

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(3), 16013 WD-MLP-UK-AOC-PLL(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 shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Cover reduced	X
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	X
Intellectual property. Previously we covered defence costs for claims for infringement of intellectual property.	Covered	Not covered	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 shareholders or creditors arising from your response to, or management of, a cyber incident.	Covered	Not covered	X
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	X

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	X



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.
