

# Excess Liability Insurance

## Quick Reference Guide

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

This new Excess 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 'Excess Liability Insurance'	Existing Excess Liability Insurance
Policy reference	PCUS-018475-2022	PCUS-014010-2018
<b>Welcome to Zurich</b>		
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	✗
<b>Excess Liability Insurance – Policy Wording</b>		
<b>Definitions</b>		
Silica	Newly added to aid with the new 'Silica' exclusion	✗
Silica related dust	Newly added to aid with the new 'Silica' exclusion	✗
<b>General Exclusions</b>		
5.2 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

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