

Changes to this policy

The change (endorsement) below is made to this policy with effect from the date stated in the policy schedule.

Reason for endorsement:

- To provide personal liability cover relating to the ownership, possession, use or handling of:
 - mechanically or electrically assisted bicycles
 - animals
- To exclude personal liability cover relating to the ownership, possession, use or handling of:
 - drones

Section 5 – Personal liability

Under the heading “What is not covered” the following applies:

- Existing clause changed

The following situations are not covered, unless specifically stated otherwise:

- Liability relating to the ownership, possession, use or handling of vehicles (including trailers and caravans), watercraft, aircraft or other aerial devices, including unmanned aerial vehicles such as **drones**, firearms or air guns.

The exclusions in respect of **bicycles which are assisted mechanically or electrically** and **animals** have been deleted from this clause and no longer applies.