



## Remover Notice to Policyholders

Following a product review, with effect from your renewal, there are changes to the policy wording. This notice summarises these changes.

Whilst this notice summarises the changes to your terms and conditions, you should read the corresponding new or amended terms and conditions in your policy wording, taking into consideration the other terms and conditions of your insurance contract. This notice is merely to highlight the parts of your wording you may wish to review.

This notice is not part of your insurance contract. To understand the full terms and conditions of your insurance you should carefully read in full the policy wording and your Schedule.

Where we have made changes to your policy endorsements, any new wordings will be shown in your Schedule.

### **General Claims Conditions (applicable to all sections)**

1. Condition 2h) has been added to clarify that you must advise us if you believe a claim is due to the act or omission of a third party. You also must not take any action that might prejudice any rights you may have against them.

### **Freight Liability Section**

1. The definition for Terrorism has been removed from General Policy Definitions and a new definition has been added to this section.
2. The Subcontractor condition has been amended to clarify that you must hold any responsible subcontractor liable and taken all reasonable steps to recover from them before making a claim.
3. The exclusion for Covid-19 and other communicable diseases is Section Exclusion 11. This exclusion has been amended to clarify cover.

### **Combined Liability Section (Part (A) – Public & Products Liability; Part (B) – Employers' Liability)**

1. The Costs terms in Parts (A) and (B) have been amended in parts b)i by removing reference to 'Court of Summary Jurisdiction'.
2. The Cross Liabilities condition applicable to both Parts (A) and (B) now applies only to Part (A).
3. Part (A) Exclusions 2 (Asbestos), 13 (Radioactive Contamination) and 14 (War) have been replaced by new exclusions in General Exclusions.
4. The Pollution or Contamination exclusion has been amended so that cover for your costs and expenses for Sudden Pollution or Contamination Incidents are now in addition to the Limit of Liability.

This scheme is underwritten by Royal & Sun Alliance Insurance Ltd and Accelerant Insurance Europe SA, and arranged by Provego Ltd.

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5. The exclusion on fines, punitive damages, etc. in General Exclusions has been removed, but this exclusion has been added to both Parts (A) and (B). The exclusion has been amended to exclude all aggravated, exemplary and punitive damages.
6. The cover under the extensions *Corporate Manslaughter & Corporate Homicide Act 2007 – Legal Defence Costs* and *Health & Safety - Legal Defence Costs* is now clarified to be no more than '£5,000,000'.
7. By adding or amending General Exclusions 4 (Radioactive Contamination), 5 (Asbestos) and 6 (Communicable Disease), the Limit of Liability in Part (B) is now reduced to £5mil for any claim subject to one or more of those exclusions.

**General Exclusions (applicable to the Combined Liability section unless otherwise stated in your policy wording)**

1. The exclusion on fines, punitive damages, etc. has been removed from this section.
2. The War and Civil War Exclusion has been added.
3. The Terrorism Exclusion has been added.
4. The Cyber Exclusion has been added.
5. The Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion has been added.
6. The Asbestos Exclusion has been added.
7. The exclusion on Covid-19 and other communicable diseases (the Communicable Disease Exclusion) has been amended.

**General Policy Conditions (applicable to all sections)**

1. Condition 1b) has been amended.
2. The definition for Prohibition in Condition 10 has been widened.

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