

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(4), 16012 WD-MLP-UK-AOC-EPL(4)).

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
---------------	-----------------	------------	----------------------

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
---------------	-----------------	------------	----------------------

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.

✗