



## EVOLUTION - CRIME PROTECTION CHANGES TO COVER

Changes to Cover applicable for changes from the DUAL Evolution Crime Protection Policy Wording 0317 to DUAL Australia Evolution Crime Protection Wording 11.22.

This Changes to Cover document provides a brief summary of the key changes made to the policy. Please note the clause numbers have changed.

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 including the corresponding DUAL Australia Evolution General Conditions, Claims Conditions and General Exclusions Wording 11.22.

Clause	DUAL Evolution Crime Protection Policy Wording 0317	DUAL Australia Evolution Crime Protection Wording 11.22	Comments
<b>Important Notices</b>			
	Not Included	Included	<b>Clarification:</b> We've moved all the important information to the front of the <b>policy</b> for the sake of full transparency and for the ease of reference. This section contains important information relating to the <b>policy</b> , and includes information about Your Duty of Disclosure, Notification of Circumstances, our Privacy Policy, the General Insurance Code of Practice, and our Complaints Procedures.
<b>Section 1 - Preamble</b>			
	Preamble 1.1	Preamble 1.1	<b>Clarification:</b> Cover is provided upon reliance of the disclosures made in the <b>proposal</b> . Words and phrases appearing in bold text have the meaning provided in Section 5 - Definitions.
<b>Section 2 - Insuring Clauses</b>			
Preamble	Not Included	Included	<b>Clarification:</b> Sublimits and <b>deductibles</b> applying to Insuring Clauses are specified in the <b>schedule</b> .
Internal Crime Cover	Insuring Clause 2.1	Insuring Clause 2.1	
External Crime Cover	Insuring Clause 2.2	Insuring Clause 2.2	
Retroactive Date	Not included	Insuring Clause 2.3	<b>Clarification:</b> Coverage only applies to <b>internal crime</b> and <b>external crime</b> occurring after the <b>retroactive date</b> .

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<b>Section 3 - Automatic Extensions</b>			
Preamble	Included	Included	<b>Clarification:</b> deductibles are specified in the <b>schedule</b> and are inclusive of costs unless otherwise specified.
Care, Custody & Control	Extension 3.1	Automatic Extension 3.1	
Continuous Cover	Extension 3.2	Automatic Extension 3.2	<b>Clarification:</b> this Extension has been re-worded for clarity. Includes write-back for innocent non-disclosure occurring after the <b>continuity date</b> .
Contractual Penalties	Extension 3.3	Automatic Extension 3.3	
Computer Crime Costs	Extension 3.4	Automatic Extension 3.4	
Credit Card Fraud	Extension 3.5	Automatic Extension 3.5	<b>Clarification:</b> must be committed by a <b>third party</b> and first <b>discovered</b> and reported during the <b>insurance period</b> for which the <b>policyholder</b> is legally liable.
Destruction or Disappearance of Money or Securities	Extension 3.6	Automatic Extension 3.6	
Discovery Period	Extension 3.7	Automatic Extension 3.7	<b>Coverage Enhancement:</b> Increase from 60 days to 90 days at nil extra premium. 12 month <b>discovery period</b> can be requested 30 days after the end of the <b>insurance period</b> (previously 15 days).
Erroneous Transfer of Money or Securities Cover	Extension 3.8	Automatic Extension 3.8	
Extortion	Extension 3.9	Automatic Extension 3.9	<b>Clarification:</b> Payment is subject to <b>our</b> prior written consent.
Future Loss Prevention Costs	Extension 3.10	Automatic Extension 3.10	
Interest	Extension 3.11	Automatic Extension 3.11	<b>Clarification:</b> Interest is payable as part of the <b>loss</b> which has been indemnified under the <b>policy</b> .
Loss Investigation Costs	Extension 3.12 & 3.13 (Previously 'Loss Investigation Costs - Policyholder and Loss Investigator Costs - DUAL')	Automatic Extension 3.12	<b>Clarification:</b> These Extensions have been combined. Appointment of the <b>loss investigator</b> requires <b>our</b> prior written consent.
Panel Counsel	Not Included	Automatic Extension 3.13	<b>Coverage Enhancement:</b> 1 hour of free advice per enquiry to each matter relevant to the risks insured by this <b>policy</b> . See <b>policy</b> wording for full terms and conditions.
Public Relations Expenses	Extension 3.14	Automatic Extension 3.14	

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Unincorporated Joint Venture Cover	Extension 3.15	Automatic Extension 3.15	<b>Clarification:</b> <b>Loss</b> must be reported during the <b>insurance period</b> .
Whistleblower Hotline Access	Extension 3.16	Automatic Extension 3.16	
<b>Section 4 - Exclusions</b>			
Confidential Information	Exclusion 4.4	Exclusion 4.1	<b>Clarification:</b> Exclusion does not apply to the extent that such confidential information is used to aid or assist in an act which causes <b>loss</b> under the <b>policy</b> .
Consequential Loss	Exclusion 4.2	Exclusion 4.2	<b>Clarification:</b> Exclusion does not apply unless expressly provided for in the <b>policy</b> (as opposed to an Extension).
Plastic Cards	Exclusion 4.7	Exclusion 4.3	<b>Clarification:</b> Exclusion does not apply to <b>loss</b> covered by Automatic Extension 3.5 (Credit Card Fraud).
Prior Knowledge	Exclusion 4.1	Exclusion 4.4	<b>Clarification:</b> Amended to any <b>insured person</b> .
Profit Loss and Inventory Computation	Exclusion 4.3	Exclusion 4.5	
Property Damage	Exclusion 4.6	Exclusion 4.6	
Retroactive Date	Not Included	Exclusion 4.7	<b>Clarification:</b> Included on account of Insuring Clause 2.3 (Retroactive Date).
Voluntary Surrender	Exclusion 4.5	Exclusion 4.8	<b>Clarification:</b> Amended to any <b>insured person</b> .
<b>Section 5 - Definitions</b>			
<b>Note:</b> Only Definitions with amendments are shown			
Business Description	Clause 6.2	Not included	
Cryptoasset	Not Included	Clause 5.6	<b>Clarification:</b> This definition is included in relation to the crypto exclusion. Refer to the Evolution General Conditions, Claims Conditions and General Exclusion wording.
Deductible	Clause 6.7	Clause 5.7	<b>Clarification:</b> Payable in respect of each <b>internal crime, external crime</b> or specified <b>loss</b> , including for Automatic Extensions or Endorsements.
Digital Asset	Not Included	Clause 5.8	<b>Clarification:</b> This definition is included in relation to the crypto exclusion. Refer to the Evolution General Conditions, Claims Conditions and General Exclusion wording.
Discovery period	Clause 6.9	Clause 5.10	<b>Clarification:</b> This definition has been reworded for simplicity.

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Entities	Not Included	Clause 5.13	<b>Clarification:</b> This definition is included in relation to the jurisdictional exclusion. Refer to the Evolution General Conditions, Claims Conditions and General Exclusion wording.
Extortion	Clause 6.13	Clause 5.15	<b>Clarification:</b> Extortion does not include any actual or suspected ransomware payment demands following the threat to physically damage, destroy, corrupt (including by malicious electronic communication) or take control of any <b>insured's</b> computer system, electronic data or website, or reveal trade secrets and any other proprietary information of the <b>insured</b> contained within their computer system or electronic database.
Forgery	Clause 6.14	Clause 5.16	<b>Clarification:</b> Forgery does not include signing one's own name, with or without authority, in any capacity, for any purpose.
Future loss prevention costs	Clause 6.16	Clause 5.18	<b>Clarification:</b> Costs must be reasonable and be incurred to prevent a same or similar <b>loss</b> from occurring again.
Interest	Clause 6.21	Clause 5.23	<b>Clarification:</b> The bank interest rate which is to be used, is the interest rate of the <b>policyholder's</b> bank account, which the <b>money</b> would have been held in.
Not-for-profit entity	Clause 6.27	Not included	
Officer	Clause 6.28	Clause 5.29	<b>Clarification: Officer</b> includes executive officer, principal, partner or senior manager (as defined by section 9 of the Corporations Act) whilst acting in that capacity.
Policy	Clause 6.30	Claus 5.31	<b>Clairification:</b> Includes the <b>proposal</b> and General Conditions, Claims Conditions & General Exlusions Wording.
Pollutants	Clause 6.32 (Previously 'Pollution')	Clause 5.33	<b>Clarification:</b> Title change only.
Proposal	Clause 6.35	Clause 5.36	<b>Clarification:</b> Reference to <b>insured</b> has been included.
Retroactive date	Not Included	Clause 5.38	<b>Clarification:</b> Included on account of Insuring Clause 2.3 (Retroactive Date).
Territories	Not Included	Clause 5.42	<b>Clarification:</b> This definition is included in relation to the jurisdictional exclusion. Refer to the Evolution General Conditions, Claims Conditions and General Exclusion wording.

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Terrorism	Not Included	Clause 5.43	<b>Clarification:</b> This definition is included for clarification in relation to the War and Terrorism exclusion. Refer to the Evolution General Conditions, Claims Conditions and General Exclusion wording.
Transaction	Clause 6.43	Clause 5.47	<b>Clarification:</b> Replaced <b>principle organisation</b> with <b>policyholder</b> to capture the <b>insured's subsidiaries</b> in the definition of <b>transaction</b> .
<b>Section 6 - Conditions</b>			
Proof of Loss	Clause 5.1	Clause 6.1	<b>Clarification:</b> Crime Conditions have been moved from Section 5 to Section 6.
Valuation of Loss	Clause 5.2	Clause 6.2	<b>Clarification:</b> Crime Conditions have been moved from Section 5 to Section 6.