

This Policy Enhancement document provides key information about changes to Your current Product Disclosure Statement and Your Policy. The information contained in this document should be read in conjunction with Your Private Client Group Policy wording dated [31st July 2017](#).

These are all important documents so please ensure You keep them in a safe place.

The changes described in this addendum are for all policies renewing after [1st September 2017](#).

The important changes are detailed below:-

1. The **Accidental Loss, Accidental Loss of eye(s), Accidental Loss of hearing and Accidental Loss of speech** definitions have been moved from **General Definitions to 3. Specific Definitions** under **Section VI Personal Safeguard**.
2. The **Special Limits for Contents** on [page 13](#) of Your Policy is amended to:-
 

<b>Category of Contents</b>	<b>Limit of Liability</b>
viii. Jewellery	\$50,000
- Maximum limit per item of jewellery	\$25,000
3. The **XIV. Modification of Lifestyle Costs** on [page 19](#) of Your Policy has been amended to:-
 

We will pay up to \$50,000 in total for alterations to Your Residence to allow You or a Family Member to live unassisted following an Accident, resulting in the total permanent loss of use of a limb, eyesight or hearing, which occurs during the Policy Period.

Alternatively We will pay up to \$50,000 towards related permanent relocation expenses, except applicable taxes, if You permanently relocate away from Your Residence listed in Your Policy Schedule. This coverage does not apply if Your Residence listed in Your Policy Schedule was already for sale or You intended to permanently relocate before the Accident.

4. The cover under the **"XVI Permanent Disability Benefit for Domestic Workers"** section on [page 20](#) of Your Policy is removed in its entirety and is no longer applicable.
5. The **"II. Business Pursuits"** exclusion under **"5. Specific Exclusions"** on [page 30](#) of Your Policy is amended to:-
 

Personal injury or property damage arising out of an Insured Person's Business pursuits, investment activity or any activity intended to generate a profit. However, this exclusion does not apply to:

  - a. voluntary work for an organised and registered charitable, religious or community group; or
  - b. Incidental Business activity except where there is other valid or collectible compensation
6. Under **Section VII - General Terms and Conditions** of Your Policy this **Sanctions** condition has been added:-

If, by virtue of any law or regulation which is applicable to Us, Our parent company, or Our ultimate controlling entity (or any other insurer of this Policy, its parent company or its ultimate controlling entity), at the inception of this Policy or at any time thereafter, providing coverage to the Insured Person is or would be unlawful because it breaches an applicable embargo or sanction, We (or the affected insurer) shall provide no coverage and have no liability whatsoever nor provide any defence to any Insured Person or make any payment of defence costs or provide any form of security on behalf of any Insured Person, to the extent that it would be in breach of such embargo or sanction.