastical Insurance Office Plc | 113848 | Care |
| Ecclesiastical Insurance Office Plc | 113848 | Cathedralguard |
| Ecclesiastical Insurance Office Plc | 113848 | Charity and Community |
| Ecclesiastical Insurance Office Plc | 113848 | Commercial |
| Ecclesiastical Insurance Office Plc | 113848 | Education |
| Ecclesiastical Insurance Office Plc | 113848 | Faith and Community |
| Ecclesiastical Insurance Office Plc | 113848 | Faith Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Heritage Business and Leisure |
| Ecclesiastical Insurance Office Plc | 113848 | Historic Britain |
| Ecclesiastical Insurance Office Plc | 113848 | Nurseries |
| Ecclesiastical Insurance Office Plc | 113848 | Parishguard |

| Insurer | Firm reference number | Policy wording |
|-------------------------------------|------------------------------|--|
| Ecclesiastical Insurance Office Plc | 113848 | Parish Plus |
| Ecclesiastical Insurance Office Plc | 113848 | Property Owners |
| Ecclesiastical Insurance Office Plc | 113848 | Cliverton Combined Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Jelf Multi-Insurance Protection - Charities |
| Ecclesiastical Insurance Office Plc | 113848 | Jelf Multi-Insurance Protection - Religious Orders |
| Ecclesiastical Insurance Office Plc | 113848 | Lockton Asset II |
| Ecclesiastical Insurance Office Plc | 113848 | Marsh Advantage Schools |
| Ecclesiastical Insurance Office Plc | 113848 | Marsh Schools and Colleges |
| Ecclesiastical Insurance Office Plc | 113848 | Middleton Guardian Property Owners |
| Ecclesiastical Insurance Office Plc | 113848 | Pound Gates Nursery |
| Ecclesiastical Insurance Office Plc | 113848 | SEIB Funeral Directors Business Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Shire Veterinary Insurance Surgery |
| Ecclesiastical Insurance Office Plc | 113848 | Towergate Assisted Living Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | UK Special Risks Dental Laboratories |
| Ecclesiastical Insurance Office Plc | 113848 | Warwick Davis Micropub Insure |
| Ecclesiastical Insurance Office Plc | 113848 | William Taylor Nursery Insurance |

| Insurer | Firm reference number | Policy wording |
|-------------------------------------|------------------------------|---|
| Ecclesiastical Insurance Office Plc | 113848 | Marsh Charity & Not-for-Profit Insurance (NI) |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Business Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Charity and Community Connect |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Charity Protect |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Church Connect |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Church Fellowship Connect |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Community Sure |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Office Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Shop Insurance |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Small Charity Connect |
| Ecclesiastical Insurance Office Plc | 113848 | Ansvar Village and Community Hall |
| Ergo UK Specialty Limited | 435184 | ERGO Commercial Combined – AR ESG0002 |
| Ergo UK Specialty Limited | 435184 | ERGO Retail Package - ESG0015 |
| Ergo UK Specialty Limited | 435184 | ERGO Office Package - ESG0017 |
| Ergo UK Specialty Limited | 435184 | ERGO Property Owner - ESG0019 |
| Ergo UK Specialty Limited | 435184 | ERGO Retail Package - ESG0100 |

| Insurer | Firm reference number | Policy wording |
|--------------------------------------|------------------------------|---|
| Ergo UK Specialty Limited | 435184 | ERGO Property Owner - GRSEGL0150 [Giant Risk Solutions Ltd] |
| Ergo UK Specialty Limited | 435184 | ERGO Commercial Combined - GRSEGL0161 [Giant Risk Solutions Ltd] |
| Ergo UK Specialty Limited | 435184 | ERGO Commercial Combined - OBEESGL0076 [Giant Risk Solutions Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined Policy – ERG0203 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Retail Package – ERG0226 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Property Owner – ERG0215 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Office Package – ERG0229 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Retail Package – ERG0096 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Property Owner – ERG0233 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined- GRSEGO0132 [Giant Risk Solutions Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Property Owner - GRSEGO0133 [Giant Risk Solutions Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined - OBEERGO0066 [Obelisk Underwriting Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Property Owner - OBEERGO0057 [Obelisk Underwriting Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined - OBEERGO0064 [Obelisk Underwriting Ltd] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined January 2018 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined January 2017 |

| Insurer | Firm reference number | Policy wording |
|--------------------------------------|------------------------------|--|
| ERGO Versicherung Aktiengesellschaft | 203094 | Preferred Brewery January 2018 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Retail Package - TLUL1152 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Office Package - TLUL1158 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Commercial Combined November 2018 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Retail Package – ERG0274 |
| ERGO Versicherung Aktiengesellschaft | 203094 | EBOL Commercial Package Insurance |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Property Owners Wording 2018 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | CHIB Residential Property Owners Wording 2019 [Carroll Holman Insurance Brokers] |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Property Owners Wording 2019 v1 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Property Owners Wording 2018 v1 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Property Owners Wording 2019 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | CHIB Commercial Property Owner [Carroll Holman Insurance Brokers] |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP PIUA UK Residential Property Owners Wording 2017 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial 2019 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Incepta Commercial Combined |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP Distribution Commercial Wording 2019 |

| Insurer | Firm reference number | Policy wording |
|--------------------------------------|------------------------------|---|
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP Distribution Commercial Wording 2019 v1 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP Distribution Commercial Wording 2020 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Combined Wording 2019 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Combined Wording 2019 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Combined 2020 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Wording 2018 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Wording 2018 v1 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial Wording 2018 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial 2019 v1 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial 2020 |
| ERGO Versicherung Aktiengesellschaft | 203094 | JRP UK Commercial 2020 v2 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Meridian Business Combined Wording 2015/1.0 |
| ERGO Versicherung Aktiengesellschaft | 203094 | Meridian UK Commercial Wording 2016/08/01 |
| ERGO Versicherung Aktiengesellschaft | 203094 | SUWJRPERGOCP/15 v1 [Secure Underwriting] |
| ERGO Versicherung Aktiengesellschaft | 203094 | SUWJRPERGOCP08 11v2 [Secure Underwriting] |
| ERGO Versicherung Aktiengesellschaft | 203094 | Estuary Underwriting Commercial Combined Policy - ERGO.AXIS UK CC 2019 v8 |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|--|
| Everest Insurance (Ireland) DAC | 794741 | Marsh Resilience Real Estate Policy |
| Fairmead Insurance Limited | 202050 | Property Investors from Pen Real Estate |
| Fairmead Insurance Limited | 202050 | Pen e-solutions Property Owners Insurance |
| Faraday Underwriting Limited | 204910 | Iprism Commercial Combined |
| Faraday Underwriting Limited | 204910 | Policyfast Commercial Combined |
| HCC International Insurance Company Plc | 202655 | Vantage Office Wording |
| HCC International Insurance Company Plc | 202655 | Office Protect Wording |
| HDI Global SE | 230072 | European Property Tailored Solutions for European Property Investors |
| HDI Global SE | 230072 | iSure Shop Select Insurance |
| HDI Global SE | 230072 | NBS Care Homes Insurance |
| HDI Global SE | 230072 | iSure Property Owners Select Insurance |
| HDI Global SE | 230072 | Euna Recruitment Insurance |
| HDI Global Specialty SE | 659331 | Church Choice |
| HDI Global Specialty SE | 659331 | Edwards Church Choice |
| HDI Global Specialty SE | 659331 | Presbyterian Church Choice |
| HDI Global Specialty SE | 659331 | Elim Church Choice |

| Insurer | Firm reference number | Policy wording |
|------------------------------|------------------------------|--|
| HDI Global Specialty SE | 659331 | Kingdom Bank Insurance Brokers Church Policy |
| Hiscox Insurance Company Ltd | 113849 | 10152 WD-TEC-UK-PYN |
| Hiscox Insurance Company Ltd | 113849 | 10199 WD-HSP-UK-INFBI |
| Hiscox Insurance Company Ltd | 113849 | 10272 WD-HSP-UK-MUS-PYI |
| Hiscox Insurance Company Ltd | 113849 | 10487 WD-HSP-UK-EDU-PYI |
| Hiscox Insurance Company Ltd | 113849 | 11335 WD-HSP-UK-MPO-PYI |
| Hiscox Insurance Company Ltd | 113849 | 11431 WD-HSP-PSS-PYI |
| Hiscox Insurance Company Ltd | 113849 | 11492 WD-HSP-UK-HSH-PYI |
| Hiscox Insurance Company Ltd | 113849 | 11905 WD-HSP-UK-TBO-BI |
| Hiscox Insurance Company Ltd | 113849 | 12578 WD-HSP-UK-BSBI |
| Hiscox Insurance Company Ltd | 113849 | 13500 WD-HSP-UK-CSA-PYI |
| Hiscox Insurance Company Ltd | 113849 | 14174 WD-HSP-UK-CC-PBI |
| Hiscox Insurance Company Ltd | 113849 | 15299 WD-SR-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 15410 WD-HSP-UK-MFL-PYF |
| Hiscox Insurance Company Ltd | 113849 | 15447 WD-HSP-UK-LFR-PYI |
| Hiscox Insurance Company Ltd | 113849 | 15480 WD-HSP-UK-LFB-PYI |

| Insurer | Firm reference number | Policy wording |
|------------------------------|------------------------------|-----------------------------|
| Hiscox Insurance Company Ltd | 113849 | 15779 WD-HSP-UK-BG-PHAR-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16089 WD-PROF-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16097 WD-NFP-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16101 WD-TEC-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16105 WD-RET-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16107 WD-TRAD-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16110 WD-VEN-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16216 WD-REC-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16258 WD-HSP-UK-FSLEG-PYI |
| Hiscox Insurance Company Ltd | 113849 | 18680 WD-HSP-UK-QHB-PYI |
| Hiscox Insurance Company Ltd | 113849 | 19823 WD-HSP-UK-EST-PYCL |
| Hiscox Insurance Company Ltd | 113849 | 20155 WD-HSPX-UK-TIOFAD-PYI |
| Hiscox Insurance Company Ltd | 113849 | 6001 WD-PIP-UK-PYF |
| Hiscox Insurance Company Ltd | 113849 | 6443 WD-HSP-UK-MBI |
| Hiscox Insurance Company Ltd | 113849 | 7103 WD-CCP-UK-PVB |
| Hiscox Insurance Company Ltd | 113849 | 7103 WD-PIP-UK-PVB |

| Insurer | Firm reference number | Policy wording |
|------------------------------|------------------------------|------------------------|
| Hiscox Insurance Company Ltd | 113849 | 7103 WD-VEN-UK-PYZ |
| Hiscox Insurance Company Ltd | 113849 | 7620 WD-PIP-UK-POP |
| Hiscox Insurance Company Ltd | 113849 | 7955 WD-HSP-UK-SUR-PYI |
| Hiscox Insurance Company Ltd | 113849 | 8006 WD-HSP-GUN-PYI |
| Hiscox Insurance Company Ltd | 113849 | 8358 WD-UK-PIP-GCC-PYI |
| Hiscox Insurance Company Ltd | 113849 | 8481 WD-CCP-UK-LSI |
| Hiscox Insurance Company Ltd | 113849 | 8671 WD-HSP-UK-JMBI |
| Hiscox Insurance Company Ltd | 113849 | 8961 WD-HSP-UK-TEN-PYI |
| Hiscox Insurance Company Ltd | 113849 | 9102 WD-HSP-UK-GPS-PYI |
| Hiscox Insurance Company Ltd | 113849 | 9248 WD-CHR-UK-PYI |
| Hiscox Insurance Company Ltd | 113849 | 9280 WD-HSP-UK-OPT-PYI |
| Hiscox Insurance Company Ltd | 113849 | 9597 WD-HSP-UK-PYI-BCL |
| Hiscox Insurance Company Ltd | 113849 | 9923 WD-CHR-UK-WTR-PYI |
| Hiscox Insurance Company Ltd | 113849 | OP Portfolio |
| Hiscox Insurance Company Ltd | 113849 | PYI Portfolio |
| Hiscox Insurance Company Ltd | 113849 | 19510 WD-SPO-UK-PYI |

| Insurer | Firm reference number | Policy wording |
|------------------------------------|------------------------------|---|
| Hiscox Insurance Company Ltd | 113849 | 6875 WD-HSP-UK-MAS |
| Hiscox Insurance Company Ltd | 113849 | 16764 WD-HSP-UK-KCS-PYI |
| Hiscox Insurance Company Ltd | 113849 | 17973 WD-HSP-UK-NBS-PYF |
| Hiscox Insurance Company Ltd | 113849 | 20204 WD-HSP-UK-NSP-PYI |
| Hiscox Insurance Company Ltd | 113849 | 11601 WD-HSP-UK-PAC-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16725 WD-HSP-UK-GEO-PYZ |
| Hiscox Insurance Company Ltd | 113849 | 19902 WD-HSP-UK-CPWA-PYI |
| Hiscox Insurance Company Ltd | 113849 | 19968 - UK- Alpha property owners policy wording (1) |
| Hiscox Insurance Company Ltd | 113849 | 10934 WD-HSP-UK-PCR-PYI |
| Hiscox Insurance Company Ltd | 113849 | 16777 WD-HSP-UK-HFC-PYI |
| Hiscox Syndicates Ltd | 204924 | 3287-0717 Restorers & Conservators Wording |
| Hiscox Syndicates Ltd | 204924 | Museum BG2 01/19 |
| Hiscox Syndicates Ltd | 204924 | ABA18 Antiquarian Booksellers Association |
| Hiscox Syndicates Ltd | 204924 | 5323-0814 Hiscox fine art insurance for artists |
| Hiscox Syndicates Ltd | 204924 | 7350-1210 Aon type Fine Art Auctioneers |
| Liberty Mutual Insurance Europe SE | 829959 | LSM Non-Damage optional endorsement (to ComProp & ComCom) |

| Insurer | Firm reference number | Policy wording |
|--|------------------------------|---|
| Liberty Mutual Insurance Europe SE | 829959 | Resilience MDBI v1.1 Liberty 07.2018 |
| Liberty Mutual Insurance Europe SE | 829959 | 2019 Affinity Sports Combined v5 |
| Liberty Mutual Insurance Europe SE | 829959 | 2019 Affinity Commercial Combined |
| Markel International Insurance Company Limited | 202570 | Social Welfare Combined |
| Markel International Insurance Company Limited | 202570 | Towergate (Nursery) A1nur/012020 |
| Markel International Insurance Company Limited | 202570 | Towergate (homecare) A1dom/012020 |
| Markel International Insurance Company Limited | 202570 | Towergate Care (Care Homes) A1car/042018 |
| Markel International Insurance Company Limited | 202570 | Charities and Community Groups |
| Markel International Insurance Company Limited | 202570 | Creative and Media |
| Markel International Insurance Company Limited | 202570 | Biomedical and life sciences combined |
| Markel International Insurance Company Limited | 202570 | BLIS LITE (Biomedical and Life Sciences)/BLT/March 2016 |
| Markel International Insurance Company Limited | 202570 | Technology and Communication |

| Insurer | Firm reference number | Policy wording |
|--|------------------------------|--|
| Markel International Insurance Company Limited | 202570 | Technology Products combined |
| Markel International Insurance Company Limited | 202570 | ECIC Contractors' Combined Policy ECIC CCP V010418 1.0 |
| Markel International Insurance Company Limited | 202570 | Miscellaneous Professional Combined (NEW) |
| Markel International Insurance Company Limited | 202570 | Not for Profit Combined |
| Methodist Insurance Plc | 136423 | Charity Shield |
| Mitsui Sumitomo Insurance Company (Europe) Ltd | 202751 | Business Combined Policy (BUSv1) |
| MS Amlin Insurance SE | 825195 | Arthur J Gallagher - Digital Commercial Combined ADA571-20190401 |
| MS Amlin Insurance SE | 825195 | Arthur J Gallagher - Digital Shop Policy ADA604-20190401 |
| MS Amlin Insurance SE | 825195 | Arthur J Gallagher - Digital Shop Policy ADA604-20190401 |
| MS Amlin Insurance SE | 825195 | Besso Limited - Sightcare Digital Shop Policy ADA612-20190401 |
| MS Amlin Insurance SE | 825195 | MS Amlin - Digital Shop Policy AOD144-20190401 |
| MS Amlin Insurance SE | 825195 | Digital Commercial Property Owners AOD133-20190601 |
| MS Amlin Insurance SE | 825195 | MS Amlin - Digital Commercial Combined AOD115-20190801 |

| Insurer | Firm reference number | Policy wording |
|-------------------------------|------------------------------|--|
| MS Amlin Underwriting Limited | 204918 | IMS t/a Instant Underwriting - Property Owners ADA625-20190601 |
| MS Amlin Underwriting Limited | 204918 | IMS t/a Instant Underwriting -Commercial Combined ADA628-20190601 |
| MS Amlin Underwriting Limited | 204918 | IMS t/a Instant Underwriting - Retail Package ADA672-20190601 |
| MS Amlin Underwriting Limited | 204918 | Miles Smith Ltd t/a CORE Underwriting - Commercial Combined ADA648-20181201 |
| MS Amlin Underwriting Limited | 204918 | Marsh Ltd t/a Victor Insurance - Linksmaster Commercial Combined ADA609-20190501 ADA609-20190401 |
| MS Amlin Underwriting Limited | 204918 | Marsh Ltd t/a Victor Insurance - Clubmaster |
| MS Amlin Underwriting Limited | 204918 | Marsh Ltd t/a Victor Insurance - Multi-Cover Commercial |
| MS Amlin Underwriting Limited | 204918 | Marsh - Resilience Material Damage & Business Interruption |

| Insurer | Firm reference number | Policy wording |
|-------------------------------|------------------------------|---|
| MS Amlin Underwriting Limited | 204918 | Lycett Browne T/a Cliverton Insurance - Kennels & Cattery Insurance ADA554-20190701 |
| MS Amlin Underwriting Limited | 204918 | R&Q - Package Combined Insurance (SME) |
| MS Amlin Underwriting Limited | 204918 | R&Q - Property Owners |
| MS Amlin Underwriting Limited | 204918 | R&Q - Commercial Combined |
| MS Amlin Underwriting Limited | 204918 | Thames Underwriting - Commercial Combined AOD102-20180501 |
| MS Amlin Underwriting Limited | 204918 | Heritage Railway Association - Heritage Railway Policy ADAD662-20190401 |
| MS Amlin Underwriting Limited | 204918 | G.J.Sladdin & Company Ltd - Clubs Commercial Combined ADA547-20191101 ADA547-20170629 |
| MS Amlin Underwriting Limited | 204918 | GB Underwriting - Property Owners Policy |
| MS Amlin Underwriting Limited | 204918 | Arthur J Gallagher - Commercial Property Owners ADA526-20191105 |

| Insurer | Firm reference number | Policy wording |
|-------------------------------|------------------------------|---|
| MS Amlin Underwriting Limited | 204918 | Borland - Property Owners ADA531-20160422 |
| MS Amlin Underwriting Limited | 204918 | Carroll Holman Insurance Brokers - Commercial Combined for Religious Establishments. ADA546-20191001 |
| MS Amlin Underwriting Limited | 204918 | Confidential Solutions - Confidential Golf Solutions ADA634-201711110 |
| MS Amlin Underwriting Limited | 204918 | Incepta Insurance Risk Management - Commercial Combined ADA664-20190401 |
| MS Amlin Underwriting Limited | 204918 | Insolvency Risk Services (IRS) - Commercial Combined ADA513-20150925 |
| MS Amlin Underwriting Limited | 204918 | MIDAS - Property Owners Insurance |
| MS Amlin Underwriting Limited | 204918 | Placement Plus (a division of Marsh Ltd) - Multi-Peril ADA656-20190211 |
| MS Amlin Underwriting Limited | 204918 | Premier Commercial Underwriters - Commercial Combined ADA645-20190912 2017 Wording |

| Insurer | Firm reference number | Policy wording |
|-------------------------------|-----------------------|--|
| MS Amlin Underwriting Limited | 204918 | Premier Commercial Underwriters - Enterprise Package ADA657-20190912 |
| MS Amlin Underwriting Limited | 204918 | Profile Underwriting - Commercial Combined ADA670-20190601 |
| MS Amlin Underwriting Limited | 204918 | Stephen Lower Insurance Services - Property Owners |
| MS Amlin Underwriting Limited | 204918 | TL Dallas & Co. Limited - Property Owners ADA559-20200101 |
| MS Amlin Underwriting Limited | 204918 | TL Dallas & Co. Limited - Book Dealers Insurance ADA532-20170308 |
| MS Amlin Underwriting Limited | 204918 | MS Amlin - Motor Trade AOD107-20190401 |
| MS Amlin Underwriting Limited | 204918 | Willis Towers Watson - 360 Corporate Commercial Combined Insurance |
| MS Amlin Underwriting Limited | 204918 | MS Amlin - Commercial Combined AOD102-20180501 AOD102-20190401 AOD102-20190501 AOD102-20190601 |

| Insurer | Firm reference number | Policy wording |
|-------------------------------|------------------------------|--|
| MS Amlin Underwriting Limited | 204918 | Lockton - Asset II - All Risks |
| MS Amlin Underwriting Limited | 204918 | Marsh Resilience - Real Estate |
| MS Amlin Underwriting Limited | 204918 | Amlin - Hotel, Guesthouse and Public House AOD103-20150818 |
| MS Amlin Underwriting Limited | 204918 | Capital Markets Underwriting t/a CMU - Commercial Combined ADA589-20190801 ADA589-20160923 |
| MS Amlin Underwriting Limited | 204918 | Capital Markets Underwriting t/a CMU - Retail Insurance ADA591-20190801 ADA591-20170331 |
| MS Amlin Underwriting Limited | 204918 | Capital Markets Underwriting t/a CMU -Leisure ADA606-20190801 ADA606-20170301 |
| MS Amlin Underwriting Limited | 204918 | Capital Markets Underwriting t/a CMU - Property Owners ADA624-20190801 ADA624-20170906 |
| MS Amlin Underwriting Limited | 204918 | Confidential Solutions - Pro Golf Shop Insurance |

| Insurer | Firm reference number | Policy wording |
|--|------------------------------|--|
| Navigators Underwriting Agency Limited | 204835 | Art Dealers Wording HLL04 Supplementary Coverage - Business Interruption |
| QBE Europe SA/NV (UK Branch) | 811604 | "PCCP010420 Commercial Combined Insurance Policy PCCP010419 Commercial Combined Insurance policy" |
| QBE Europe SA/NV (UK Branch) | 811604 | PMNP010419 Multinational Master Property Insurance Policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PBMF010419 Property Damage and Business Interruption Insurance policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PPOR010419 Real Estate Owners' Insurance policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PSCC010119 Sutttons Cleaning Contractors Insurance Policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PSEC010119 Sutttons Electrical Contractors Insurance Policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PSSR010119 Sutttons Security and Fire Protection Insurance Policy |
| QBE Europe SA/NV (UK Branch) | 811604 | PSPE010119 – Per Capita Electrical & HVAC |
| QBE UK Limited | 202842 | PBCC040120 Business Combined PBCC170619 Business Combined TOWBCC170619 Townergate (Business Combined) (TOWBCC170619) PROCBCC170619 Rockland Village Halls Business Combined |

| Insurer | Firm reference number | Policy wording |
|----------------|------------------------------|--|
| QBE UK Limited | 202842 | POFF180120 Office POFF170919 Office and Surgeries (OFF) |
| QBE UK Limited | 202842 | POFP040120 Office PTOWOFP030819 Towergate (Office Insurance) (PTOWOFP030819) |
| QBE UK Limited | 202842 | PNML010119 NDML Nightclub and Late Night Venue Policy |
| QBE UK Limited | 202842 | PCCP010420 Commercial Combined Insurance Policy PCCP010419 Commercial Combined Insurance policy |
| QBE UK Limited | 202842 | PBCP090120 SME - Legacy - Business Combined Ins PBCP080919 Business Combined Policy |
| QBE UK Limited | 202842 | PPOF080120 SME – PO – Property Owners |
| QBE UK Limited | 202842 | PLSC010419 Leisure Combined Insurance (ex P A) Policy |
| QBE UK Limited | 202842 | PJME090819 Open Market Marketing QBE Marketing Advertising and Communications Professional Combined Liability Policy PJME090819 |
| QBE UK Limited | 202842 | PJPS040819 Marsh/Purple/BF Network Miscellaneous PJPS040819 QBE Specialist Miscellaneous Professional (Civil Liability) Professional Liability Combined Insurance Policy PJPS040819 |

| Insurer | Firm reference number | Policy wording |
|----------------|------------------------------|---|
| QBE UK Limited | 202842 | PJMD040819 Marsh/Purple/BF Network Marketing PJMD010119 QBE Marketing Advertising Communication Policy |
| QBE UK Limited | 202842 | PMEP010119 Motor Trade - PMEP010119 Motor Trade Combined |
| QBE UK Limited | 202842 | PMNP010419 Multinational Master Property Insurance Policy |
| QBE UK Limited | 202842 | PBMF010419 Property Damage and Business Interruption Insurance policy |
| QBE UK Limited | 202842 | PPOR010419 Real Estate Owners' Insurance policy |
| QBE UK Limited | 202842 | PATV010419 Aon 'Trio Venture' Combined Policy, on wording |
| QBE UK Limited | 202842 | Marsh Resilience: Material Damage & Business Interruption Policy |
| QBE UK Limited | 202842 | PATS010419 ATS - Aston Lark Schools – PATS010419 |
| QBE UK Limited | 202842 | PHOE010419 HOE - Gauntlet Hotel – PHOE010419 |
| QBE UK Limited | 202842 | PLOR010419 LOR - Lorica Leisure – PLOR010419 |
| QBE UK Limited | 202842 | PGHO010419 Gallaghers Hotel Insurance Policy |
| QBE UK Limited | 202842 | PHOT010419 Hotel Policy |
| QBE UK Limited | 202842 | PCSI010419 Combined Schools Insurance Policy (PCSI010419) |
| QBE UK Limited | 202842 | TD8225-08.18 Aon 'Property Owners' Policy, on wording TD8225-08.18 |

| Insurer | Firm reference number | Policy wording |
|----------------|------------------------------|---|
| QBE UK Limited | 202842 | BASE03CR02 Towergate Charities Policy (BASE03CR02) Towergate – Hospices C&H-PW v1 04/18 DB |
| QBE UK Limited | 202842 | Salus Charity and Care Policy |
| QBE UK Limited | 202842 | PHOS010419 Hospitality Master Insurance Policy |
| QBE UK Limited | 202842 | AJG QBE Property Owners' All Risks Policy V2018.07 |
| QBE UK Limited | 202842 | PPDB010919 Aon 'Trio Property & BI' Policy, on wording Trio PD/BI September 2019 |
| QBE UK Limited | 202842 | PLIB010419 LIB - Aston Lark – PLIB010419 |
| QBE UK Limited | 202842 | PCPP040120 SME – Contractors – PCPP040120 Contractors Combined |
| QBE UK Limited | 202842 | PSLS010419 SLS - Life Science – PSLS010419 |
| QBE UK Limited | 202842 | PEDC010419 Schools and Colleges Insurance (CLP) Policy |
| QBE UK Limited | 202842 | PABS010419 Schools and Colleges Insurance Policy (EPL) |
| QBE UK Limited | 202842 | PABT010419 Schools and Colleges Insurance (CLP) |
| QBE UK Limited | 202842 | PNCV010419 Nightclub and Late Night Venue Policy |
| QBE UK Limited | 202842 | JELBC040120 Jelf Plus BCC (Business Combined Insurance) Policy Wording JELBC040120 |

| Insurer | Firm reference number | Policy wording |
|------------------------------------|------------------------------|--|
| QBE UK Limited | 202842 | JELOF030819 Jelf Plus Office Insurance Policy JELOF030819 JELOF040120 Jelf Plus Office |
| QBE UK Limited | 202842 | Lockton Asset II All Risks |
| QBE UK Limited | 202842 | TOWOF010120 Towergate Office |
| QBE UK Limited | 202842 | PTRA111119 Tradesman (TRA) |
| QIC Europe Limited | 659521 | Eaton Gate Commercial Commercial Combined Policy |
| QIC Europe Limited | 659521 | Eaton Gate Commercial Restaurants, Wine Bars and Public Houses Policy |
| QIC Europe Limited | 659521 | Eaton Gate Commercial Hotels, B & B's and Guesthouses Policy |
| QIC Europe Limited | 659521 | Eaton Gate Commercial Shop Policy |
| QIC Europe Limited | 659521 | Barbican/Jelf Combined Policy |
| QIC Europe Limited | 659521 | Barbican Protect Channel Islands Commercial Combined Policy (including, where applicable, Endorsement B991 - Bomb Hoax or Unlawful Occupation) |
| QIC Europe Limited | 659521 | HIUA Hotel Package Insurance Policy |
| QIC Europe Limited | 659521 | Barbican Protect Jelf Healthcare Combined Policy |
| Royal & Sun Alliance Insurance Plc | 202323 | Professional Insured Select |

| Insurer | Firm reference number | Policy wording |
|------------------------------------|------------------------------|--|
| Royal & Sun Alliance Insurance Plc | 202323 | S00475G Cottagesure |
| Royal & Sun Alliance Insurance Plc | 202323 | MIAB Surgery Policy Wording GPs 2019 |
| Royal & Sun Alliance Insurance Plc | 202323 | UKC05285 Early Years Alliance |
| Royal & Sun Alliance Insurance Plc | 202323 | S01500A Griffiths & Armour Office (Workspace Plus) |
| Royal & Sun Alliance Insurance Plc | 202323 | Eaton Gate Super Facility Commercial Combined |
| Royal & Sun Alliance Insurance Plc | 202323 | Eaton Gate Super Facility Pubs & Restaurants |
| Royal & Sun Alliance Insurance Plc | 202323 | Eaton Gate Super Facility Retail |
| Royal & Sun Alliance Insurance Plc | 202323 | UKC4706E Health & Medical |
| Royal & Sun Alliance Insurance Plc | 202323 | UKC4809B Hair & Beauty |
| Royal & Sun Alliance Insurance Plc | 202323 | UKC04758F Commercial Combined |

| Insurer | Firm reference number | Policy wording |
|------------------------------------|------------------------------|---|
| Royal & Sun Alliance Insurance Plc | 202323 | Marsh Resilience (MD/BI) |
| Royal & Sun Alliance Insurance Plc | 202323 | Jelf Resilience (MD/BI) |
| Royal & Sun Alliance Insurance Plc | 202323 | Property UKC02170H |
| Royal & Sun Alliance Insurance Plc | 202323 | Anchorman ILM (Institute for Leadership and Management) |
| Royal & Sun Alliance Insurance Plc | 202323 | Anchorman Office Scheme |
| Royal & Sun Alliance Insurance Plc | 202323 | Aon Trio SME |
| Royal & Sun Alliance Insurance Plc | 202323 | Aon Trio |
| Royal & Sun Alliance Insurance Plc | 202323 | Butterworths Cycle Scheme |
| Royal & Sun Alliance Insurance Plc | 202323 | Council Guard |
| Royal & Sun Alliance Insurance Plc | 202323 | eTrade Packages Shops (UKC00087L) |

| Insurer | Firm reference number | Policy wording |
|------------------------------------|------------------------------|--|
| Royal & Sun Alliance Insurance Plc | 202323 | eTrade Packages Shops PostGuard / NewsGuard (UKC04896B) |
| Royal & Sun Alliance Insurance Plc | 202323 | Achieve (Marsh Schools & Colleges) |
| Royal & Sun Alliance Insurance Plc | 202323 | TH March BI Property Wording UKC02170C and BI Insert UKC00711B |
| Royal & Sun Alliance Insurance Plc | 202323 | Willis 360 |
| Royal & Sun Alliance Insurance Plc | 202323 | Touchstone Hospitality & Leisure |
| Royal & Sun Alliance Insurance Plc | 202323 | Touchstone Gauntlet Key Risks |
| Royal & Sun Alliance Insurance Plc | 202323 | HETAS |
| Royal & Sun Alliance Insurance Plc | 202323 | Liberal Democrat Scheme |
| Royal & Sun Alliance Insurance Plc | 202323 | Eaton Gate Super Facility Hotels, B&Bs and Guest Houses |

| Insurer | Firm reference number | Policy wording |
|--|------------------------------|--|
| Royal & Sun Alliance Insurance Plc | 202323 | UKC02170H Property Sep 2019 (as used for Institute of Swimming block policy RKL99309) |
| Swiss Re International SE - UK Branch | 476737 | Lockton Real Estate and Construction Contract Works Facility Wording |
| Swiss Re International SE - UK Branch | 476737 | Swiss Re International SE Property Policy |
| The Channel Managing Agency Limited | 605605 | Cedar Commercial Express - Industrial Property Owners - 2018 YOA |
| The Channel Managing Agency Limited | 605605 | Cedar Commercial Express Industrial Property Owners - 2019 YOA |
| The Channel Managing Agency Limited | 605605 | Giant Risk Solutions – Commercial Combined - 2018 YOA |
| The Channel Managing Agency Limited | 605605 | Giant Risk Solutions – Commercial Combined - 2019 YOA |
| The Channel Managing Agency Limited | 605605 | Giant Risk Solutions – Commercial Package- 2019 YOA |
| The Channel Managing Agency Limited | 605605 | Giant Risk Solutions – Commercial Property Owner- 2019 YOA |
| The National Farmers' Union Mutual Insurance Society Limited | 117664 | Core Commercial with Hospitality Extension |

| Insurer | Firm reference number | Policy wording |
|---|------------------------------|--|
| The New India Assurance Company Limited | 202858 | Care Homes Policy |
| Tokio Marine Kiln Insurance Limited | 202574 | Hotel Policy (Cooke & Mason branded) |
| Tokio Marine Kiln Insurance Limited | 202574 | TMK Standard Commercial Combined (NDDA extension) |
| Travelers Insurance Company Limited | 202549 | Property Owners LPO |
| Travelers Syndicate Management Limited | 204960 | TRV Contract Works Wording CAR DE5 TPL DSU 21.05.18 |
| XL Catlin Insurance Company UK Limited | 423308 | Naturesave Insurance Commercial Combined |
| XL Catlin Insurance Company UK Limited | 423308 | Touchstone Underwriting Limited Travel Office Combined |
| XL Catlin Insurance Company UK Limited | 423308 | Combined All Risks Insurance MARW 01/19 |
| XL Catlin Insurance Company UK Limited | 423308 | Ginger Markets Marquee All Risks Insurance |
| XL Catlin Insurance Company UK Limited | 423308 | Carol Breeze All Risks Insurance |

| Insurer | Firm reference number | Policy wording |
|--|------------------------------|---|
| XL Catlin Insurance Company UK Limited | 423308 | Combined Sport & Leisure Insurance – Corporate |
| XL Catlin Insurance Company UK Limited | 423308 | Sport & Leisure Combined – Enterprise |
| XL Catlin Insurance Company UK Limited | 423308 | Towergate Jeweller's Block Insurance |
| XL Catlin Insurance Company UK Limited | 423308 | Bishopsgate Jewellers' Block Insurance - Platinum Wording |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Medical Devices |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Media |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Professions |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Property and Casualty |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Life Science Research and Development |
| XL Catlin Insurance Company UK Limited | 423308 | CFC Recruitment Employment and Staffing |

| Insurer | Firm reference number | Policy wording |
|--|-----------------------|--|
| XL Catlin Insurance Company UK Limited | 423308 | CFC Technology |
| XL Catlin Insurance Company UK Limited | 423308 | Tattoo & Piercing Package Combined Policy |
| XL Catlin Insurance Company UK Limited | 423308 | Victor Multi Cover Third Sector Secure, Bluefin underwriting Third Sector Secure (same wordings) |
| XL Catlin Insurance Company UK Limited | 423308 | Besso Select Antique and Fine Art |
| XL Catlin Insurance Company UK Limited | 423308 | Galleries, Art, Antique Dealers & Commercial Combined Insurance |
| XL Insurance Company SE | 826486 | AXA XL Art & Lifestyle DealerPLUS Insurance Policy AND MuseumPLUS |
| XL Insurance Company SE | 826486 | Hallett Independent Art & Heritage Insurance: Insurance for Art Galleries & Dealers (PLUS PLUS) |
| XL Insurance Company SE | 826486 | Hallett Independent Art & Heritage Insurance: Insurance for Museums and Exhibition Galleries (PLUS PLUS) |
| Zurich Insurance | 203093 | Aon Trio Policy |
| Zurich Insurance | 203093 | Commercial Combined "All Risks" Policy |
| Zurich Insurance | 203093 | SME Commercial Combined Policy - <i>Various Trades & Services</i> |

| Insurer | Firm reference number | Policy wording |
|------------------|-----------------------|---|
| Zurich Insurance | 203093 | Insight Policy |
| Zurich Insurance | 203093 | Marsh Resilience Policy |
| Zurich Insurance | 203093 | Restaurants, Wine Bars & Public Houses Policy (iPrism) |
| Zurich Insurance | 203093 | Select Property Policy - <i>Schools / Academies / Universities / Charities & Social Organisations</i> |
| Zurich Insurance | 203093 | Refuge Policy |
| Zurich Insurance | 203093 | Select for Local Councils Policy |