

General terms and conditions

Summary of change

Changes to the policy

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)).

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.

Changes to
'General definitions'

Cyber-related definitions

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.

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.

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.

New definitions

We have included new definitions for 'Artificial intelligence', 'Civil commotion' and 'Solar weather'.

Changes to
'General conditions'

Cancellation

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.

New general conditions

We have added three new General conditions:

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.

New 'General exclusions'

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.

The new General exclusion is summarised below:

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

Other important changes

Changes to your Direct Debit

If you are paying for your cover via Direct Debit, your customer account reference number (shown on your bank statements when each Direct Debit is paid) will change, as we have introduced a new system. Your bank may notify you of this change, and you may also see a comment on your bank statement advising you of the first payment under the new reference. Should you wish to

query any Direct Debit with us or your bank or building society, please quote the new reference in any correspondence. There will be no change to when or how we collect your Direct Debit payments, and there is no need for you to complete a new Direct Debit instruction. We have supplied details of the change to your bank.