

QBE Crime Insurance Policy Notice of Change



QBE Cyber Insurance Policy Notice of Change



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 – NMARCRS010123

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

New version changes to your policy – NJELCRS050321

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

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 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, or **you** can write to the Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1D.

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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