

Notice to Policyholders Policy Wording Changes Property Professionals (Non-RICS)

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

- **Non RICS 2018**
- **Non RICS Property Professionals 2019**

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

- **Non RICS 2024**

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
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>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>Ombudsman Award;</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> • <i>Limit of Indemnity;</i>

	<ul style="list-style-type: none"> • <i>Pollution;</i> • <i>Insurer is now We, Us, Our;</i> • <i>Insured is now You, Your, Insured;</i> • <i>Professional Business.</i> <p>The following Definitions have been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Director;</i> • <i>Environment Audit;</i> • <i>Fair Presentation;</i> • <i>Limit of Indemnity for Asbestos;</i> • <i>Member;</i> • <i>Ombudsman;</i> • <i>Partner.</i>
Insuring Clauses	<p>The following Insuring Clause has been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Fidelity</i> <p>The following Insuring Clauses have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Ombudsman Awards;</i> • <i>Compensation for Court Attendance;</i> • <i>Estate Agents and Health and Safety Legislation is now called Prosecution Defence Costs and has been updated.</i>
Exclusions	<p>The following Exclusions have been added to the policy:</p> <ul style="list-style-type: none"> • <i>Asbestos Survey;</i> • <i>Cyber;</i> • <i>Data Protection Law;</i> • <i>EWS1 Form;</i> • <i>Excess;</i> • <i>Environmental Audit;</i> • <i>Ombudsman Awards</i> • <i>Reckless Act.</i> <p>The following Exclusions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Asbestos;</i> • <i>Prior Awareness;</i> • <i>Unauthorised Use of Personal Data is now called Data Protection Law;</i> • <i>Pollution;</i> • <i>Surveys and Valuations</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>

	<ul style="list-style-type: none"> • <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</i> is now called <i>Disputes and Jurisdiction</i>, and has been updated; • Parts of the <i>Admission of Liability</i> Condition have been moved to form part of other more relevant Conditions; • <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.