



EVOLUTION - GENERAL CONDITIONS, CLAIM CONDITIONS & GENERAL EXCLUSIONS CHANGES TO COVER

Changes to Cover applicable for changes from the DUAL Evolution General Conditions & Exclusions 0317 to DUAL Australia Evolution General Conditions, Claims Conditions & General Exclusions Wording 11.22.

This Changes to Cover document provides a brief summary of the key changes made to the policy. Please note the clause numbers have changed.

The Changes to Cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you including the corresponding DUAL Australia Evolution wording and/or endorsement.

| Clauses | DUAL Evolution General Conditions & Exclusions 0317 | DUAL Australia Evolution General Conditions, Claims Conditions & General Exclusions Wording 11.22 | Comments |
|-------------------------------------|---|---|--|
| Section 7 - Preamble | | | |
| Preamble | General Condition 7.1 (Previously 'Interpretation') | Preamble 7.1 | |
| Section 8 - Claim Conditions | | | |
| Notification | General Condition 7.2 | Claims Condition 8.1 | Clarification: DUAL's address has been updated. |
| Notification of Crime Loss | General Condition 7.3 | Claims Condition 8.2 | Clarification: DUAL's address has been updated. |
| Allocation | General Condition 7.5 | Claims Condition 8.3 | |
| Co-operation | General Condition 7.4 | Claims Condition 8.4 | |
| Legal Representation and Settlement | General Condition 7.6 | Claims Condition 8.5 | |
| Order of Payments | General Condition 7.8 | Claims Condition 8.6 | |

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| Section 9 - General Conditions | | | |
| Alteration to Risk | General Condition 7.11 | General Condition 9.1 | |
| Assignment | General Condition 7.12 | General Condition 9.2 | |
| Cancellation | General Condition 7.13 | General Condition 9.3 | |
| Confidentiality | General Condition 7.15 | General Condition 9.4 | |
| Currency | General Condition 7.23 | General Condition 9.5 | |
| Deductible | General Condition 7.19 | General Condition 9.6 | |
| Goods and Services Tax | General Condition 7.10 | General Condition 9.7 | |
| Governing Law and Jurisdiction | General Condition 7.17 | General Condition 9.8 | Clarification: Any dispute relating to policy or endorsement interpretation will be submitted to the exclusive jurisdiction of the Courts of the Commonwealth of Australia or the <i>State or Territory of Australia</i> where it was issued. |
| Indemnity Limit | General Condition 7.18 | General Condition 9.9 | |
| Jurisdictional Limitation | General Condition 7.16 (Previously 'Territorial Limitation') | General Condition 9.10 | Clarification: Jurisdictional limitation is worldwide excluding USA or Canada unless otherwise stated in the policy or schedule . |
| Other Insurance | General Condition 7.22 | General Condition 9.11 | Clarification: If loss or any other amount insured by the policy is also potentially insured under any other insurance policy or policies, then the insured must advise us within sixty days of making a claim for indemnity under this policy and provide us with a copy of such other policy or policies. |
| Preservation of Right of Indemnity | General Condition 7.21 | General Condition 9.12 | |
| Presumptive Indemnification | General Condition 7.7 | General Condition 9.13 | |
| Severability, Non-imputation and Non-avoidance | General Condition 7.20 | General Condition 9.14 | |
| Several Liability of Underwriters | General Condition 7.14 | General Condition 9.15 | |

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| Subrogation and Recoveries | General Condition 7.9 | General Condition 9.16 | |
| Territorial Limitation | Not included | General Condition 9.17 | Clarification: Territorial limitation is worldwide unless otherwise noted the schedule . |
| Complaints Procedures | General Condition 7.24 | Important Notices | Clarification: Complaints procedures have been moved to the Important Notices in the corresponding Evolution policy and endorsements. |
| Service of Legal Notices | General Condition 7.25 | Important Notices | Clarification: Service of legal notice procedures have been moved to the Important Notices in the corresponding Evolution policy wording and endorsements . |
| General Insurance Code of Practice | General Condition 7.26 | Important Notices | Clarification: This has been moved to the Important Notices in the corresponding Evolution policy wording and endorsements . |
| Privacy Statement | Included | Important Notices | Clarification: This has been moved to the Important Notices in the corresponding Evolution policy wording and endorsements . |
| Section 10 - General Exclusions | | | |
| Crypto | Not included | General Exclusion 10.1 | Clarification: Now excludes any cryptoassets or allegations in relation to cryptoassets as defined in the Evolution policy and endorsements . Refer to policy wording for full terms and conditions. Please contact your local Underwriter for further information on whether this exclusion may be removed subject to the policyholder meeting underwriting criteria. |
| Jurisdictional | Not included | General Exclusion 10.2 | Clarification: Now excludes any matters in connection with the court of law, arbitrations, dispute resolution processes within or operating under the laws of any territories as defined in the Evolution policy and endorsements . Refer to policy wording for full terms and conditions. Please contact your local Underwriter for further information on whether this exclusion may be removed subject to the policyholder meeting underwriting criteria. |
| Pollution | Exclusion 8.2(c) (Previously 'Pollution and Radioactive Contamination') | General Exclusion 10.3 | Clarification: This exclusion has been separated for simplicity. Now excludes directions or requests to test, clean up, remove, contain (etc) pollutants . See General Exclusion 10.4(b). |

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| Radioactivity | Exclusion 8.2(a)-(b) (Previously 'Pollution and Radioactive Contamination') | General Exclusion 10.4 | Clarification: This exclusion has been separated for simplicity. |
| Sanctions | Exclusion 8.3 | General Exclusion 10.5 | Clarification: This Lloyd's required exclusion has been re-worded for clarity. |
| War / Terrorism | Exclusion 8.1 (Previously 'War and Civil War') | General Exclusion 10.6 | Clarification: This exclusion has been amended to exclude an act of terrorism . |

Changes to Cover: Evolution - General Conditions 12.22

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