
Changes to your Policy you need to know about before you renew

This notice tells you about changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Coronavirus

We have added the following General Exclusion.

- (3) We will not provide cover for any claim in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:
- (a) Any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome);
or
 - (b) Any mutation or variation of any virus or disease listed under 1 above, or any other disease by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

- (i) Any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in (a) or (b) above,
or
- (ii) Any fear or threat of (a), (b) or (i) above.

However, this Policy Exclusion does not apply in respect of the following Sections when insured by this policy

- (a) Employers' Liability
 - (b) Public and Products Liability
 - (c) Fidelity Guarantee
 - (d) Officials Indemnity
 - (e) Personal Accident
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