

# **QBE Standalone 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.

### Claims procedure

New claims details for property and casualty sections.

### Section – Professional liability

The following changes have been applied to the policies as listed below:

QBE Surveyors Combined Liability	QBE Insurance Brokers Combined Liability
'Contractual liability' clause amended to exclude cover for collateral warranty assignments.	'Appointing entity claims' exclusion has now been added.
'Controlling interest' clause has now been removed.	'Financial Services' exclusion has been removed.
'Market fluctuation' clause has been removed.	
The 'Pollution' clause has been amended to ensure compliance with the Royal Institute of Chartered Surveyors (RICS).	
The 'Awards by ombudsman' sub-limit is no longer aggregated.	

### Section – Legal Expenses

#### Tax protection

Clause amended to remove a full enquiry or aspect enquiry and a cross-tax enquiry. £2,000 limit in respect of aspect enquiry also removed.

#### Employment disputes and compensation awards

'Compensation awards' clause amended to exclude settlements payable following conciliation under the ACAS Early Conciliation procedure.

#### Tax protection exclusion

Removed legal expenses excess exclusion in respect of aspect enquiries.

**Territorial limits**

Change of territorial scope from EEA to Worldwide excluding North America.

**Definitions**

New definitions and amended definitions to tie in with new and amended clauses.

**Complaints****Financial Services Ombudsman (FOS)**

New Financial Ombudsman Service address has been applied.

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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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