

# COMBINED LIABILITY - ACCOUNTANTS

## 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 HCL4A

Change Type	What's changed	Detail
15. Territorial and Jurisdictional Limits	Additional excluded countries to reflect current sanctions	<p>15. Territorial and Jurisdictional Limits</p> <p>1. any act, error or omission committed by You within the United States of America or Canada and their respective territories and protectorates, <b>Myanmar (Burma), Cuba, Iran, North Korea, Syria, Venezuela, Russia, Ukraine, Belarus</b>; or</p> <p>2. any action brought in a court of law to enforce any judgement in accordance with or pursuant to the laws of the United States of America or Canada, <b>Myanmar (Burma), Cuba, Iran, North Korea, Syria, Venezuela, Russia, Ukraine, Belarus</b> including any other territory that comes within the jurisdiction of the courts of these nations</p>



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