
NOTICE TO POLICYHOLDERS

IMPORTANT INFORMATION AFFECTING YOUR POLICY WORDING

Review of Intact Insurance Isle of Man Limited's Commercial Combined Insurance

Intact Insurance Isle of Man Limited has recently conducted a review of its Commercial Policy Wordings and Policy Summaries, and this includes Commercial Combined.

Why are we doing this?

The aim of the review has been to update Intact Insurance Isle of Man Limited's Policy Wordings and Policy Summaries to reflect the market changes to ensure our customers have the most up to date cover available to them.

How are we doing this?

We have reviewed our range of Commercial products and identified where our products need updating. The aim of this document is to inform our Brokers and Customers of the changes that we are making to the Policy Wording.

From 1st December 2025:

- All new customers who take out a Intact Insurance Isle of Man Limited Commercial Combined policy will be sent the new Policy Wording and Policy Summary.
- All customer who are renewing their Intact Insurance Isle of Man Limited Commercial Combined policy will be sent the new Policy Wording and Policy Summary.

What about existing Claims and Complaints?

- If a policyholder has an open claim, will this be affected? No, any open claims or claims that occur between now and the end of the policy term will be treated in the usual manner.
- If a policyholder has an open complaint, will this be affected? No, any open complaints or complaints that occur between now and the end of the policy term will be treated in the usual manner.

Policy Wording Changes

We have made a change to the content of your Commercial Combined Policy wording.

We strongly recommend that you read the new Policy Wording and Policy Summary in full to understand the changes that have been made.

Policy Structure

Intact Insurance have amended the structure of your Policy Wording, all designed to improve signposting and the navigation of your policy. We have:

- included a new '**About Your Policy**' page;
- added a '**Navigating Your Policy**' page to help draw attention to key parts of your policy that you might want to locate quickly;
- added specific pages for '**The Duty of Fair Presentation**', '**Cancellation**', and '**Payment of Premium**'. Each of these is designed to clarify the rights and obligations applicable to us and to you;
- added a new '**Operation of Your Policy**' page which groups together conditions which do not place an obligation on either you or us. These conditions set out how the policy operates in practice;
- added new '**Making a claim – Notification**' and '**Making a claim – Claim Conditions**' pages which group together conditions relating to claims and put them alongside information about how to notify us about a claim. You can now find all pertinent claims information in one place;
- moved '**General Definitions**' to the back of the policy for ease of reference.

Policy Cover

The cover provided by your policy has been amended as follows. We have:

- **Sanctions** - incorporated the new Intact Insurance standard 'Sanctions' wording under '**Operation of Your Policy**';
- **Personal Information** - updated the fair processing notice and added a new '**Personal Information**' provision.
- **Cancellation** - updated the Cancellation condition within the Cancellation section.
- **Payment of Premium** - added a new Premium Adjustment Condition within the Payment of Premium section.
- **Financial Services Compensation Scheme** – added in a new page informing the policyholder of the availability of compensation.

General Exclusions

War and Allied Risks - an exception has been added concerning the detonation of munitions of war or parts thereof within 1 mile of the Premises provided that the presence of such munitions does not result from a state of war current at the time of loss, destruction or damage.

Definitions

- **Vermin** – definition added for clarity.
- **Policyholder** – definition updated to highlight the policy schedule.
- **Company** – definition updated to provide full contact details for Intact Insurance Isle of Man Limited.

Property Damage Insurance

Policyholder's Contribution – The policyholder's contribution has been specified as follows:

Cover 1 and 2: £nil

Cover 3 to 8: £250

Cover 9: £1,000

Cover 10 to 12: £250

Terrorism Insurance

This section has been updated for clarity and simplifying of cover.

The following Definitions have been updated:

- **Great Britain** - definition updated to include the Channel Tunnel up to the frontier with the Republic of France.
- **Hacking** - definition updated to include legitimate access resulting in unauthorised acts.
- **Phishing**
 - definition updated to include access to a Computer System;
 - definition updated to include access effected by or to a human, a Computer System, an AI system or by whatever means.
- **Virus or Similar Mechanism** - definition updated to include program instruction generated or operated by an AI system.