

Moorhouse Master Tradesman Plus Product

Important Notice to Policyholder

We have made some changes to our Master Tradesman Plus Product.

The following is a summary of the key changes that have been applied to the Master Tradesman Plus Product.

This notice may include changes to sections of the Policy for which cover has not been selected. Please therefore ensure that you read this document in conjunction with the schedule which will confirm the sections of cover that are operative. This notice, the schedule and the Policy wording form part of the renewal terms and conditions being offered.

If you require a copy of the updated Policy wording please contact your broker.

Sections	Policies renewing on or after the xx/xx/xxxx
General Conditions	<p><i>The Sanctions Condition has been amended to read as follows:</i></p> <p>12. Sanctions We shall not provide cover or be liable to provide indemnity or pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or any member of Our group to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, United States of America or European Union.</p>
General Exclusions	<p><i>The Definition of Terrorism within the War, Government Action and Terrorism General Exclusion is amended to read as follows:</i></p> <p>Terrorism shall mean:</p> <p>(a) any act or preparation in respect of action or threat of action designed to influence the government de jure or de facto of any nation or any political division of any nation, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto and which:</p> <ul style="list-style-type: none"> (i) involves serious violence against a person (ii) involves serious damage to property (iii) endangers a person's life other than that of the person committing the action (iv) creates a serious risk to the health or safety of the public or a section of the public (v) is designed to interfere with or seriously disrupt an electronic system. <p>(b) any action taken in controlling preventing suppressing or in any way relating to any act of Terrorism.</p>
Section A - Definitions	<p><i>The following Definitions have been added:</i></p> <p>Computer System Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.</p> <p>Cyber Act An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or</p>

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	<p>the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.</p> <p>Cyber Incident</p> <ol style="list-style-type: none"> 1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or 2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System. <p>Data</p> <p>Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.</p> <p>Pollutants</p> <p>Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be recycled reconditioned or reclaimed.</p> <p>Pollution or Contamination</p> <p>(applicable to Section B: Public and Products Liability and Section J: Professional Indemnity)</p> <ol style="list-style-type: none"> 1. All pollution or contamination of buildings or other structures or of water or land or the atmosphere and 2. All Bodily Injury or Damage directly or indirectly caused by such pollution or contamination arising from any Pollutants. <p><i>The Electronic Data Definition is deleted.</i></p> <p><i>The Free Issue Materials Definition has been corrected to read as follows:</i></p> <p>Free Issue Materials</p> <p>Materials for incorporation into the Contract Works</p> <ol style="list-style-type: none"> 1. issued free to You by or on behalf of Your employer or Principal and 2. for which You are responsible under the conditions of the contract the value of which will be included in the final valuation of the Contract Works carried out or the final Contract Price and which are not otherwise excluded.
<p>Section B: Public and Products Liability Exclusions</p>	<p><i>Exclusion 7 has been deleted and replaced with the following:</i></p> <ol style="list-style-type: none"> 7. liability in respect of Pollution or Contamination other than that caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during any one Period of Insurance provided that: <ol style="list-style-type: none"> (a) all Pollution or Contamination which arises out of any one incident shall be deemed to have occurred at the time such incident takes place (b) Our liability for all compensation payable in respect of all Pollution or Contamination which is deemed to have occurred during any one Period of Insurance shall not exceed in the aggregate the Limit of Indemnity stated in the Schedule <p><i>Exclusion 13 has been deleted and replaced with the following:</i></p> <ol style="list-style-type: none"> 13. liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: <ol style="list-style-type: none"> (a) any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident

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	<p>(b) loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.</p> <p>This Exclusion shall not apply in respect of:</p> <p>(i) Bodily Injury</p> <p>(ii) physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident.</p>
<p>Section J: Professional Indemnity Definitions</p>	<p><i>The definition of Pollution and the Definition of Harm is deleted.</i></p>
<p>Section J: Professional Indemnity Exclusions</p>	<p><i>The Pollution Exclusion is deleted and replaced with the following:</i></p> <p>Pollution or Contamination Any claims arising from Pollution or Contamination.</p> <p><i>The following Exclusion has been added:</i></p> <p>Cyber and Data Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with:</p> <ol style="list-style-type: none"> 1. any Cyber Act or Cyber Incident including but not limited to any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident 2. loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data.