

Important, please read.

Notice of important changes to your Personal Possessions policy

This Notice of Change summarises the key changes to your Arma Karma Personal Possessions policy which will take effect from your renewal date for policies renewing on or after the 01 April 2026.

Your updated Policy Wording is a separate document in the Documents page of our website titled "Policy Wording (effective from 01 April 2026)". **Please read this notice carefully (together with the policy wording) to check that the policy will continue to meet your needs.**

If you have any questions, please contact us on hello@armakarma.insure, or through the live chat on our website.

Policy Wording Changes

The sections or areas of the policy affected, along with a description of the changes applied are set out below.

Change of Insurer	<p>The insurer will change from Watford Insurance Company Europe Limited to Accelerant Insurance UK Limited. All references to "the insurer" throughout the policy shall mean Accelerant Insurance UK Limited.</p> <p>Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office at One Fleet Place, London, EC4M 7WS. The trading address is Lodge Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference: 207658).</p>
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General Definitions

We/Us/Our	<p>The definition of We, Our, Us, Insurer has been updated to reflect the change of insurer and now reads as follows: Bspoke Underwriting Ltd on behalf of Accelerant Insurance UK Limited.</p>
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Making a Claim

Claims Handler	<p>If you need to make a claim on a policy which starts on or after 01 April 2026 the claims will be handled by: ClaimSorted, 124 City Road, London, EC1V 2NX</p>
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General Exclusions applicable to your cover

<p>Terrorism</p>	<p>The 'Terrorism' exclusion has been updated. This exclusion makes it clear that the policy cannot provide cover, pay a claim, or give any benefit if the cause of the claim is related to terrorism. The policy exclusion reads as follows:</p> <p>Terrorism</p> <p>i. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation; or</p> <p>ii. Any act of terrorism directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with biological, chemical, radiological or nuclear pollution or contamination shall be excluded.</p>
<p>Loss of Data or Software Exclusion</p>	<p>The Loss of Data or Software Exclusion has been updated. The exclusion makes it clear that the policy cannot provide cover for the cost of recreating or replacing lost data.</p> <p>Loss of Data or Software Exclusion</p> <p>If your device's storage (like a memory card or hard drive) is physically damaged, we will pay for a new empty one and the cost of copying any data you already backed up. We won't pay to recreate or rebuild lost data. If you choose not to replace the storage, we will only pay the cost of an empty device. We do not cover the value of any data itself, even if it cannot be replaced and will not pay for any reconnection costs or subscription fees of any kind.</p>
<p>Sanctions</p>	<p>A new exclusion 'Sanctions' has been added. This exclusion makes it clear that the policy cannot provide cover, pay a claim, or give any benefit if doing so would break international sanctions or laws. The policy exclusion reads as follows:</p> <p>Sanctions</p> <p>We shall not be deemed to provide cover or be liable to pay any claim or provide any benefit under this policy to the extent that the provision of such cover, payment or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>
<p>Infectious Disease</p>	<p>The Infectious Disease exclusion has been updated. The infectious diseases that are excluded are those related to COVID-19 and pandemics. The policy exclusion reads as follows:</p> <p>Infectious Disease</p> <p>Notwithstanding any other provision herein, this insurance does not cover any loss, damage, liability, claim, cost or expense of any nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or otherwise in any way directly or indirectly attributable to:</p> <ul style="list-style-type: none"> a) Coronaviruses; and b) Coronavirus disease (COVID-19); and c) Severe acute respiratory syndrome coronavirus 2 (SARS – CoV-2); and d) any mutation of or variation of a), b) or c) above; and e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation; and f) any fear or anticipation of a), b), c), d) or e) above, regardless of any other cause or event contributing concurrently or in any other sequence thereto.
<p>Pollution</p>	<p>A new exclusion 'Pollution' has been added. This exclusion makes it clear that the policy cannot provide cover, pay a claim, or give any benefit if the cause of the claim is related to pollution, unless any damage arises as a direct result of an accident. The policy exclusion reads as follows:</p> <p>Pollution</p> <p>Pollution unless any loss or damage arises as a direct result of an accident.</p> <p>For the purposes of this exclusion, pollution means:</p> <ul style="list-style-type: none"> a) Pollution or contamination by naturally occurring or man-made substances, forces, and organisms, including, but not limited to: <ul style="list-style-type: none"> (i) any actual, threatened, feared or perceived use of any biological, chemical,

	<p>radioactive or nuclear agent, material or device, whether or not related in any way to any act of terrorism, and</p> <p>(ii) the deposit of or impairment by dust or soot, chemical precipitation, adulteration or impurification, or any combination of them whether permanent or transitory; and</p> <p>b) all loss, accidental damage or injury directly or indirectly caused by pollution or contamination as stated in a) above.</p>
Asbestos	<p>A new exclusion 'Asbestos' has been added. This exclusion makes it clear that the policy cannot provide cover, pay a claim, or give any benefit if the cause of the claim is related asbestos. The policy exclusion reads as follows:</p> <p>Losses or indirect losses arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, sale, use or exposure to asbestos materials or materials containing asbestos.</p>

Privacy Notice

Accelerant Insurance UK Limited Information Notice	<p>An explanation of how Accelerant Insurance UK Limited the new insurer for Section 1 and Section 3 will use and protect personal information and a link to their Privacy Notice has been included to replace the previous insurer's information.</p> <p>Accelerant Insurance UK Limited Information Notice</p> <p>Certain personal data related to this policy is also processed by Accelerant Insurance UK Limited, which underwrites the risks under sections 1 and 3 of this insurance policy. Accelerant Insurance UK Limited acts as an independent data controller for limited purposes such as portfolio and risk management, regulatory oversight, and compliance with applicable laws. Accelerant does not collect personal data directly from individuals but receives it from Bspoke Underwriting Ltd as part of policy administration. Further information on how Accelerant Insurance UK Limited handles personal data is available at: https://accelerant.ai/privacy-policy/</p>
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