

Changes to this policy

The change (endorsement) below is made to the **Bay Union Prestige Policy Wording** with effect from the date stated in the policy schedule.

Reason for endorsement:

- Existing clause changed to include cover relating to the death or disablement of any domestic worker, nanny, au pair or gardener as result of bodily injury sustained in a motor accident or hijacking whilst travelling to and from work.

Personal accident section

Under the heading "*What is not covered*" the following applies:

- Existing clause changed

The following situations are not covered, unless specifically stated as covered below:

- Payment up to the limit stated in your policy schedule for the death or disablement of any domestic worker, nanny, au pair or gardener as a result of bodily injury sustained in a motor accident or hijacking unless the:
 - vehicle is being operated in the course of their employment, or
 - employee is travelling on their way to and from work.