

What's changed

Small Business Insurance

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM9264 Small Business Insurance.

This document:

- ✓ is a summary only and
- ✓ addresses only the key changes to Small Business Insurance.

This document:

- ✗ is not intended to be comprehensive
- ✗ does not form part of the insurance policy
- ✗ does not consider your individual circumstances
- ✗ is not used to assess claims and
- ✗ should not be relied on instead of the Policy Wording.

We will assess any claim against the policy terms and conditions and applicable law.

Please read the new Policy Wording thoroughly for full details of cover, conditions and exclusions to ensure it meets your requirements.

Summary of key changes

We've updated our Small Business Insurance Policy Wording (from QM9264-0523 to QM9264-0723). 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 |
|-------------|--|--|--------------------------------------|
| New | Breakdown policy section | New policy section added to provide optional cover for breakdown of mechanical and electronic equipment. | Following the Portable items section |
| New | Tax Audit section | New policy section added to provide optional cover for tax audit. | Following the Breakdown section |
| Updated | Alteration and Changes to your Circumstances | Amendments made to clarify the impacts of changing circumstances upon risk, premium and claim. | General Conditions |

Any questions?

If you have any questions about these changes, please call 133 723 or email enquiries@qbe.com