

## Wording Changes for:

1. Commercial Legal Expenses – Delta Legal Expenses 10/19 R0923 and
2. Medical Malpractice Legal Expenses – Delta MM 07/20 R0923

## New Exclusions

|                                     |  |
|-------------------------------------|--|
| <b>Cyber Act or Cyber incident:</b> | New exclusions to provide clarity that no cover is provided for any Cyber Act or Cyber Incident. |
| <b>Communicable Diseases:</b>       | This is a new exclusion to exclude any claims arising from communicable diseases.                |

## New Definitions

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|---------------------------|--|
| <b>Computer Systems:</b>  | Included and related to the Cyber Act and Cyber incident exclusions.   |
| <b>Cyber Act:</b>         | Defines what a cyber act means and related to the new Cyber Act exclusion.   |
| <b>Cyber Incident:</b>    | Defines what a cyber incident means and related to the new Cyber Incident exclusion.   |
| <b>Statutory Licence:</b> | Includes registration certificate or licence for individuals medical and/or associated professional practice. This has always been defined in the MedMal Legal Expenses wording and has now been included in the standalone CLE wording. |
| <b>Underwriters:</b>      | Not defined previously.  |