

# Freight Forwarders Liability Insurance

## Quick Reference Guide

This Quick Reference Guide provides a snapshot of the latest changes that have been made to the Freight Forwarders Liability Insurance policy wording.

The new Freight Forwarders Liability Insurance policy wording will be effective for policies incepting from:

- New Business and Renewals – 30 November 2022

**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



Sections of document	Freight Forwarders Liability Insurance PCUS-019286-2022	Freight Forwarders Liability Insurance PCUS-013993-2018
<b>Welcome to Zurich</b>		
About Zurich	Amended to reflect current organisational status	✓
Privacy	Amended to reflect changes to privacy legislation	✓
General Insurance Code of Practice	Amended to the current code	✓
Complaints and Disputes Resolution process	Amended to the current process	✓
<b>The Cover</b>		
Section 1 – Third Party liability Insurance	Newly added, exclusion of cover for liability arising from silica	✗
<b>Definitions</b>		
Communicable disease	Newly added, previously included in “Additional Conditions of Insurance” in the policy schedule.	✓
Silica	Newly added	✗
Silica related dust	Newly added	✗

Sections of document	Freight Forwarders Liability Insurance PCUS-019286-2022	Freight Forwarders Liability Insurance PCUS-013993-2018
<b>Exclusions</b>		
Communicable disease	Newly added, previously included in “Additional Conditions of Insurance” in the policy schedule	✓
Cyber risks	Newly added, previously included in “Additional Conditions of Insurance” in the policy schedule as Cyber Attack. Clarified does not have to be an intent to inflict harm	✓
Silica	Newly added	✗
<b>General conditions</b>		
Proper law and jurisdiction	Newly added to clarify amendment, replacement, successor or equivalent to a relevant act or regulation will apply automatically	✓