

# Client news

## Notification of changes to your Swimsure policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now be provided with our most up-to-date wording.

The guidance provided below does not represent the complete terms and conditions of the policy. Please read this guidance in conjunction with your policy wording and Schedule. If you have any questions about the policy, please refer these to your insurance adviser.

### **A summary of the key changes is shown below**

#### **Cyber**

General Exclusion 4. Cyber Event in our Policy Introduction has been replaced with an updated version.

#### **War**

General Exclusion 2. War in our Policy Introduction has been replaced with an updated version.

#### **Data Protection Act**

##### **If you have a Public and Products Liability Section**

Extension F. Data Protection Act has been updated. With effect from renewal we will restrict the limit of indemnity provided under this extension to £1,000,000 (or the policy limit of indemnity where it is less than this amount).

#### **Communicable Disease**

##### **If you have a Public and Products Liability Section**

Exclusion 17. Communicable Disease is added. This exclusion was previously a clause in the Schedule

#### **Own Pool**

If you have a Public and Products Liability Section and own, operate or manage a pool, the Own Pool clause is replaced with an updated version.

#### **Property**

##### **If you have a Property Damage All Risks Section**

The contents definition has been updated and a new definition for Data Processing Media has been added.

##### **Data Processing Media and Working from Home**

have been added as new basis of settlement adjustments.

#### **Utilities**

##### **If you have a Business Interruption All Risks Section**

Extensions for Supply Undertakings and Failure of Supply have been updated. There are changes to a number of areas within both extensions including limits, excesses, exclusions and indemnity periods. Please see your policy wording for full details.



## Specified Illness

### If you have a Business Interruption All Risks Section

Specified Illness extension is deleted and replaced with a new extension: Food poisoning, murder/suicide/rape, legionellosis, defective drains and vermin

**The extension does not cover Contingencies arising from specified illnesses or disease.**

**The extension does include a Contingency for the outbreak of Legionellosis at the Premises, subject to the Special Conditions, exclusions and limitations**

## Commercial Legal Expenses

**This section has been replaced with a new wording.**

Please see your policy wording for full details. The Swimsure policy overview outlines the significant features and benefits and significant exclusions or limitations.

## Personal Accident

### If you have a Personal Accident Section

Definition for Accidental Bodily Injury is replaced with an updated wording.

Medical Advice Line is added under Additional Benefits.

## Internet, Email and Hacker

### If you have Internet, Email and Hacker Section

This section is deleted from the policy.

## Excesses

### Public and Products Liability Section

With effect from renewal the standard third party property damage excess will increase to £500.

### If you have a Property Damage Section

With effect from renewal the standard All losses (not otherwise specifically detailed) excess will increase from £350 to £500.