

Construction Combined

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.

Alignment of exclusion wordings

- Inconsistencies in wordings have been addressed in the following exclusions to align them and ensure clarity of intent, being that they apply to all elements of cover:
 - Exclusions applicable to Sections A, B1 and B2
 - General exclusions.

Section G - Public and Products Liability

- Exclusion 6 (cyber) applicable to the Public and Products Liability section has been altered to:
 - write back in cover for liability in respect of physical bodily injury or physical damage to material property subject to a costs inclusive, annual aggregate limit of indemnity
 - remove the existing requirement for an unauthorised act for the exclusion to apply.

Section H - Contractors' 'All Risks'

- The Electronic Risks general exclusion has been extended to apply to the Contractors' 'All Risks' section.

The effect of this exclusion is to exclude loss, damage, cost or expense resulting from virus or similar mechanism, hacking or denial of service attack.

General conditions

- The remedies for non-compliance in the Fair Presentation of the Risk and Change in Circumstances conditions have been clarified.

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