



# Important notice to policyholders

## Business Combined and Contractors Combined

We have recently made the decision to move all our Commercial Combined policies onto our latest versions of the products which consist of Business Combined or Contractors Combined dependent on your business activities and the covers you require.

This change means that you will benefit from a policy written in more up to date and clearer language and available by electronic PDF as well as on paper. This change has also allowed us to consolidate into your policy document many of the changes to cover and excesses that have previously been applied by endorsements.

Your cover includes covers which cannot be moved yet and will remain on your existing policy number. There will be no changes to the terms, wordings and excesses on this policy other than updating the cancellation condition in line with your new policy.

### What you need to do next

There are a number of differences in covers, inner limits, exclusions and conditions between your old and new policies and there may also be differences in the excesses applicable for some customers.

We are providing you with an additional document called **Key Changes Summary** which offers more detail on the main changes to your policy coverage. Please read the covers, exclusions and conditions within your schedule and new policy wording for full details of your cover.

Your insurance broker will also be able to help you with any queries you may have regarding your cover.