

Notice to Policyholders Policy Wording Changes Design & Construct Professionals (Civil Liability) (Aggregate/Any One Claim)

This document is issued for your assistance. It summarises the updates we have made to our Professional Indemnity Insurance Policy for Design & Construct Professionals (Civil Liability).

Your new policy will either be on an aggregate basis (“Agg”) or any one claim basis (“AOC”).

Please ensure that you read in full any documentation provided to understand the full terms, conditions, limitations, and exclusions of the policy cover. If you have any questions about any aspect of the policy, please contact your insurance agent.

The updates will be effective from your renewal date. This document outlines the main changes to your cover. It does not contain a record of every amendment, and it does not form part of your policy documents.

Amendments to cover

Section and/or sub-section	Summary of Changes to the Policy
Introduction	A new section that provides the following information: <ol style="list-style-type: none"> 1. steps to be taken if you cannot comply with the policy or the policy doesn’t meet your needs; 2. what to do when there is a change and how to cancel your policy; 3. the contractual nature of the policy.
Contact Details for Claims	An updated section about how to report a claim or circumstance.
Failure to Make a Fair Presentation	An updated section about making a fair presentation of the risk.
Interpretation	A new section about how to interpret the contents of the policy.
Definitions	<p>Your new policy will either be on an aggregate basis (“Agg”) or any one claim basis (“AOC”). Please check the cover provided under the <i>Limit of Indemnity</i> Definition.</p> <p>The following Definitions have been added to the policy:</p> <ul style="list-style-type: none"> • <i>Adjudication Notice;</i> • <i>Computer System;</i> • <i>Connected With;</i> • <i>Cyber Act;</i> • <i>Data Protection Law;</i> • <i>Data;</i> • <i>Policy;</i> • <i>Schedule.</i> <p>The following Definitions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Claim;</i> • <i>Documents;</i>

	<ul style="list-style-type: none"> • <i>Pollution;</i> • <i>Professional Staff;</i> • <i>Professional Business;</i> • <i>Insurer is now We, Us, Our;</i> • <i>Insured is now You, Your.</i> <p>The following Definition has been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Fair Presentation.</i>
Insuring Clauses	<p>The following Insuring Clauses have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Civil Liability;</i> • <i>Defence Costs and Expenses.</i> <p>The following Insuring Clause has been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Fidelity.</i>
Extensions	<p>The following Extension has been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Extension - Mitigation of Loss.</i>
Exclusions	<p>The following Exclusions have been added to the policy:</p> <ul style="list-style-type: none"> • <i>Cyber;</i> • <i>Data Protection Law;</i> • <i>Excess;</i> • <i>EWS1 Form.</i> <p>The following Exclusions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Construction Cost Estimate;</i> • <i>Defective Workmanship/Materials;</i> • <i>Deliberate Act is now called Reckless Act and has been updated;</i> • <i>Unauthorised Use of Personal Data is now called Data Protection Law;</i> • <i>Prior Awareness;</i> • <i>Surveys Home Condition Reports and Energy Performance Certificates (qualifications and experience);</i> • <i>Specialist Sub-contractors/Consultants;</i> • <i>Terrorism and War are now two separate Exclusions and have been updated.</i> <p>The following Exclusion has been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Virus Transmission.</i>
Conditions	<p>The Conditions are now set out in three sections: <i>Series Conditions, Claims Conditions and General Conditions.</i></p> <p>The following Conditions have been added to the policy:</p> <ul style="list-style-type: none"> • <i>Cancellation;</i> • <i>Claims Control;</i> • <i>Defence and Settlement of Claims;</i> • <i>VAT.</i> <p>The following Conditions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Arbitration Clause is now called Disputes and Jurisdiction, and has been updated;</i> • <i>Parts of the Admission of Liability Condition have been moved to form part of other more relevant Conditions;</i>

	<ul style="list-style-type: none"> • <i>Co-operation;</i> • <i>Contracts (Rights of Third Parties) Act 1999;</i> • <i>Notification;</i> • <i>Sanctions;</i> • <i>Subrogation.</i>
How to Complain	This has been updated.
Privacy Notice	This has been updated.

Your insurance agent will be able to help you with any queries you may have regarding your cover.