

Art and Private Client

Changes to your policy



What you need to know

- **Changes have been made** to your **Art and Private Client** policy. These are explained below.
- **Continuing to insure with us means you accept these changes.**

What you need to do:

- **Read the Summary of changes** and ensure the cover still meets your needs.
- **Keep this Changes to your policy** with your schedule and policy document.
- **Contact us or your broker** if anything is not correct or you have any questions.

Summary of changes

This table shows the difference in cover between old and new.

Cover	Your old policy	Your new policy
General exclusions		
General exclusion 2 War risks	Excludes war.	This exclusion no longer applies to the Cyber section.
General exclusion 8 Cyber loss	Excluded cyber incidents, however there was cover for certain property damage events following a cyber incident.	We have made the language easier to understand. The only cover provided under the property sections is for fire and explosion caused by a cyber incident.
General exclusion 9 Infectious or communicable disease	Excluded infectious and communicable diseases.	We have made the language easier to understand, there are no changes in cover.
Cyber section		
Exclusions	This section was subject to the war exclusion under the General exclusions.	The general war exclusion no longer applies to this section. It has a more relevant exclusion, which excludes the cyber operations and cyber actions of one state against another.

If you would like this in large print, braille, audio or e-text please call us on **0345 777 3322**. You can also tell us if you would like to always receive literature in another format.