

Public & Products Liability Wording Update

September 2021

We have amended our Public & Products Liability insurance policy to comply with the Unfair Contract Terms requirements and to make our wording as straight forward and easy to understand as possible. The new policy wording is BIA GL 2021. Some of the changes include:-

- combining the Public Liability and Products Liability Sections into one section;
- providing a write-back for liability assumed under Incidental Contracts;
- expanding the definition of Insured to include subsidiaries of the Named Insured;
- addition of a Molestation Exclusion;
- addition of a Listed Human Disease Exclusion;
- addition of a Cyber Liability and Social Engineering Exclusion; and
- addition of a Sanctions Condition.

In addition, we have updated the clauses in relation to USA and Canadian coverage to clarify our intention that we are only providing USA and Canadian coverage where we have specifically agreed by endorsement to do so.

For full specifics of cover please refer to the attached Policy wordings and contact your local underwriter if you have any queries.