

Derogation Notice

Aon Rental Protection Plus

What Sections 1 and 2 Do Not Cover Under the policy			
Clause	REV16 0223	REV18 04/24	Comments
Electrical and Mechanical Breakdown	Exclusion applies to Section 1 (Property Damage) only.	Exclusion applies to both Sections 1 and 2.	Derogation. Exclusion introduced to remove cover for liability arising out of Electrical or Mechanical Breakdown.
Discharge or clean-up of pollution.	Exclusion applies to Section 2 (Liability) only.	Exclusion applies to both Sections 1 and 2.	Derogation. Exclusion introduced to remove cover for property damage and clean-up costs incurred in connection with Pollution.
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.
Mildew	No cover for property damage or liability arising in connection with Mildew, unless caused by an event covered by the Policy.	No cover for Mildew	Derogation. Total exclusion applies to damage or liability arising in connection with Mildew.
Cyber	No similar exclusion	No cover for damage or liability arising in connection with: <ol style="list-style-type: none"> errors or omissions or unavailability or failure of a computer system. 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 similar exclusion.	No cover for damage to or liability arising in connection with Data.	Derogation.
Communicable Disease	No similar exclusion.	No cover for damage or liability arising in connection with a communicable disease.	Derogation.
Sanctions	No similar exclusion.	No cover if the payment of a claim will expose the Insurer to the sanctions laws of any country.	Derogation.