

What's changed

Home Contents and Personal Property in Transit Policy

At QBE, we are working hard to ensure we communicate our intentions and actions as clearly as possible in our insurance policies. As part of this process we have been undertaking a review of our Product Disclosure Statements (PDSs) and Policy Wordings and have made changes to better explain how this insurance policy will operate.

The purpose of this document is to provide a summary of recent changes to the standard policy terms and conditions. This document does not form part of any insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the policy terms and conditions and applicable law.

Summary of key changes

We've updated our Home Contents and Personal Property in Transit Product Disclosure Statement and Insurance policy (from QM3170-1118 to QM3170-0421). To see how this cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Details can be found in
Removal of cover	Further cover that automatically applies in relation to transit by sea - War cover	We will no longer provide automatic cover for war, strikes, riots and civil commotions already covered.	N/A
Updated	Consequential loss/delay	The application of this exclusion clause has been limited to the exclusion of delay (even if caused by an insured event).	When you are not covered (Exclusions)
Updated	Sanctions limitation and exclusion clause	The application of this clause now extends to any applicable trade or economic sanctions, laws or regulations of any country.	When you are not covered (Exclusions)
New exclusion	We have included a Communicable Disease exclusion	We will not pay the costs of your liability caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease.	When you are not covered (Exclusions)
New exclusion	We have included a Cyber exclusion	We will not cover you for any claim caused by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.	When you are not covered (Exclusions)

Any questions?

If you have any questions about these changes, please contact your local QBE representative.