

## Notice to Policyholder

This notice tells you about changes to your policy which will take effect from 01 January 2025 as shown on your schedule. It is important that you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents. If you have any questions as to how these changes may affect you, please contact the support team on **01823 250788**.

Cover change	Reason
Animals excluding Bloodstock	Part 1 Malpractice - Correction to Limit of Indemnity increased to £5,000,000
Bloodstock endorsement:	Part 1 Malpractice - Additional definition 7857 - Removal of cover: bloodstock
Elite Athlete endorsement:	Part 1 Malpractice and Part 2 Public and Products Liability - 7215 and 7216: elite athletes - MMA definition amended
Entity endorsement (for members who have entity cover):	Part 1 Malpractice and Part 2 Public and Products Liability - 6790: entity cover - definition of employee
Personal Accident Cover:	Cover correction - Active time: Increased to at anytime
Radiological images endorsement:	Part 1 Malpractice - 7814 addition of cover: radiological images
Regulatory wording endorsement:	Part 1 Malpractice - 7816 addition of cover: regulatory proceedings or claims