

COMBINED LIABILITY - REAL ESTATE AGENTS 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 HCL4RE

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, Myanmar (Burma), Cuba, Iran, North Korea, Syria, Venezuela, Russia, Ukraine, Belarus; 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, Myanmar (Burma), Cuba, Iran, North Korea, Syria, Venezuela, Russia, Ukraine, Belarus 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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