

Business Combined Insurance Policy

Notice of Change



Notice of Change

Significant changes to your policy

Your policy has been revised as a response to a need to update its terms and cover. The undernoted summarises the changes relating to this revision as it impacts the standard policy form and reflects the updated policy wording.

Your policy has been revised to update cover taking into account the new General Data Protection Regulation (GDPR) which comes into effect on 25 May 2018. This change to the policy addresses how QBE will process the personal data of their policyholders and the resulting change in cover.

The following is a summary of the key changes to your revised policy but this summary will not reflect any variations or modifications to the policy which are specific to you; these will be confirmed by the schedule attaching to your policy.

Overview of the changes

Privacy Notice

The 'Privacy Notice' has been introduced to the policy replacing the applicable 'Privacy and the Data Protection Act 1998' condition (or other similar provision) reflecting the changes introduced by the GDPR. This incorporates and includes reference to the full privacy notice found on QBE's website at <https://qbeeurope.com/privacy-policy/>

These changes introduced to the policy detail:

1. how personal data is collected and processed by QBE;
2. how personal data collected by QBE is used;
3. how QBE keep personal data secure;
4. the sharing of personal data with third parties; and
5. the insured's right to request copies of any personal data held by QBE and ask for QBE not to use personal data for certain purposes.

Section – Employers' Liability and Public and Products Liability

Data Protection Extension

The policy extension(s) providing cover for data protection breaches has been amended to reflect the coming into force of the GDPR.

These changes introduced to the policy detail:

1. the material and non-material damage under Article 82 of the GDPR;
2. the defence costs exposure;
3. the exceptions to the extension(s); and
4. any sub-limits being imposed on the extension(s).

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Section – Legal expenses

The policy wording has been amended in respect of Data protection cover under the Legal Defence section of the policy wording.

These modifications have been made to reflect the anticipated revised data privacy legislation in the UK and to remove specific reference to the Data Protection Act 1998 subject to a new restriction in respect of cyber risks.