

# **Property Owners Insurance Policy**

## **Notice of Change**



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### Significant changes to your policy

Your policy PPOF120816 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 PPOF120816 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.

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