

# COMBINED LIABILITY - MISCELLANEOUS SUMMARY OF KEY CHANGES

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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 HCL5

Change Type	What's changed	Detail
Complaints and Dispute Resolution	Updated to reflect new complaints procedure as advised by Lloyd's	Updated address and contact details – see wording for full detail



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W: [hutchunderwriting.com.au](http://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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