

Fastflow - Contractors Combined Insurance

Notice of Change



Notice of Change

Significant changes to your policy

Your policy PCPP120816 has been revised to clarify cover and to take into account the provisions of the Insurance Act 2015 which come into force on 12 August 2016. The following is a summary of the key changes in your revised policy PCPP120816 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

Changes relating to the Insurance Act 2015

The policy includes the following clauses giving effect to the provisions of the Insurance Act 2015 which came into force on 12 August 2016:

- (1) confirmation that the policy does not contain a basis of contract clause;
- (2) provisions relating to your duty of fair presentation when entering into or varying this insurance and our remedies in the event of your breach of that duty. These replace the Material inaccuracy clause which has been deleted. The new remedies are different from those in your expiring policy and you should refer any queries you have regarding them to your broker; and
- (3) a provision setting out the remedies available to QBE if you make a fraudulent claim.

Other changes

Where your policy did not specify a time limit for notifying us of any material changes to you, your business or the risks insured, the policy now clarifies that you must notify us within 30 days of any material changes if you want to ask us to provide cover in respect of them.

Fastflow - Contractors Combined Insurance



Notice of Change

QBE European Operations

Plantation Place
30 Fenchurch Street
London
EC3M 3BD

tel +44 (0)20 7105 4000

fax +44 (0)20 7105 4019

enquiries@uk.qbe.com

www.QBEurope.com

QBE European Operations is a trading name of QBE Insurance (Europe) Limited, no.01761561 ('QIEL'), QBE Underwriting Limited, no. 01035198 ('QUL'), QBE Management Services (UK) Limited, no. 03153567 ('QMSUK') and QBE Underwriting Services (UK) Limited, no. 02262145 ('QUSUK'), whose registered offices are at Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. All four companies are incorporated in England and Wales. QIEL and QUL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. QUL is a Lloyd's managing agent. QMSUK and QUSUK are both Appointed Representatives of QIEL and QUL.

