

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

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

- **Miscellaneous AOC Plus Costs Legal 2016**

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

- **Miscellaneous Risks (Any One Claim)**

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.

There are significant changes between the above two policies. 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
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	The following Definitions have been added to the policy: <ul style="list-style-type: none"> • <i>Connected With;</i> • <i>Cyber Act;</i> • <i>Data;</i> • <i>Data Protection Law;</i> • <i>Employee;</i> • <i>Excess;</i> • <i>Financial Services Work;</i> • <i>Limit of Indemnity;</i> • <i>Loss;</i> • <i>Period of Insurance;</i> • <i>Policy;</i> • <i>Pollution;</i> • <i>Professional Business;</i> • <i>Proposal Form or Statement of Fact;</i>

	<ul style="list-style-type: none"> • <i>Schedule.</i> <p>The following Definitions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Claim;</i> • <i>Circumstance;</i> • <i>Computer System;</i> • <i>Documents;</i> • <i>Insurer is now We, Us, Our;</i> • <i>Insured is now You, Your, Insured.</i> <p>The following Definitions have been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Letter of Claim;</i> • <i>Extranet;</i> • <i>Internet;</i> • <i>Intranet;</i> • <i>Terrorist Action.</i>
Insuring Clauses	<p>The Policy sets out all Insuring Clauses together.</p> <p>The following Insuring Clauses have been added to the Policy:</p> <ul style="list-style-type: none"> • <i>Legal Representation Costs;</i> • <i>Compensation for Court Attendance.</i> <p>The following Insuring Clauses have been amended in the policy:</p> <ul style="list-style-type: none"> • The main Insuring Clause provides cover on a Civil Liability basis rather than a Legal Liability basis and has been updated; • <i>Costs and Expenses</i> is now called <i>Defence Costs and Expenses</i> and has been updated; • <i>Loss of Documents;</i> • <i>Data Protection Act</i> is now called <i>Data Protection Prosecution Defence Costs</i> and has been updated. <p>The following Insuring Clauses have been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Libel and Slander;</i> • <i>Breach of Confidentiality;</i> • <i>Infringement of Copyright;</i> • <i>Indemnity to Employees</i> although see Definition of <i>You, Your, Insured</i> as to who is covered; • <i>Dishonesty of Employees</i> although see <i>Dishonesty and/or Fraud Exclusion;</i> • <i>Predecessors in Business</i> although see Definition of <i>You, Your, Insured</i> as to who is covered.
Excess Clause	New Excess Clause.
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>Directors and Officers and Trustees Liability;</i> • <i>Employment;</i> • <i>Excess;</i> • <i>Radiation;</i> • <i>Reckless Act;</i>

	<ul style="list-style-type: none"> • <i>Retroactive Date;</i> • <i>Specialist Sub-Contractors / Consultants;</i> • <i>War and Government Action;</i> • <i>Vehicles.</i> <p>The following Exclusions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Asbestos and Mould;</i> • <i>Deliberate Act</i> is now called <i>Reckless Act</i>, and is amended; • <i>Prior Awareness;</i> • <i>Unauthorised Use of Personal Data</i> is now called <i>Data Protection Law;</i> • <i>Terrorism</i> and <i>War</i> are now two separate Exclusions and have been updated. <p>The following Exclusions have been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Pension;</i> • <i>Internet</i> but see <i>Cyber</i> Exclusion; • <i>Contractor;</i> • <i>Nuclear / War</i> but see <i>War and Government Action</i> and <i>Radiation Exclusions.</i>
Conditions	<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"> • <i>Admission of Liability;</i> • <i>Co-operation;</i> • <i>Defence and Settlement of Claims;</i> • <i>Disputes and Jurisdiction;</i> • <i>Entity to Act as Agent;</i> • <i>Vat.</i> <p>The following Conditions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Cancellation;</i> • <i>Contracts (Rights of Third Parties) Act 1999;</i> • <i>Subrogation;</i> • <i>Sanctions;</i> • <i>Premium Payment;</i> • <i>Agreement to Pay Claims</i> is now called <i>Claims Control</i> and updated; • <i>Insured's Duties in the Event of a Claim</i> is now set out under <i>Admission of Liability, Notification, Co-operation</i> and updated; • <i>Dishonesty and Fraud.</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.