

# **QBE Cyber 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, improve and/or clarify cover. 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 – NCYS060321

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.

#### 'How to Complain' section

The 'How to Complain' section of your policy has been updated to clarify our complaints process.

#### How to Complain

##### Complaints to QBE

**You** can complain about this **policy** by contacting **your** broker or where your policy is insured by QBE Europe SA/NV, QBE UK Limited or where **your insurer** is or includes a Lloyd's syndicate write to:

Customer Relations, QBE European Operations, 30 Fenchurch Street, London EC3M 3BD

Email: [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com)

Telephone: 020 7105 5988

##### The UK Financial Ombudsman Service (UK FOS)

If **you** feel that **you** complaint has not been satisfactorily resolved, **you** may be eligible to contact the UK FOS to review the complaint. Information about the eligibility criteria is available on the UK FOS website: <http://www.financialombudsman.org.uk/consumer/complaints.htm>.

##### Financial Services Compensation Scheme (FSCS)

**You** may be entitled to compensation from the FSCS if **we** unable to meet **our** obligations under the **policy**. Further information is available from [www.fscs.org.uk](http://www.fscs.org.uk), or **you** can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1D.

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

## QBE European Operations



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