

# Changes made to Your existing Marine Freight insurance policy.



## Changes to your policy you need to know about before you renew.

As part of our ongoing commitment to you, we have reviewed our product to ensure that it continues to meet your needs. As well as introducing a new format to your policy wording, we have reviewed the level of cover under each of the sections that you have selected protection for.

If you have any further queries regarding the new product and your cover, please contact your insurance adviser.

## Carriage & Storage Liabilities Section

The following cover has been added to your policy:

### (15) Non-Incorporation of Contract/Trading Conditions

We will indemnify You to the extent to which You have a liability at common law in the event that You have failed to incorporate the contract conditions as specified within the Policy Schedule into the contract with Your customer provided that:

- (a) You intended to trade under such contract/trading conditions and took all reasonable steps to notify customers of their application and
- (b) the failure to notify the customer of such contract/trading conditions was due to an error or omission and it can be proved to Our satisfaction that You had established business procedures for such notification to be given to all customers and that all employees or agents of You had been instructed in writing to follow such procedures.

The onus of proving that the exact requirements of this clause have been complied with shall rest upon You.