



ACS INDEPENDENT SCHOOLS AND CHURCHES INSURANCE CHANGES TO COVER

Changes to Cover applicable for changes from wording version 09.19 to 09.22.

This Changes to Cover document provides a brief summary of the key changes made to the policy. The changes made are applicable across both the Professional Indemnity, Management Liability and Association Liability policies. The Changes to Cover document should be read in conjunction with the full Policy Wording, Policy Schedule, and any other supporting documents that we issue you.

ACS Changes to Cover	09.19	09.22	Comments
Definitions			
Cryptoasset	Not Included	Included	Clarification: This definition is included in relation to the crypto exclusion.
Digital Asset	Not Included	Included	Clarification: This definition is included in relation to the crypto exclusion.
Entities	Not Included	Included	Clarification: This definition is included in relation to the jurisdictional exclusion.
Territories	Not Included	Included	Clarification: This definition is included in relation to the jurisdictional exclusion.
Conditions			
Notification	Included	Included	Clarification: DUAL's address for claims notifications has been updated.
Complaints Procedures	Included	Included	Clarification: Complaints procedures have been updated to align with Lloyd's new complaints handling requirements.
Service of Legal Notices	Included	Included	Clarification: We have clarified that DUAL act for and on behalf of Lloyd's of London and Berkshire Hathaway Specialty Insurance (BHSI).



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General Insurance Code of Practice	Included	Included	Clarification: This clause has been re-worded for simplicity and to provide further details about the Code.
Exclusions			
Crypto	Not included	Included	Clarification: Now excludes any cryptoassets or allegations in relation to cryptoassets as defined in the policy . Refer to policy wording for full terms and conditions.
Jurisdictional	Not included	Included	Clarification: Now excludes any matters in connection with the court of law, arbitrations, dispute resolution processes within or operating under the laws of any territories as defined in the policy . Refer to policy wording for full terms and conditions.
Sanctions	Included	Included	Clarification: This Lloyd's required exclusion has been re-worded to clarify intention and to include Australia.