



# Refreshed Commercial Property cover

Effective 01 January 2026

Commercial Property just got easier to trade with the launch of our refreshed product. Our service focus and comprehensive cover have come together to give you a flexible approach to more complex insurance needs.

## What's Changed?

Our product enhancements are designed on market insights, competitor analysis and real broker usage research. You'll see fewer referrals, faster decisions, clearer documentation with clearer text that is easier to understand. This helps us focus on what's important to you, a partnership-driven approach.

- Mandatory wording moved from schedules to the main policy document.
- Addition of a new Definitions section at the start of your policy.
- Reviewed and updated extensions and limits across all sections.
- Standardised layout: Cover, Insurance Provided, Extensions & Exclusions.
- Improved readability with consistent punctuation and text formatting.
- Removed all warranties.
- Clarified consequences of non-compliance with policy and claims conditions.
- Converted some conditions into exclusions.
- Introduced new Sanctions clause.

## Get all the details

To learn more about our Commercial Property enhancements please refer to our policy wordings and Notice to Policyholders (NTP) for full details.

[Find out more](#)

**Clearer wordings** for today. **Stronger partnerships** for tomorrow.



 **Contact us**

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