

## Notice to Policyholders Policy Wording Changes Miscellaneous Risks (Aggregate/Any One Claim)

This document is issued for your assistance and applies to customers with the following expiring Arch Professional Indemnity Insurance Policies:

- **Miscellaneous AOC Plus Costs Civil 2016**
- **Misc Agg Civil 18**
- **Misc AOC Civil 18**

From your renewal date, cover will be provided under the following policy:

- **Miscellaneous Risks (Aggregate/Any One Claim) 2024**

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

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.

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.

### Amendments to cover

Section and/or sub-section	Summary of Changes to the Policy
<b>Introduction</b>	A new section that provides the following information: <ol style="list-style-type: none"> <li>1. steps to be taken if you cannot comply with the policy or the policy doesn’t meet your needs;</li> <li>2. what to do when there is a change and how to cancel your policy;</li> <li>3. the contractual nature of the policy.</li> </ol>
<b>Contact Details for Claims</b>	An updated section about how to report a claim or circumstance.
<b>Failure to Make a Fair Presentation</b>	An updated section about making a fair presentation of the risk.
<b>Interpretation</b>	A new section about how to interpret the contents of the policy.
<b>Definitions</b>	<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"> <li>• <i>Computer System;</i></li> <li>• <i>Connected With;</i></li> <li>• <i>Cyber Act;</i></li> <li>• <i>Data Protection Law;</i></li> <li>• <i>Data;</i></li> <li>• <i>Policy;</i></li> <li>• <i>Schedule.</i></li> </ul>

	<p>The following definitions have been amended in the policy:</p> <ul style="list-style-type: none"> <li>• <i>Claim;</i></li> <li>• <i>Documents;</i></li> <li>• <i>Pollution;</i></li> <li>• <i>Insurer</i> is now <i>We, Us, Our;</i></li> <li>• <i>Insured</i> is now <i>You, Your, Insured.</i></li> </ul> <p>The following definition has been removed from the policy:</p> <ol style="list-style-type: none"> <li>1. <i>Fair Presentation.</i></li> </ol>
<b>Insuring Clauses</b>	<p>The following Insuring Clause has been removed from the policy:</p> <ul style="list-style-type: none"> <li>• <i>Fidelity.</i></li> </ul> <p>The following Insuring Clause has been amended in the policy:</p> <ul style="list-style-type: none"> <li>• <i>Data Protection Prosecution Defence Costs.</i></li> </ul>
<b>Exclusions</b>	<p>The following Exclusions have been added to the policy:</p> <ul style="list-style-type: none"> <li>• <i>Cyber;</i></li> <li>• <i>Data Protection Law;</i></li> <li>• <i>Excess.</i></li> </ul> <p>The following Exclusions have been amended in the policy:</p> <ul style="list-style-type: none"> <li>• <i>Asbestos and Mould;</i></li> <li>• <i>Deliberate Act</i> is now called <i>Reckless Act</i>, and has been updated;</li> <li>• <i>Prior Awareness;</i></li> <li>• <i>Unauthorised Use of Personal Data</i> is now called <i>Data Protection Law;</i></li> <li>• <i>Terrorism</i> and <i>War</i> are now two separate Exclusions and have been updated.</li> </ul> <p>The following Exclusion has been removed from the Policy:</p> <ul style="list-style-type: none"> <li>• <i>Virus Transmission.</i></li> </ul>
<b>Conditions</b>	<p>The Conditions are now set out in three sections: <i>Series Conditions, Claims Conditions</i> and <i>General Conditions.</i></p> <p>The following Conditions have been added to the policy:</p> <ul style="list-style-type: none"> <li>• <i>Cancellation;</i></li> <li>• <i>Claims Control;</i></li> <li>• <i>Defence and Settlement of Claims;</i></li> <li>• <i>VAT.</i></li> </ul> <p>The following Conditions have been amended in the policy:</p> <ul style="list-style-type: none"> <li>• <i>Arbitration Clause</i> is now called <i>Disputes and Jurisdiction</i>, and has been updated;</li> <li>• Parts of the <i>Admission of Liability</i> Condition have been moved to form part of other more relevant Conditions.</li> <li>• <i>Co-operation;</i></li> <li>• <i>Contracts (Rights of Third Parties) Act 1999;</i></li> <li>• <i>Notification;</i></li> <li>• <i>Sanctions;</i></li> <li>• <i>Subrogation.</i></li> </ul>

<b>How to Complain</b>	This has been updated.
<b>Privacy Notice</b>	This has been updated.

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