

Alteration  
Notice

September  
2021

# AM&T Combined Cargo Insurance Policy

New Wording POL272BA/AM&T 08/21

This document provides a brief description of how cover under our Annual Combined Cargo Insurance Policy wording POL272BA/AM&T 08/21 has changed from the previous version POL272BA/AM&T 02/21.

We have categorised changes as:

- Cover reduction from prior version
- Cover improvement from prior version
- No/limited impact on cover

This summary does not form part of your policy. To ensure you understand the new cover and the impact of the changes, please read your Schedule, Policy Document and any other document that we tell you forms part of your policy.

If you need another copy of these documents, or any further assistance, please contact your intermediary.

## General

- The policy has been reviewed and updated in the light of changes to the treatment of contagious diseases that come into effect on 1<sup>st</sup> October.

## Exclusions

- Exclusion for loss, damage or liability arising out of or in connection with a communicable disease or the fear of threat of a communicable disease added.