

Professional Combined Insurance Notice to policyholders



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Policy sections

Your QBE Professional Combined policy includes the following mandatory cover. This cover cannot be removed as it is a compulsory element of this package product.

- Professional indemnity

Where your policy schedule shows that the following section is operative the cover will be a mandatory feature of your policy.

- Legal expenses

We also offer the following optional covers. You may add or remove these covers as required. Please refer to your policy schedule which will indicate whether or not these covers are operative on your policy.

- Buildings (*including accidental damage*)
- Contents (*including accidental damage*)
- Business interruption
- Employers liability
- Public and products liability
- Cyber liability
- Corporate legal liability
- Pension trustee liability
- Directors and officers liability
- Crime
- Terrorism

If your policy schedule indicates that any optional covers are included and you wish to remove them, or that any optional covers are not included and you wish to add them, then please contact your insurance broker/intermediary.

Please note that if you elect not to continue with any of the optional covers or you add any new optional covers your policy premium will be amended to reflect the added or removed insurance cover. The compulsory elements of your policy will be unaffected.

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