

Policy Wording Update

Dear Broker,

We are writing to inform you of several updates to your policy wording that will take effect on 01 January 2026. These revisions have been made to ensure greater clarity, reflect international reinsurance requirements, and align the policy with current operational needs.

Please find a summary of the changes below:

1. SPECIFIC EXCLUSION 2 PROPERTY – The numbering protocol has changed
2. SPECIFIC EXCLUSION 3 (c) AIRCRAFT – The numbering protocol has changed
3. SPECIFIC EXCLUSION 3 (d) PRODUCTS – Cover for goods sold or supplied on the insureds premises id removed.
4. SPECIFIC EXCLUSION 7 (d) FINES & PENALTIES is now SPECIFIC EXCLUSION 8
5. SPECIFIC EXCLUSION 7 (e) JUDGEMENTS is now SPECIFIC EXCLUSION 9
6. SPECIFIC EXCLUSION 7 (f) KNOWN EVENTS is now SPECIFIC EXCLUSION 10
7. SPECIFIC EXCLUSION 7 (g) FIRST AMOUNT PAYABLE is now SPECIFIC EXCLUSION 11
8. SPECIFIC EXCLUSION 7 (h) DELIBERATE ACTS is now SPECIFIC EXCLUSION 12
9. SPECIFIC EXCLUSION 7 (i) UNLAWFUL COMPETITION is now SPECIFIC EXCLUSION 13
10. SPECIFIC EXCLUSUION 14 – ELECTRO MAGNETIC FIELDS is added
11. The memorandum applicable to General Exclusion 6 is deleted
12. Extension 3 Employees Property is deleted. All extensions thereafter are re numbered accordingly
13. Extension 7 Car Parks is deleted
14. Extension 8 Tenants Liability is deleted
15. Extension 10 Work Away is deleted.

We would emphasise that the above is a summary of the policy changes and is for informative purposes only. It does not override the actual policy document, nor may it be used for interpretation thereof.

If you have any questions regarding these changes or need assistance understanding how they may affect your cover, please feel free to contact us.

Thank you for your continued trust in us.

Kind regards,

The Arrow Team