

Select for Local Councils

Notice to policyholders

This document outlines the main changes to your updated policy document. It doesn't include a record of every change or those made to individual client policies. Please make sure that you read any accompanying documents alongside your updated policy document to understand the complete terms, conditions, limitations and exclusions of your policy.

Part E - Public Liability

Update to the Vessels and Craft Exclusion

- The exclusion for Vessels and Craft has been amended to provide wider cover. The length of craft has been increased to 15 metres, from 10 metres. We have also introduced a value limit of £250,000. This means that vessels and craft under 15 metres with a value of less than £250,000 will be covered under this section, subject to the terms and conditions of this part.

Part G - Employers' Liability

Motor exclusion updated

- We have updated the motor exclusion to provide clarity that there is no Motor coverage under this cover, even where the insured is not required to purchase motor insurance cover.

Part I - Motor Vehicles

Update to Provisions

- We have updated the Provisions to provide clarity in respect of Motor Accumulations with a limit of £2,500,000, where the wordings were previously silent. Increased Limits can be provided when required.

New section for Hazardous Goods

- We have added a new section in respect of Third Party Property Damage resulting from Hazardous Goods with a Limit of £1,200,000. This provides clarity that our policy operates in line with Road Traffic Act requirements, where the wordings were previously silent. Increased Limits can be provided when required.

New for Old Cover updated

- The new for old cover in your wording has been amended to better cater for circumstances in which a replacement vehicle is unavailable. If that circumstance applies, we will now pay you what you paid for the lost or damaged vehicle, or, if less, the vehicle's most recent new list price in the United Kingdom.
- In addition, the indemnity in respect of trailers has been clarified to state that it will not exceed the market value of the trailer prior to the damage.

Exclusion updated

- We have updated the Employers' Liability exclusion to provide clarity that there is no Employers' Liability coverage under this cover, even where the insured is not required to purchase this insurance cover.

Part L - Plant Protection

- The exclusion for Current Report of Inspection has been removed which means you no longer need to have a valid inspection report from a qualified authority to be able to make a claim.

Part R - Terrorism

- As a consequence of developments in information technology, including the use of artificial intelligence, the definitions relating to Hacking, Phishing, and Virus or Similar Mechanisms have been updated to reflect these developments and ensure clarity as to the scope of exclusions relating to losses arising from them.

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