



MIND THE GAP GENERAL LIABILITY

This changes to cover document provides a summary of the key changes made to our New Zealand Mind The Gap General Liability Wording 02.18 and our General Liability underwriting appetite. These changes will apply to all New Business **quoted** on or after 1 August 2022 and to all renewals **incepting** on 1 August 2022 and onwards.

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. See the DUAL New Zealand Mind The Gap General Conditions and Exclusions Wording 08.18 for the general conditions and general exclusions attaching to the policy.

Mind the Gap General Liability	Pre 1 August 2022	Post 1 August 2022	Comments
Automatic Cover Clause			
Product Withdrawal Costs	Included - Clause 2.11	Not Included	Clarification: This Automatic Coverage Extension is no longer available.
GL0469 Drones and Remotely Controlled Aircraft Endorsement	Not Included	Included via Endorsement	Coverage Enhancement: Automatic cover is available for commercial drones operated in the circumstances outlined in the Endorsement up to a sub-limit of \$250,000.
Exclusions			
GL0467 Cyber and Data Total Exclusion	Not Included	Included via Endorsement	Clarification: This Endorsement replaces GL0426 Cyber Risks Clarification Endorsement No. 1 (Affirmative Cover). Cover for cyber acts and cyber incidents is now excluded under this endorsement. Please refer to the endorsement for full details.
GL0468 Communicable Disease Exclusion	Not Included	Included via Endorsement	Clarification: Cover for communicable diseases (as defined in the endorsement) is now excluded. Please refer to the endorsement for full details.

MIND THE GAP GENERAL LIABILITY CHANGES TO COVER

Mind the Gap General Liability	Pre 1 August 2022	Post 1 August 2022	Comments
Underwriting Question			
Hot Works Question	Not Included	Additional Question	<p>DUAL has introduced the following underwriting question on our WebRater and in our Proposal Forms:</p> <p><i>Do you do any physical work that involves Hot Work of any kind?</i></p> <p>Hot work means any work involving;</p> <ul style="list-style-type: none"> • the application of heat, a naked flame or an open heat source, or work that produces sparks. • the use of welding equipment including cutting with such equipment. • cutting involving the use of rotary disc or grinding equipment, soldering, brazing or use of heat guns. <p>Depending on the Insured's response, DUAL may need to ask further questions.</p>