



# Derogation Notice

## Aon Blue Ribbon Home Insurance – Accidental Damage

Clause	REV05 0223	REV6 0424	Comments
<b>Contents We Will Cover</b>			
Valuable Items included in contents	Collections of stamps, money or medals.	Collections of stamps, money (excluding cryptocurrency and non-fungible tokens NFT5's) or medals.	Derogation: Non-tangible assets have been removed from the cover.
Your contents do not include:	No Exclusion.	Cryptocurrency or non-fungible tokens (NFTs) and/or any devices or programs involved in the storage or transfer of cryptocurrency or NFTs.	Derogation – 0223 introduces a new exclusion for digital assets and the devices used to store or transfer them.
What we will pay for contents	Money and negotiable documents.	Money (excluding cryptocurrency and non-fungible tokens (NFTs)) and negotiable documents.	Derogation: Non-tangible assets have been removed from the cover.
<b>Listed Events Cover</b>			
Theft or Attempted Theft	Cover only applies for theft of money or negotiable documents when force is used by someone to enter your buildings.	Cover only applies for theft of money (excluding cryptocurrency and non-fungible tokens (NFTs)) or negotiable documents when force is used by someone to enter your buildings.	Derogation: Non-tangible assets have been removed from the cover.
<b>Additional Cover Included In This Insurance</b>			
Contents in a Commercial storage facility	No cover for jewellery, money or negotiable documents.	No cover for jewellery, money, cryptocurrency, non-fungible tokens (NFTs) or negotiable documents.	Derogation: Non-tangible assets have been removed from the cover.
<b>Optional Cover You Can Add To Your Policy</b>			
Other Valuables	Covers collections of stamps, money or medals.	Covers collections of stamps, money (excluding cryptocurrency and non-fungible tokens (NFTs)) or medals.	Derogation: Non-tangible assets have been removed from the cover provided for valuable items.
Your valuable items do not include	No similar clause.	No cover for cryptocurrency or non-fungible tokens (NFTs) and/or any devices or programs involved in the storage or transfer of cryptocurrency or NFTs.	Derogation – 0223 introduces a new exclusion for digital assets and the devices used to store or transfer them.
<b>Exclusions to Your Cover</b>			
Mechanical or Electrical Breakdown	Applies to Listed events cover, additional cover and Strata Title Mortgagee Protection and Optional Covers for Other Valuables and Special Valuables.	Applies as a General Exclusion.	Derogation: The mechanical and electrical breakdown exclusion now applies to all sections of the policy.

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<b>General Exclusions</b>			
Terrorism	No cover for contamination by chemical and/or biological agents, which results from an act of terrorism.	Wide exclusion and definition removing cover for terrorist acts involving damage to property, which endangers lives, poses a risk to the health and safety of the public, or interferes or disrupts an electronic system.	Derogation. Wider exclusion applied.
Pollution and Contamination	No Exclusion.	Excluded.	Derogation.
Mildew	No cover for mildew, unless caused by an event covered under this policy.	No cover for Mildew.	Derogation. Total exclusion applies to damage or liability arising in connection with Mildew.
Nuclear	No cover for anything nuclear or radioactive.	No cover for any nuclear, radioactive, biological or chemical material or the use, handling, transportation or storage of such material.	Derogation. Wider exclusion applies.
Consequential Loss	No Exclusion.	Excluded.	Derogation.
Communicable Disease	No Exclusion.	No cover for damage or liability arising in connection with a communicable disease or the fear or threat of a communicable disease.	Derogation.
Sanctions	No Exclusion.	No cover if the payment of a claim will expose the Insurer to the UN Resolutions or sanctions laws of any country.	Derogation.
Cyber	No Exclusion.	No cover for damage or liability arising in connection with:  1. errors or omissions or unavailability or failure of a computer system.  2. malicious or criminal acts involving the use of a computer system.  There is an exception such that limited cover is provided for property damage not caused by malicious or criminal acts involving the use of a computer system.	Derogation.
Data	No Exclusion.	No cover for damage to or liability arising in connection with Data.	Derogation.