

Notice to Policyholder

v08.2022.001

Changes to Your Insurance Policy Terms

Thank you for choosing Aviva as Your insurer. This notice should be read as one document with your policy wording and The Schedule as together they will form part of your contract of insurance.

This notice advises you of changes to your policy which will take effect from your renewal/inception date as shown on The Schedule.

Please ensure you read the changes carefully (together with your policy wording) and keep them together with your other policy documents.

Where clauses have been restated below, any limits stated in The Schedule or elsewhere in the wording, have been restated as specified below.

Employers' Liability Section

Please review your documents to see how these changes impact you:

Exceptions

A new Exception has been added.

- (6) any consequence resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
 - (a) war, invasion, act of a foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
 - (b) any action taken in controlling, preventing, suppressing or in any way relating to (6)(a) above except as stated in **Special Provision - War** below.

Special Provision – War

Subject otherwise to the terms of the policy

Neither of the exclusions in (6)(a) and (6)(b) above shall apply to the Employers' Liability Section but The Limit of Indemnity for the purpose of this **Special Provision - War** is limited to £5,000,000, including Costs and Expenses.

Policy Conditions

Please review your documents to see how these changes impact you:

Sanctions

A New Policy Condition has been added as follows:

(15) Sanctions

We shall not provide cover nor be liable to pay any claim or provide any benefit under this policy if to do so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states.

Severability of Interest

A new Policy Condition has been added.

(16) Severability of Interest

Applicable to all Sections other than the Employers' Liability Section and the Public and Products Liability Section, in respect of which, the Cross Liabilities clause shall apply.

If The Policyholder comprises more than one party, each operating as a separate and distinct entity, this policy shall apply in the same manner and to the same extent to each party as if they were separately and individually insured.

Provided that for the purposes of the Loss Limit, Total Sum Insured, Sum Insured, Limits of Liability, any other cover limit, limit of liability or indemnity and/or any amount payable stated in The Schedule or elsewhere in this policy (as the case may be), all of the parties insured under this policy shall be treated as one party so that there shall be only a single contract of insurance between

(a) Aviva as one party

and

(b) The Policyholder, as the other party.