

**Contractors
Combined
Insurance Policy
Notice of Change**



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Significant Policy Changes

Your policy has been revised as a response to a need to update its terms following a change in QBE's corporate structure. The undernoted summarises the changes relating to this revision as it impacts the standard policy form and reflects the updated policy wording.

Current – new version changes to your policy – NCPP030819

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.

Section – General Conditions

Premium adjustments following cover amendments

The policy has been amended to clarify the minimum premium retained in the event of a premium adjustment following cover amendments.

Cancellation

The policy has been amended to clarify Our Rights and Your Rights - including cooling off period.

Where your policy did not specify the additional charge in the event of cancellation where you cancel this policy after fourteen (14) days from the inception day of the policy. The policy now clarifies there will be an additional charge of forty pounds (£40) to cover the administrative cost of providing the insurance.

Section - Complaints

The category of complainants eligible to bring complaints to the Financial Ombudsman Service has been amended

Section – Legal Expenses

Your policy has been amended to clarify the provisions under which the cover is given

As with all aspects of the standard policy cover it is generally possible to negotiate extensions of cover with the underwriter.



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