



TOKIO MARINE
HCC

Media Combined ECE Insurance Policy Changes With effect from May 2023





Important Information

Changes to your Media Combined Insurance Policy

Dear Insured

Tokio Marine HCC is pleased to introduce an updated version of Tokio Marine HCC Media Combined Policy ECE wording which comes into effect in 2023

Tokio Marine HCC have reviewed and improved the insurance cover provided by the Media Combined document of insurance, by:

- a) refreshing the design and format of the document;
- b) The introduction of a legal expenses section 14;
- d) The removal of Important conditions replacing these with Conditions Precedent to Liability;
- e) The inclusion of GBP 500,000 additional Pollution cover under Section 2 Production property "all risks" without the requirement for this to result from a defined peril.
- f) The addition of Marine General average and salvage charges cover up to the sum insured and definitions under section 2 Production property "all risks" including GBP 10,000 of consequential loss cover following declaration of General Average
- g) Inclusion of a GBP 500,000 inner limit on sections 7 & 8 Public and Products Liability sections under the Asbestos exclusion
- h) Moving the Heat work definition under Section 7 Public Liability to underneath the heat work conditions for clarity
- i) Amendment to the Custody and Control extension under the Public liability section 7 restated below with changes for this extension shown in **Blue**

In respect of property which is not the subject of any of the above paragraphs this **Section** extends to cover the **Insured's** liability for **Damage** to the material property of others held in trust by the **Insured** or in the **Insured's** care, custody or control (excluding property belonging to or hired to the **Insured** and/or property which the **Insured** is required to insure by virtue of any agreement) in connection with the **Business** provided that the **Insurer's** liability for such **Extension** shall be limited to **GBP 250,000 (two hundred and fifty thousand pounds sterling)** in respect of all claims during the period of Insurance and subject to an excess of **£2,500 (two thousand five hundred pounds sterling)** each and every claim.



j) Indemnity to Principals clause has been Amended to read -

This **Extension** covers any principal as though they were also the **Insured** in respect of liability arising out of **Bodily Injury** or **Damage** to material property for which the **Insured** would have been entitled to indemnity had the claim been made against the **Insured** but only to the extent required by any contract or agreement

provided that the principal shall observe, fulfil and be subject to the **Section** terms, Conditions, limitations and Exclusions and this **Policy's** Conditions and Exclusions

These changes will come into effect from the next renewal date of your policy, on or after 01/05/2023

Contact Us

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