



## **Tradesman Insurance Policy notice of change**

## Policy Changes

Your policy has been revised as a response to a need to update, improve and/or clarify cover. The undernoted summarizes the changes relating to this revision as it impacts the standard policy form. This document does not reflect case by case modifications to the policy as confirmed by schedule endorsement.

### Section Public and products Liability

- a) The Section cover clause now specifically refers to liability:
  - i) arises out of and in connection with the business;
  - ii) arising out of or arising from or in connection with a product;
  - iii) arising out of or from pollution, provided that such pollution:
    - I) arises solely out of the course of the business; and
    - II) is the direct result of a sudden, specific and identifiable event occurring during the period of insurance.
- b) We shall not be liable for any liability arising from temporary work undertaken overseas and outside the United Kingdom or member states of the European Union other than clerical, promotional, sales conference attendance and other similar non-manual activities
- c) The limit of indemnity under the public and property liability section for all damages payable to any claimant or number of claimants as a result of any one occurrence or all occurrences of a series consequent upon or attributable to one source or original cause shall not exceed the limit of indemnity stated in the schedule but this limit of indemnity shall be the maximum amount payable in any one period of insurance in respect of liability arising from or caused by:
  - i) products; or
  - ii) pollution

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