

# Professional Indemnity Insurance

## Important Notice to Policyholder (applicable to policies with a renewal date on or after 12 August 2016)

The Insurance Act 2015 (the 'Act') significantly reforms UK insurance contract law in a number of areas, including the following:

- the pre-contract duty of disclosure for all non-consumer insured persons. The Act introduces the new duty to make a "fair presentation of the risk";
- the insurer's remedies for breach by an insured person of the duty of fair presentation;
- remedies for breach of warranty and other terms; and
- the insurer's remedies for fraudulent claims.

The main aspects of the Act come into force on 12 August 2016 and in light of this Direct Line for Business has updated its policy documentation.

This notice is to inform you of such changes and certain other updates, but does not form part of your policy. Your new policy wording is available in your online account or contact us and we'll send you a copy.

Please read your updated policy documentation carefully, should you have any questions you can visit our website below or contact us.

Your policy wording changes are summarised as follows:

Changes made in relation to the Insurance Act 2015.

**Deletion of preamble – Instead, the Act now refers to a 'fair presentation of the risk' which is now dealt with in clause D1.1.**

**C9 fraudulent claims amended – the Act sets out a process for dealing with fraudulent claims.**

**C12.1 cancellation – this clause is modified to take account of the changes to C9.**

**D1.1 non-avoidance – the substance of this clause has changed – that the policy cannot be voided as a result of misrepresentations on the proposal form – is unchanged but it now uses the formulation set out in the Act.**

**D1.3 – it was always the case that the current policy should deal with matters that should have been notified under a previous policy. The revised wording makes clear that the current policy must deal with the matter.**

Please note that any endorsements that apply to your policy may also be amended in light of the changes notified to you in this Notice. Where any endorsements, whether arising as a result of the changes notified to you in this Notice or otherwise, have been amended, replaced or added then they will appear in your new Schedule. Please ensure that you read any endorsements to your policy carefully.

If you would like a Braille, large print or audio version of your documents, please let us know.

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**direct line**  
for business

