

Professionals Policy

Important Notice to Policyholder (applicable from the Effective Date shown on your Renewal Schedule)

We continually review Our product offerings in Our aim to ensure the cover provided is competitive in an ever-changing market. We have reissued Your policy wording to reflect changes to the cover. This notice is to advise You of the important updates.

The changes, summarised below, take effect from the renewal date. Please note that these changes may apply to aspects of the policy of insurance for which cover has not been provided. Please therefore read all Policy documentation carefully as this will confirm the cover provided. Please contact Your broker, intermediary or Agent, should You have any questions.

Your policy wording and documentation changes are summarised as follows:

Business Advice Service Section

- **Eurolaw Commercial Legal and UK Tax Advice** – clarification advice is by telephone and in respect of legal problems affecting the business.
- **Counselling Helpline** – their family is amended to read their immediate family who permanently live with them aged 18 or over and to 16 and 17 year olds provided they are in full-time employment. Calls may be recorded.
- **Health and Medical Assistance Helpline** – clarification that calls are answered by a medically qualified person, Monday to Friday, 9am to 5pm.
- **Employment Manual** address updated and option to be notified when it is updated.

General Conditions

- **F: Choice of Law** - reference to European Law has been removed.

Claims Conditions

The following Claims Condition is deleted:

- 1 Conditions Precedent

Following Claims Conditions are renumbered as:

- 1 Action by You
- 2 Our Rights
- 3 Fraudulent Claims
- 4 Subrogation
- 5 Other Insurances
- 6 Arbitration

Section 1: Public Liability

Following Special Condition is amended:

- **2: Jurisdiction** - reference to European Union has been removed and the Jurisdiction Condition has been updated to reflect this.

Following Extension is amended:

- **J:Data Protection Act 1998** has been renamed **Data Protection Legislation 2018** and updated following the Data Protection Regulations 2018.

Section 2: Employers Liability

Following Special Condition is amended:

- **2: Jurisdiction** - reference to European Union has been removed and the Jurisdiction Condition has been updated to reflect this.

Following Extension is added:

- **F: Cross Liabilities**

Territorial Limits Definition

For each Section of Your Policy that includes a definition of Territorial Limits this has been amended to delete 'other', so it now states, 'within any member country of the European Union'.