

Zurich Umbrella Liability Insurance

Quick Reference Guide

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

This new Umbrella 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 'Umbrella Liability Insurance'	Existing Umbrella Liability Insurance
Policy reference	PCUS-018478-2022	PCUS-014009-2018
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	✗
Umbrella Liability Insurance – Policy Wording		
Definitions		
Cyber event	Newly added to aid with the new 'Cyber risk' exclusion	✗
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	✗
Silica	Newly added to aid with the new 'Silica' exclusion	✗
Silica related dust	Newly added to aid with the new 'Silica' exclusion	✗

Section of Document	NEW 'Umbrella Liability Insurance'	Existing Umbrella Liability Insurance
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
5.17 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