

COMBINED LIABILITY - SCTP

SUMMARY OF KEY CHANGES

This summary is for brokers' information only. It does not form part of the insurance policy and will not be used to assess claims.

Summary of key changes for HCL4SCTP

Change Type	What's changed	Detail
Updated Address	Various sections of the policy, Hutch's address has been changed to their current address	Current Address: L6, 7-15 Macquarie Place, Sydney, NSW, 2000
Lead Underwriter Update	The lead underwriter has been updated to reflect the current leading Lloyd's syndicate	Certain underwriters at Lloyds, led Munich Re Syndicate 457
General Insurance Code of Practice	Code website has been updated to latest address	For further information on the Code please visit www.codeofpractice.com.au
Complaints and Dispute Resolution	Hutch complaints contact email address has been updated Lloyd's Contact Details updated	Hutch Contact: E: complaints@hutchunderwriting.com.au Lloyd's Contact: Post: PO Box R1745 Royal Exchange NSW 1225
Service of Suit	New heading added for Service of Suit section Lloyd's Underwriters' General Representative in Australia address updated	Lloyd's Underwriters' General Representative in Australia Post: PO Box R1745 Royal Exchange NSW 1225 Email: serviceofsuitaus@lloyds.com who has authority to accept service on the Underwriters' behalf;
How Claims are Dealt With	Section added to wording to ensure clarity and conformity with other Hutch Wordings	How Claims Are Dealt With We or the claims administrator reserve the right to appoint a loss adjuster. If required by Us or the Insurer or the claims administrator You will complete a claim form, report, statement or declaration. To report a claim, please contact: The Claims Manager Telephone Number: 1300 256 056 Extn 2 Email: claims@hutchunderwriting.com.au Please quote the policy number (as shown on the Schedule) on all correspondence. Our claims service is available Monday-Friday from 08:30 AM to 5:00 PM AEST. Reporting a claim to Us shall be deemed notice to the



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W: hutchunderwriting.com.au T: 1 300 256 056 Hutch Underwriting Pty Ltd (ABN 846 552 56 134), L6, 7-15 Macquarie Place, Sydney, NSW 2000, Australia.

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		Insurers. We recommend that You also advise Your insurance broker or intermediary of any incident.
Exclusions Applicable to both Section 1 and Section 2	Mould/Fungi/Toxins has been deleted and replaced with Pathogenic Organisms Exclusion	Pathogenic Organisms Exclusion any Claim for any legal liability of whatsoever nature directly or indirectly cause by or contributed to by or arising from any Pathogenic Organism. For the purposes of this exclusion Pathogenic Organism shall include but not limited to the following: - Mould or fungi or its spores, bacteria, yeasts, mildew, algae, mycotoxins or any other metabolic products enzymes or protein secreted by the above whether toxic or otherwise. It is understood and agreed that Insurers shall not be under any duty to defend the insured in any proceedings in connection with any Pathogenic Organism claims or incidents. This exclusion shall apply irrespective of when the claim arose or was made and irrespective of when the exposure to any Pathogenic Organism occurred
Exclusions Applicable to both Section 1 and Section 2	War and Cyber Operation exclusion – now includes reference to Lloyd's standard exclusion	LMA5567A - 18 January 2023
Definitions	Insurer(s)/We/Us/Our updated to reflect new lead syndicate	Insurer(s)/ We/Us/Our means certain underwriters at Lloyd's, led by Munich Re Syndicate 457, acting through Hutch Underwriting Pty Limited



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