

# Tradesman Policy

## Important Notice to Policyholder (applicable from the Effective Date shown on your Renewal Schedule)

We continually review Our product offerings in Our aim to ensure the cover provided is competitive in an ever-changing market. We have reissued Your policy wording to reflect changes to the cover. This notice is to advise You of the important updates.

The changes, summarised below, take effect from the renewal date. Please note that these changes may apply to aspects of the policy of insurance for which cover has not been provided. Please therefore read all Policy documentation carefully as this will confirm the cover provided. Please contact Your broker, intermediary or Agent, should You have any questions.

### Your policy wording and documentation changes are summarised as follows:

#### Business Advice Services Section

- **Eurolaw Commercial Legal and UK Tax Advice** – clarification advice is by telephone and in respect of legal problems affecting the business
- **Counselling Helpline** – their family is amended to read their immediate family who permanently live with them aged 18 or over and to 16 and 17 year olds provided they are in full-time employment. Calls may be recorded.
- **Health and medical Assistance Helpline** – clarification that calls are answered by a medically qualified person, Monday to Friday, 9am to 5pm.
- **Employment Manual** address updated and option to be notified when it is updated.

#### Section 1: Public Liability

- **Special Condition 6 Excesses is amended:**  
An additional Excess for Damage to Property caused by escape of water is added to the Excess condition and will appear on Your Policy Schedule as Excess D. Excess D is restated on Your Policy Schedule and will apply unless the Schedule already shows an Endorsement where the Excess for Damage to Property caused by escape of water is higher than Excess D.
- **Specific Condition 1 a Blow Lamps, Blow Torches or Hot Air Guns is amended:**  
An additional precaution is added in respect of the application of heat to metal work built into or projecting through walls, partitions, ceilings or floors, to check there are no combustible materials on the other side.

#### Section 1: Public Liability- contd.

Following Extension is deleted:

- J: Data Protection Act 1998

Following Extensions are re-lettered as:

- J: Products Liability
- K: Consumer Protection and Food Safety Acts
- L: Corporate Manslaughter and Corporate Homicide Act 2007

Following Extension is added:

- M: Data Protection Legislation 2018

#### Section 2: Employers Liability

Following Extension is added:

- F: Cross Liabilities

#### Territorial Limits Definition

For each Section of Your Policy that includes a definition of Territorial Limits this has been amended to delete 'other', so it now states, 'within any member country of the European Union

