

# Select for Local Councils

## Notice to policyholders

This document details the main changes to the updated policy wording. It does not contain a record of every amendment or those made to individual client policies. Please ensure that you read in full any documentation provided in conjunction with the updated policy wording to determine the full terms, conditions, limitations and exclusions of the policy cover.

### Part E - Public Liability

#### Abuse - Special Provision

- Abuse cover is still provided. Multiple incidents to a claimant will constitute one claim which will be recorded as the date the first claim was made against the insured.
- Associated definitions of Abuse and Abuse Event have been included for clarity.

### Part I - Motor Vehicles

#### Motor - Law Applicable - Special Condition

- A new law applicable special condition has been added so that the law and courts of the place where the vehicle is used for the majority of the period of insurance applies. If there is any disagreement about which law applies, the law and courts of the place where the vehicle is registered will apply.

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