

Professional indemnity for estate agents and letting agents

Summary of change

Changes to the cover

The following table shows the differences between our new policy wordings (5640 WD-PROF-UK-EST(7), 15582 WD-PROF-UK-EST-AG(3)) and our previous wordings (5640 WD-PROF-UK-EST(6), 15582 WD-PROF-UK-EST-AG(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
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Claims against you

Advertising claims. We will pay claims arising from your advertising or branding for defamation or infringement of copyright or moral rights. This does not include claims for passing off, unauthorised use of trademarks or false or misleading advertising.

Covered

Amended

✗

Previously cover was not restricted to defamation or the infringement of copyright or moral rights.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
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Cyber incident. We will not pay claims relating to an actual or possible cyber attack, hacker or social engineering communication.

Covered

Not covered

✗

Previously we excluded any virus not specifically targeted at your system.

Computer or digital technology error. We will not pay claims arising from any negligent act, error or omission in the operation or maintenance of computer or digital technology such as development, installation, patching or upgrading.

Covered

Not covered

✗

Infrastructure. We will not pay claims arising from the failure of the service provided by internet, telecommunications, utilities or other infrastructure providers.

Covered

Not covered

✗

Personal data. We will not pay claims relating to personal data. We will pay such claims where they arise from your performance of a business activity and which is not otherwise excluded. Subject to the limit shown in the schedule.

Covered

Not covered

✗

Other important changes

Control of defence. Under the previous wording we had a duty to defend you against any covered claim brought against you. We now have the right but not the obligation to take control of the conduct of the claim including the appointment of legal representation. Please refer to the policy wording for full details.

Directors and officers' insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16010 WD-MLP-UK-AOC-DO(5), 16011 WD-MLP-UK-AOC-DOPLC(4), 16015 WD-MLP-UK-AGG-DO(5), 16016 WD-MLP-UK-AGG-DOPLC(4)) and our previous wordings (16010 WD-MLP-UK-AOC-DO(3), 16011 WD-MLP-UK-AOC-DOPLC(3), 16015 WD-MLP-UK-AGG-DO(3), 16016 WD-MLP-UK-AGG-DOPLC(3)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Bodily injury and property damage. Claims for bodily injury or property damage are now only covered where due to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.	Covered	Not covered	X
Cyber claims. Previously we covered any claims arising from the misuse of data or computer hardware or software. Your new policy only covers claims by you, any shareholder, creditor or any insured person arising from an insured person's response to, or management of, a cyber incident. We also cover a claim arising from a loss or misuse of data due to a cyber attack, hacker or an insured person's unintentional error but we will not cover defence costs for such claims.	Covered	Cover reduced	X
Cyber and data investigations. Investigations arising from the misuse of data or computer hardware or software.	Covered	Not covered	X

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not make any payment for claims, costs or expenses arising from cyber incidents, other than claims by you, any shareholder, creditor or any insured person arising from an insured person's response to or management of a cyber incident or claims arising from a loss or misuse of data due to certain cyber incidents.	Covered	Not covered	X

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
Extended notification period. You or an insured person may request to purchase an extended notification period for up to three years, in certain circumstances.	Right to purchase an extended notification period for up to six years.	Extended notification period only available at our discretion and limited to three years.	X



Changes to 'how much we will pay'

Area of cover	Previous policy	New policy	Improvement in cover
Loss of data resulting from a cyber incident. Under your new policy, cover from loss of data arising from a cyber incident is limited to the limit shown in the schedule.	Full policy limit	Sub-limited	X

Trustees and individual liability insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16014 WD-MLP-UK-AOC-TIL(4), 16019 WD-MLP-UK-AGG-TIL(4)) and our previous wordings (16014 WD-MLP-UK-AOC-TIL(2), 16019 WD-MLP-UK-AGG-TIL(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Bodily injury and property damage. Claims for bodily injury or property damage are now only covered where due to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.	Covered	Not covered	✗
Cyber claims. Previously we covered any claims arising from the misuse of data or computer hardware or software. Your new policy only covers claims by you, any shareholder, creditor or any insured person arising from an insured person's response to, or management of, a cyber incident. We also cover a claim arising from a loss or misuse of data due to a cyber attack, hacker or an insured person's unintentional error but we will not cover defence costs for such claims.	Covered	Cover reduced	✗
Cyber and data investigations. Investigations arising from the misuse of data or computer hardware or software.	Covered	Not covered	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not make any payment for claims, costs or expenses arising from cyber incidents, other than claims by you, any shareholder, creditor or any insured person arising from an insured person's response to or management of a cyber incident or claims arising from a loss or misuse of data due to certain cyber incidents.	Covered	Not covered	✗

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
Extended notification period. You or an insured person may request to purchase an extended notification period for up to three years, in certain circumstances.	Right to purchase an extended notification period for up to six years.	Extended notification period only available at our discretion and limited to three years.	✗



Changes to 'how much we will pay'

Area of cover	Previous policy	New policy	Improvement in cover
Loss of data resulting from a cyber incident. Under your new policy, cover from loss of data arising from a cyber incident is limited to the limit shown in the schedule.	Full policy limit	Sub-limited	X

Corporate legal liability insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16009 WD-MLP-UK-AOC-CLL(4), 16020 WD-MLP-UK-AGG-CLL(4)) and our previous wordings (16009 WD-MLP-UK-AOC-CLL(2), 16020 WD-MLP-UK-AGG-CLL(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Bodily injury and property damage. Claims for bodily injury or property damage are now only covered where due to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.	Covered	Not covered	✗
Cyber claims. Previously we covered any claims arising from the misuse of data or computer hardware or software. Your new policy only covers claims by shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Cover reduced	✗
Breach of contract. Previously we covered defence costs for claims for breach of contract where your liability is greater than it would have been without the contract.	Covered	Not covered	✗
Intellectual property. Previously we covered defence costs for claims for infringement of intellectual property.	Covered	Not covered	✗
Cyber and data investigations. Investigations arising from the misuse of data or computer hardware or software.	Covered	Not covered	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not make any payment for claims, costs or expenses arising from cyber incidents, other than claims by shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Not covered	✗
Personal data claims. Claims by data subjects relating to personal data, where such claim arises from a cyber incident.	Covered	Not covered	✗

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
Extended notification period. You may request to purchase an extended notification period for up to three years, in certain circumstances.	Right to purchase an extended notification period for up	Extended notification period only available at our discretion	✗



to six years.

and limited to
three years.

Professional and legal liability insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16018 WD-MLP-UK-AGG-PLL(4), 16013 WD-MLP-UK-AOC-PLL(4)) and our previous wordings 16018 WD-MLP-UK-AGG-PLL(2), 16013 WD-MLP-UK-AOC-PLL(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Bodily injury and property damage. Claims for bodily injury or property damage are now only covered where due to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.	Covered	Not covered	✗
Cyber claims. Previously we covered any claims arising from the misuse of data or computer hardware or software. Your new policy only covers claims by shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Cover reduced	✗
Breach of contract. Previously we covered defence costs for claims for breach of contract where your liability is greater than it would have been without the contract.	Covered	Not covered	✗
Intellectual property. Previously we covered defence costs for claims for infringement of intellectual property.	Covered	Not covered	✗
Cyber and data investigations. Investigations arising from the misuse of data or computer hardware or software.	Covered	Not covered	✗

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not make any payment for claims, costs or expenses arising from cyber incidents, other than claims by shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Not covered	✗
Personal data claims. Claims by data subjects relating to personal data, where such claim arises from a cyber incident or in the performance of your business activities.	Covered	Not covered	✗

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
Extended notification period. You may request to purchase an extended	Right to purchase an extended	Extended notification period only	✗



notification period for up to three years,
in certain circumstances.

notification
period for up
to six years.

available at
our discretion
and limited to
three years.

Employment practices liability insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16017 WD-MLP-UK-AGG-EPL(5), 16012 WD-MLP-UK-AOC-EPL(5)) and our previous wordings (16017 WD-MLP-UK-AGG-EPL(2), 16012 WD-MLP-UK-AOC-EPL(2)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
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Cyber incidents. We will not make any payment for claims arising from cyber incidents.

Covered

Not covered

✗

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
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Extended notification period. You or an insured person may request to purchase an extended notification period for up to three years, in certain circumstances.

Right to purchase an extended notification period for up to six years.

Extended notification period only available at our discretion and limited to three years.

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