

## What's changed

### QM8341-0922 General Public and Products Liability

At QBE, we are working hard to ensure we communicate our intentions and actions as clearly as possible in our insurance policies. As part of this process we have been undertaking a review of our Product Disclosure Statements (PDSs) and Policy Wordings and have made changes to better explain this insurance policy.

The purpose of this document is to provide a summary of recent changes to the standard policy terms and conditions. This document does not form part of any insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the policy terms and conditions and applicable law.

### Summary of key changes

We've updated our General Public and Products Liability Policy Wording (from QM8341-0719 to QM8341-0922). To see how this cover has changed, we've provided a summary of the key changes below:

| Change type   | What's changed                                 | Explanation                                                                                                                      | Details can be found in                                      |
|---------------|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|
| Updated       | About QBE                                      | Refreshed statement.                                                                                                             |                                                              |
| Removed       | Claims examples deleted                        | No longer relevant.                                                                                                              | 1. What you're covered for<br>2. What you're not covered for |
| Updated       | Section 1. What you're covered for updated     | Number referencing updated.                                                                                                      | 1. What you're covered for                                   |
| Addition      | 1.2 Defence of claims (formerly 1.5) updated   | <ul style="list-style-type: none"> <li>(vii) updated to per day cost;</li> <li>Addition of (c) to (f).</li> </ul>                |                                                              |
| Clarification | Section 2. What you're not covered for updated | Clarifying insertion of "liability in respect of".                                                                               | 2. What you're not covered for                               |
| Clarification | 2.4 Assault and Battery                        | Clarification of part (b).                                                                                                       |                                                              |
| Updated       | 2.7 Electronic data and cyber                  | Update to meet market regarding Cyber however retained write back in part (c).                                                   |                                                              |
| Clarification | 2.8 Employment Liability                       | <ul style="list-style-type: none"> <li>Clarification of part (c);</li> <li>Update to Employment Practices Definition.</li> </ul> |                                                              |
| Clarification | 2.12 Participation                             | Clarification of cover.                                                                                                          |                                                              |
| Updated       | 2.17 Property in custody or control            | Increase of sub-limit to \$500,000.                                                                                              |                                                              |
| Clarification | 2.19 Radioactivity and nuclear                 | Clarification of cover through insertion of part (b).                                                                            |                                                              |

| Change type   | What's changed                                | Explanation                                        | Details can be found in    |
|---------------|-----------------------------------------------|----------------------------------------------------|----------------------------|
| Clarification | 2.20 Sanctions                                | Clarification of application.                      |                            |
| Updated       | 2.21 Sexual Abuse                             | Clause rewritten for clarity of application.       |                            |
| Addition      | 2.22 Territorial Limits                       | Addition of part (c).                              |                            |
| Clarification | 3.1 What to do if a claim is made against you | Language amended for Unfair Contract Terms (UCT).  | 3. Claims                  |
| Clarification | 3.2 Things that can affect your claim         | Language amended and clarification added for UCT.  |                            |
| Clarification | 3.5 Discharge of liabilities                  | Clarification added for UCT.                       |                            |
| Clarification | 3.6 We may act in your name                   | Clarification added for UCT.                       |                            |
| Clarification | 3.7 Recovery from third parties               | Language amended and clarification added for UCT.  |                            |
| Addition      | 3.8 Contribution                              | Clarification on recovery in the event of a claim. |                            |
| Updated       | 4.8 Notices                                   | Clarification on electronic delivery.              | 4. Things you need to know |
| Addition      | 4.9 Other insurance                           | Clarification of underlying insurance.             |                            |
| Addition      | 4.12 Duty of Disclosure                       | Clarification of Insured's obligations.            |                            |
| Addition      | 4.13 Payment of premium                       | Clarification of Insured's obligations.            |                            |
| Update        | 4.14 General Insurance Code of Practice       | Update to Code of Practice.                        |                            |
| Update        | 4.15 Your privacy                             | Clarification of Insured's rights.                 |                            |
| Update        | 4.16 Complaints                               | Update to complaints process.                      |                            |
| Clarification | 5.3 Certificate of Insurance                  | Clarification on policy document.                  | 5. Definitions             |
| Addition      | 5.5 Court Attendance Costs                    | To be read with '1.2 Defence of claims'.           |                            |
| Addition      | 5.6 Cyber Act                                 | To be read with '2.7 Electronic data and cyber'.   |                            |
| Addition      | 5.7 Cyber Incident                            | To be read with '2.7 Electronic data and cyber'.   |                            |
| Addition      | 5.8 Data                                      | To be read with '2.7 Electronic data and cyber'.   |                            |