



Policy Wording Update

Combined Sport & Leisure – Affinity

Effective for risks incepting on or after 01 April 2021

Description	Amendment Summary	Page #	Ref #
Introduction			
Policy Format	Removal of “including Policy Summary” wording	3	1.2
Fair Processing Notice	Addition of personal information section for Brokers, Intermediaries, Partners, Employers and Other Third Parties.	3	1.3
Regulatory information	Additional section containing details for Insurer, Insurer Administrator and Insurance Intermediary	4	1.4
Information You Have Given Us	Termination period amended to be in accordance with the Cancellation and Cooling-Off Period Provisions	5	1.9
Change in Circumstance	Notification period amended	5	1.10
Fraud	General update	6	1.11
Questions and Complaints Procedure	General update and removal of reference to the European Commission	6	1.12
Insurance Guarantee Scheme	Updated from Financial Services Compensation Scheme	7	1.13
Policy Definitions			
Computer Virus	Definition updated to remove ‘but not limited to’ and add ‘for example’ to Trojan Horses, worms and time or logic bombs	8	2.4
Policy Exclusions			
Cyber	Exclusion updated	11	3.2
Coronavirus	Exclusion relocated (<i>now in Liability Section</i>)	11	3.7
Policy Conditions			
Premium Adjustment	Addition of notice that the Schedule will detail if the premium has an adjustment factor applicable.	12	4.3
Other Specific Requirements	Policy Condition added to clarify obligations in respect of claima notification and risk reduction conditions	13	4.6
Survey and Risk Improvements	Policy Condition added to clarify obligations where a policy has been issued subject to a risk survey	15	4.7
Material Damage Section			
Claim Notification	Update to notify the Insurer as soon as practicably possible and not necessarily within fourteen (14) days) / thirty (30) days	16	5.4.2



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Liability Sections			
Section Exclusions	Liquidated Damages, Tobacco, Biological or Chemical Materials exclusions added Coronavirus Exclusion embedded in the wording as applicable to the Liability sections only. Application by Endorsement in the Schedule is therefore now not required	19 - 20	6.2.3 6.2.4 6.2.6 6.2.7
Public Liability Sub-Section			
Data Protection Act/Legislation	Wording updated to reflect the 1998 Data Protection Act has been wholly superseded by 2018 Data Protection Act	23 - 24	7.4.3 7.4.4
Employers Liability Sub-Section			
Extensions	Unsatisfied Court Judgements extension updated in-line with current best practice	33	9.4.5
Professional Liability Sub-Section			
Data Protection Act/Legislation	Wording updated to reflect the 1998 Data Protection Act has been wholly superseded by 2018 Data Protection Act	35	10.4.1