

What's changed

General Public and Products Liability

The purpose of this document is to provide a summary of recent changes to the policy terms and conditions for QM8341 General Public and Products Liability.

This document:

- ✓ is a summary only; and
- ✓ addresses only the key changes to General Public and Products Liability.

This document:

- ✗ is not intended to be comprehensive;
- ✗ does not form part of the insurance policy;
- ✗ does not consider the Insured's 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 the Insured's requirements.

Summary of key changes

We've updated our General Public and Products Liability Policy Wording (from QM8341-0922 to QM8341-1223). 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
Added	QBE in the community	Information on QBE's Premiums4Good initiative.	'About QBE Australia'
Reduction	Electronic Data Exclusion now 2.5 Cyber	Part (c) write back for 'Personal Injury' deleted to meet QBE's reinsurance obligations.	Section 2. What you're not covered for
Clarification	2.14 Product defect	Clarification included regarding 'the part' damaged.	Section 2. What you're not covered for
Clarification	2.17 Property in custody or control	Part (f) clarification included for 'that part of'.	Section 2. What you're not covered for
Clarification	2.21 Sexual Abuse	Clarification added to part (a).	Section 2. What you're not covered for
Clarification	2.23 Terrorism	Amended to reflect QBE's Reinsurance obligations.	Section 2. What you're not covered for
Updated	4.3 Changes in circumstances	Refreshed statement.	Section 4. Things you need to know
Updated	4.8 Sending you documents	Formerly 4.8 Notices and a refreshed statement.	Section 4. Things you need to know

Change type	What's changed	Explanation	Details can be found in
Added	4.12 References to legislation	Advises that Legislation referenced in the Policy includes subsequent legislation and defines subsequent legislation.	Section 4. Things you need to know
Updated	4.16 Privacy	Formerly 4.16 Your privacy and a refreshed statement.	Section 4. Things you need to know
Added	5.5 Computer System	Additional definition.	Section 5. Definitions