

Notice to Policyholders Policy Wording Changes Publishers and Broadcasters

This document is issued for your assistance. It summarises the updates we have made to our Professional Indemnity Insurance Policy for Publishers and Broadcasters.

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>The following Definitions have been added to the policy:</p> <ul style="list-style-type: none"> • <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>; • <i>Pollution</i>; • <i>Insured's Business</i> is now called <i>Professional Business</i>; • <i>Insurer</i> is now <i>We, Us, Our</i>; • <i>Insured</i> is now <i>You, Your, Insured</i> <p>The following definitions have been removed from the Policy:</p> <ul style="list-style-type: none"> • <i>Contractual Liability</i>; • <i>Fair Presentation</i>;

	<ul style="list-style-type: none"> • <i>Withdrawal Expenses</i> (Cover provided by this Definition is now included in the Defence Costs Insuring Clause).
Insuring Clauses	<p>The following Insuring Clauses have been removed from the policy:</p> <ul style="list-style-type: none"> • <i>Civil Liability arising from harassment, nuisance or trespass;</i> • <i>Civil Liability arising from data protection breaches or similar breaches;</i> • <i>Fidelity.</i> <p>The following Insuring Clauses have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Civil Liability;</i> • <i>Data Protection Prosecution Defence Costs;</i> • <i>Legal Representation Costs.</i>
Extensions	<p>The following Extensions have been amended in the policy:</p> <ul style="list-style-type: none"> • <i>Mitigation of Loss;</i> • <i>Indemnity to Additional Insured.</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> <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 has been updated • <i>Prior Awareness;</i> • <i>Unauthorised Use of Personal Data</i> is now called <i>Data Protection Law;</i> • <i>Terrorism and War</i> are now two separate Exclusions and have been updated. <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</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>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</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.