

# COMBINED LIABILITY - IT PROFESSIONALS

## 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 HCL4IT

| Change Type                           | What's changed                                             | Detail                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Territorial and Jurisdictional Limits | Additional excluded countries to reflect current sanctions | <p>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> |



The Clear Way to Better Cover

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