

Shop

Notice to policyholders

This document details the main changes to the updated policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

Helplines and additional benefits

- Services provided by First Recovery Limited have been removed.
- Zurich Travel Assistance has been removed.
- Cyber Protect helpline has been added.

Covers

- The Business travel section has been removed.

Definitions

- Definition of employee is extended to include voluntary helpers.
- Definition of bodily injury is extended to include psychiatric illness.
- Definition of business is extended to include first aid and attendance at trade fairs and exhibitions.
- Definition of underinsurance has been removed and all subsequent reference to it.
- Definition of approved maintenance contract has been removed and all subsequent reference to it.

General conditions

The following general condition has been added:

- Premium adjustments - if any changes are made to the policy during the period of insurance that result in an additional or return premium of less than £100 plus insurance premium tax then this premium adjustment will not be charged or refunded (£50 plus insurance premium tax in respect of terrorism changes).

Section A – Material damage

Additional cover has been added for:

- Refilling and replacing fire extinguishing appliances.
- Property in the open limit £5,000.
- Outside catering limit £5,000.
- Leakage of beer and beverages.
- Trace and access limit increased to £25,000.
- Exhibition cover limit increased to £10,000.
- Theft of keys limit increased to £2,500.

Section B – Business interruption and book debts

The following amendments have been made to the cover:

- Lottery winner limit increased to £25,000.
- Anthrax has been removed from the list of *notifiable diseases*.
- Losses resulting from any infectious disease which has been declared a pandemic by the World Health Organisation have been excluded.

Section C – Money

The following amendment has been made to the cover:

- Repeated or continuous acts of fraud or dishonesty are treated as a single act.

Section D – Deterioration of stock

- The *Frozen food* section has been renamed.

Section F – Employers liability

The following amendments have been made to the cover:

- Court attendance cost limits have been increased to £750 per director/partner and £250 per employee.
- A new *Criminal defence costs* extension combines the *Corporate Manslaughter and Corporate Homicide Act* and *Health and Safety at Work etc. Act* extensions.
- Automatic acquisitions cover added limit 10% of wagheroll.

Section G – Public and product liability

The following amendments have been made to the cover:

- A new Cyber exclusion has been added.
- A new contractual liability exclusion has been added.
- A new special provision added for terrorism cover limit £5,000,000 or the limit of liability whichever is the lesser.
- Court attendance cost limits have been increased to £750 per director/partner and £250 per employee.
- A new *Treatment risk* extension has been added.
- A new *Criminal defence costs* extension combines the *Corporate Manslaughter and Corporate Homicide Act*, *Health and Safety at Work etc. Act*, *Consumer Protection Act* and *Food Safety Act* extensions.
- The Data Protection Act cover has been updated to refer to the relevant sections of the Data Protection Act 1998, the Data Protection Act 2018 and the General Data Protection Regulation (GDPR), additional exclusions have been added and a limit of £1,000,000 has been applied.
- An Underground services condition has been added.
- Automatic acquisitions cover added limit 10% of wageroll.

Section I – Specified items ‘all risks’

- The *Specified and unspecified items ‘all risks’* section has been renamed.

Section M – Terrorism

- Terrorism cover relates to property insured under sections A, B, C, H and I.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

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UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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