

Cladding Exclusion

This policy excludes any Claim, Circumstance and/or Defence Costs caused by, contributed to by, or arising out of Cladding Claims.

For the purposes of this Exclusion, Cladding Claims means: any damage, loss, cost or expense or any other liability directly or indirectly arising from or in any way related to the combustibility of any composite panels, cladding or façades of buildings or structures, and/or internal or external wall systems and any associated core/filler/insulation material and/or any fixing systems.

All other policy terms, conditions, limitations and exclusions remain unaltered.