



Important notice to policyholders (LC1)

Business Combined and Contractors Combined

We have recently made the decision to move all our Commercial Combined policies onto our latest versions of the products which now consists of Business Combined or Contractors Combined dependent on your business activities and the covers you require.

This change means that you will benefit from a policy written in more up to date and clearer language and available by electronic PDF instead of paper and means that we can consolidate into the policy document many of the changes that have previously been applied by endorsements.

What you need to do next

There are a number of differences in covers, conditions, inner limits and exclusions between your old and new policies and there may also be differences in the excesses applicable for some customers.

We are providing you with an additional document called **Key Changes Summary** which offers more detail on the main changes to your policy coverage. Please read the covers, conditions and exclusions within your schedule and new policy wording for full details of your cover.

Your insurance broker will also be able to help you with any queries you may have regarding your cover.