

Important updates to your policy

Notification of changes to your Policy

At Allianz Insurance plc, we constantly review our products to ensure we remain at the forefront of the market. Following our latest review, we are delighted to tell you that with effect from the renewal date of your policy you will now be provided with our most up-to-date wording.

The guidance provided below does not represent the complete terms and conditions of the policy.

A summary of key changes is shown below.

Policy Exclusions

The following Policy Exclusions have been amended or added:

Policy Exclusion 3. Radioactive Contamination has been amended so that it now applies in its entirety to Section 4 Liabilities Cover Event 2 – Public and Products Liability.

Policy Exclusion 6 Pollution and Contamination has been amended to specify it does not apply when resulting from Damage insured by Section 1 – Contents or Damage insured by Section 1 – Contents which itself results from pollution or contamination.

Section 1 – Contents

(This section only applies if stated in the Policy Schedule)

Definitions – amended to clarify that cover applies equally in respect of practices.

Extensions 1, 14 and 18 – amended to apply to practices.

Section 3 – Business Interruption

(This section only applies if stated in the Policy Schedule)

Extension 3 Supply Undertakings is amended so that it is subject to a 14 days Maximum Indemnity Period, cover does not apply to the first 48 hours of cessation of supply and a limit £10,000 applies in respect of this Cover Extension.

Extension 9 Failure of Supply is amended so that it is subject to a 14 days Maximum Indemnity Period, cover does not apply to the first 48 hours of cessation of supply and a limit £10,000 applies in respect of this Cover Extension.



Please read this guidance in conjunction with your policy wording and schedule. If you have any questions about the policy, please refer these to your insurance adviser.



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