

# Pupils' personal effects insurance renewal pack

## Notice to policyholder

### What you need to know

- **We have made changes** to your Pupils' personal effects insurance policy. The table of changes below explains what these are and the reasons for them.
- Your new policy document includes these changes.
- **Continuing to insure with us means you accept these changes.**

### What you need to do:

- **Read the table of changes** and ensure the cover still meets your needs.
- **Keep this Notice to policyholder** with your schedule and policy document.
- **Contact us or your broker** if anything is not correct or you have any questions.

## Updates to existing covers

We have moved the following endorsement from the policy schedule to the policy document:

- Cyber loss limited exclusion for property covers.

The wording for the Cyber loss exclusion has been simplified. Its purpose remains the same, to exclude scenarios such as computer virus, hacking, malfunction or user error.

## Table of changes

This table shows the difference in cover between old and new.

Cover	Your old policy	Your new policy
Cover		
Countries exclusion	No specific countries exclusion	Following recent global events, we have added an exclusion to your policy which removes all cover within the countries of Belarus, Russia or Ukraine in respect of property insurances.

Cover	Your old policy	Your new policy
Limits	<p>The following limits applied:</p> <p>Watches - £500</p> <p>Other Jewellery - £150 or £500 with a valuation</p> <p>Cycles - £350</p>	<p>These limits have been increased as follows:</p> <p>Watches - £550</p> <p>Other Jewellery - £150 or £550 with a valuation</p> <p>Cycles - £400</p>

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