

QBE Combined Master Notice of Change



Significant Policy Cover Changes

Your policy has been revised as a response to a need to update and/or clarify cover. The undernoted summarises the changes relating to this revision as it impacts the standard policy form.

This document does not reflect specific customer modifications to the policy as confirmed by any schedule or endorsement.

New version changes to your policy

References to clause numbers have been removed throughout the policy.

Section – Terrorism

This section has now been amended to reflect changes in cover as required by Pool Reinsurance Company Limited:

- Cover is now provided for ancillary physical damage sections such as Money and Goods in Transit (where such covers are provided by the policy and up to the policy limits);
- Phishing ('access or attempted access to data or information made by means of misrepresentation or deception') is excluded
- No cover is provided for nuclear reactors or nuclear installations;
- All acts within a 72 hour period shall be considered a single event.

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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