

## IMPORTANT NOTICE

### INFORMATION REGARDING YOUR POLICY

We have been updating our range of policy wordings.

When you renew with us you will be transferred to our new **Land and Property Owners Policy**

The transfer involves some alterations which means that the terms, conditions and excesses on your Policy may have changed. Please read the new policy wording in conjunction with the Quotation and Schedule very carefully.

Below we are bringing to your attention the most significant changes

## Significant Changes

### Standard Cover

For your policy it is Public and Products Liability and Legal Expenses.

### Optional Covers

For your policy it is Employers' Liability

If you are interested in buying this cover, please speak to your Insurance Broker.

## General Conditions

### Cancellation

Part a) is amended to read:

#### Your Rights during the cooling off period

You have the right to cancel your policy during a period of 14 days either from the day:

- i) of purchase of the contract; or
- ii) on which you receive your policy documentation whichever is the later.

When giving your instructions to cancel you must return your policy documentation to your Broker

You will be entitled to a full refund of the premium paid (including any fee) plus the prevailing rate of Insurance Premium Tax (stated on your policy schedule) as follows:

- i) if cover has not yet started a full refund will be given
- ii) If cover has started, we will refund the premium for the exact number of days left on your policy

We will not refund any part of the premium if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance