



## 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 policy endorsements, those changes will not be mentioned here and you should review any endorsements in your Schedule.

### **Insurer Details**

1. Accelerant's regulatory details have been updated with details of their UK branch.

### **Freight Liability Section**

1. In the Exceptions, Exception 1h has been added to clarify that 'We will not pay claims for Damage to or Your liability for any Indirect Loss', where Indirect Loss has its own definition in the definitions for this section.

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

1. The 'Pollution or Contamination' definition has been amended and simplified.
2. The 'Sudden Pollution or Contamination Incident' definition has been extended to include Europe, where Europe has its own definition.
3. The exclusion on 'fees for intervention payable under the Health and Safety Fees (Regulations) 2012' has been updated to state the current legislation concerning those fees (The Health and Safety and Nuclear (Fees) Regulations 2022).
4. In Public & Products Liability, there is now a new exclusion for 'Perfluoroalkyl or Polyfluoroalkyl Substances', which has been defined in the definitions for this section.
5. The cover for 'Corporate Manslaughter & Corporate Homicide Act 2007 – Legal Defence Costs' and 'Health & Safety – Legal Defence Costs' has been extended to incidents happening in Europe, where Europe has its own definition, but the cover still only applies to the same legislation (Corporate Manslaughter and Corporate Homicide Act 2007, and UK health and safety legislation).

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

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