

## 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(3), 16019 WD-MLP-UK-AGG-TIL(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