

General terms and conditions

Summary of change

Changes to the policy	<p>The following table shows the differences between our new General terms and conditions (15661 WD-COM-UK-GTCA(4)) and our previous General terms and conditions (15661 WD-PIP-UK-GTCA(3)).</p> <p>This is a summary of the changes only. You should refer to your schedule and policy wording for the full description of the cover in place.</p>											
Changes to 'General definitions'	<p>Cyber-related definitions</p> <p>We have repositioned some of our commonly used cyber and personal data related definitions, moving them from the Special definitions of each applicable policy section to now sit within the General definitions in the General terms and conditions.</p> <p>Depending on the cover(s) that you have selected, an endorsement is included on your policy to effect this change for some of the sections of your cover whilst we update the layout across all our policy wordings.</p> <p>The definitions that we have moved into the General definitions are 'Computer or digital technology', 'Computer or digital technology error', 'Cyber attack', 'Hacker', 'Personal data' and 'Social engineering communication'. We have also updated some of these cyber definitions.</p> <p>New definitions</p> <p>We have included new definitions for 'Artificial intelligence', 'Civil commotion' and 'Solar weather'.</p>											
Changes to 'General conditions'	<p>Cancellation</p> <p>Where your policy is cancelled by you or us on 30 days' notice, we will not refund any pro-rata premium where we had already accepted notification of a claim or potential claim or loss before the cancellation takes effect.</p> <p>New general conditions</p> <p>We have added three new General conditions:</p> <table border="1" data-bbox="453 1249 1458 1534"> <tr> <td data-bbox="453 1249 603 1272">Non-admitted</td> <td colspan="2" data-bbox="719 1249 1458 1332">This explains our regulatory position where part of the risk is outside of the UK, the EEA or any other country where we are authorised to carry out insurance.</td> </tr> <tr> <td data-bbox="453 1352 619 1375">Several liability</td> <td colspan="2" data-bbox="719 1352 1410 1435">This explains that if more than one insurer is party to your policy, each insurer will be liable only for the proportion of the liability that they have underwritten.</td> </tr> <tr> <td data-bbox="453 1456 564 1478">Sanctions</td> <td colspan="2" data-bbox="719 1456 1410 1538">This confirms that we will not be liable to pay claims or provide any benefit under a policy if that would cause us to be (or in our reasonable view would risk us being) in breach of any sanctions.</td> </tr> </table>			Non-admitted	This explains our regulatory position where part of the risk is outside of the UK, the EEA or any other country where we are authorised to carry out insurance.		Several liability	This explains that if more than one insurer is party to your policy, each insurer will be liable only for the proportion of the liability that they have underwritten.		Sanctions	This confirms that we will not be liable to pay claims or provide any benefit under a policy if that would cause us to be (or in our reasonable view would risk us being) in breach of any sanctions.	
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New 'General exclusions'	<p>We have included a new 'General exclusions' section within our General terms and conditions. These exclusions apply across your whole policy and will not be varied by anything in any other sections of your policy. In addition, other exclusions apply to your policy and are included in the particular sections of the policy to which they apply.</p> <p>The new General exclusion is summarised below:</p> <table border="1" data-bbox="453 1731 1481 1942"> <thead> <tr> <th data-bbox="453 1731 895 1798">Area of cover</th> <th data-bbox="895 1731 1082 1798">Previous policy</th> <th data-bbox="1082 1731 1268 1798">New policy</th> <th data-bbox="1268 1731 1481 1798">Improvement in cover</th> </tr> </thead> <tbody> <tr> <td data-bbox="453 1805 895 1942">Solar weather. We will no longer pay for damage, claims or losses arising from solar weather including from solar flares, magnetic field or magnetosphere fluctuations or disruptions.</td> <td data-bbox="895 1861 1007 1883">Covered</td> <td data-bbox="1082 1861 1230 1883">Not covered</td> <td data-bbox="1362 1854 1394 1883" style="text-align: center;">X</td> </tr> </tbody> </table>			Area of cover	Previous policy	New policy	Improvement in cover	Solar weather. We will no longer pay for damage, claims or losses arising from solar weather including from solar flares, magnetic field or magnetosphere fluctuations or disruptions.	Covered	Not covered	X	
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