

## Professional indemnity insurance

### Summary of change

#### Changes to the policy

The following table shows the differences between our new policy wording (6628 WD-PROF-UK-MCM(6)) and our previous policy wording (6628 WD-PROF-UK-MCM(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
<b>Claims against you</b>			
<b>Cover for subsidiaries and additional insureds.</b> Previously, cover was automatically extended to subsidiaries, and additional insureds. Cover is now only extended to such entities domiciled in the UK.	Covered	Cover for UK-domiciled subsidiaries and additional insureds only	✗
<b>Advertising claims.</b> 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.  Previously cover was not restricted to infringement or defamation.	Covered	Amended	✗
<b>Defamation.</b> We will pay claims arising from defamation, including but not limited to libel, slander, trade libel, product disparagement, or malicious falsehood. Previously cover included any claim for emotional distress based on harm to character or reputation.	Covered	Amended	✗
<b>Your own losses</b>			
<b>Losses from dishonesty.</b> Your losses arising from the dishonesty of your employees, sub-contractors or outsourcers.	Covered	Not covered	✗
<b>Area of cover</b>			
<b>Previous policy</b>			
<b>Cyber incidents.</b> We will not pay claims arising from cyber attack, hacker or social engineering communication including the threat or fear of such an incident. We will not pay claims for any action taken in controlling, preventing suppressing or responding to such incidents.  Previously we excluded any virus not specifically targeted at your system.	Covered	Not covered	✗
<b>Computer or digital technology error.</b> 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	✗

#### Changes to 'what is not covered'

This will not apply to claims arising directly from any computer or digital technology error affecting any computer or digital technology accessed by your client.

**Personal data.** We will not pay claims arising from the processing, acquisition, storage, damage, loss, alteration, disclosure, use of or access 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. We will also pay such claims where they arise from a breach of duty of confidentiality or invasion of privacy arising out of media content unless this relates to breach of security or other custodial obligations concerning personal data in your care or control.

Covered

Not covered

✗

**Log4j vulnerability.** We will not pay claims relating to the log4j vulnerability known as CVE-2021-44228 listed in the National Vulnerability Database operated by the National Institute of Standards and Technology.

Covered

Not covered

✗

**Discrimination.** We will not pay for any claims for any discrimination, harassment or unfair treatment.

Previously we would cover claims for the above, arising directly from your breach of a duty of care in the performance of a business activity, but this cover has been removed.

Partially covered

Not covered

✗

**Bodily injury.** We will not pay claims arising from any death of or any bodily or mental injury or disease suffered or alleged to be suffered by anyone. We will pay such claims where they arise from damages for mental anguish or distress where such damages arise from a covered claim for defamation, breach of privacy, negligent publication or negligent broadcast arising out of media content.

Not covered

Amended

✗

Previously this was not restricted to media content

## 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.

**Takeovers and mergers extended notification period.** Under the previous wording you could request an extended notification period for any takeovers and mergers up to 24 months from the expiry date of the policy. We have now removed this condition.

## 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
<b>Bodily injury and property damage.</b> 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	✗
<b>Cyber claims.</b> 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	✗
<b>Cyber and data investigations.</b> 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
<b>Cyber incidents.</b> 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
<b>Extended notification period.</b> 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
<b>Loss of data resulting from a cyber incident.</b> 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
<b>Bodily injury and property damage.</b> 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	✗
<b>Cyber claims.</b> 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	✗
<b>Cyber and data investigations.</b> 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
<b>Cyber incidents.</b> 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
<b>Extended notification period.</b> 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
<b>Loss of data resulting from a cyber incident.</b> 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
<b>Bodily injury and property damage.</b> 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	✗
<b>Cyber claims.</b> 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	✗
<b>Breach of contract.</b> 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	✗
<b>Intellectual property.</b> Previously we covered defence costs for claims for infringement of intellectual property.	Covered	Not covered	✗
<b>Cyber and data investigations.</b> 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
<b>Cyber incidents.</b> 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	✗
<b>Personal data claims.</b> 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
<b>Extended notification period.</b> 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.
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## 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
<b>Bodily injury and property damage.</b> 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	✗
<b>Cyber claims.</b> 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	✗
<b>Breach of contract.</b> 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	✗
<b>Intellectual property.</b> Previously we covered defence costs for claims for infringement of intellectual property.	Covered	Not covered	✗
<b>Cyber and data investigations.</b> 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
<b>Cyber incidents.</b> 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	✗
<b>Personal data claims.</b> 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
<b>Extended notification period.</b> You may request to purchase an extended	Right to purchase an extended	Extended notification period only	✗



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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.

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## 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

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##### 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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