

Zurich Combined General Liability Insurance

Quick Reference Guide

The Quick Reference Guide provides a snapshot of the changes that have been made in comparison to the current Combined General Liability Insurance policy to the New Combined General Liability Insurance.

This new Combined General Liability Insurance which will be effective from:

- New Business – 15th June 2022;
- Renewals – 15th June 2022 attaching on or after this date.



Note: This information is intended as a guide only. Please review the policy wording for full details of coverage provided. Exclusions, limits and conditions apply.

Legend: ✓ = Was included ✗ = Not included

Section of Document	NEW 'Combined General Liability Insurance'	Existing Combined General Liability Insurance
Policy reference	PCUS-018476-2022	PCUS-014000-2018
Welcome to Zurich		
Privacy	New added within base wording, for transparency	Included within <i>schedule</i>
General Insurance Code of Practice	New added within base wording, for transparency	✗
Complaints and Disputes Resolution process	New added within base wording, for transparency	✗
Combined General Liability Insurance – Policy Wording		
Extensions of Cover		
Care, custody and control	We have added positive coverage, by including this coverage within the Extensions of Cover, instead of including cover within a Writeback clause within the exclusion	✓

Section of Document	NEW 'Combined General Liability Insurance'	Existing Combined General Liability Insurance
Definitions		
Cyber event	Newly added to aid with the new 'Cyber risk' exclusion	X
Hovercraft	Amended to clarify intent, by stating 'air provided by a downward force'	Use to state 'downward force'
IT network	Newly added to aid with the new 'Cyber risk' exclusion	X
Silica	Newly added to aid with the new 'Silica' exclusion	X
Silica related dust	Newly added to aid with the new 'Silica' exclusion	X
General Exclusions		
5.7 Cyber risk	New added for treaty reasons, to exclude in total any <i>cyber event</i> , in a positive language This exclusion replaces the old '5.9 Information technology hazards' which has been fully deleted, within a nut shell had the same intent, however not expressed in positive language	X
Electromagnetic fields	This exclusion has been deleted in full, however will be endorsed on to risks when required	✓
5.18 Silica	New added for treaty reasons, to exclude in total any <i>silica</i> or <i>silica related dust</i> exposure	Added by endorsement if required