

Chiropractors Business Insurance

Supplementary Product Disclosure Statement

Preparation Date – 10 June 2025

This is a Supplementary Product Disclosure Statement (SPDS) for the Chiropractors Business Insurance PDS and Policy GLD62790 12/2024 issued by Guild Insurance Limited ABN 55 004 538 863, AFS Licence No 233791, 171 Collins Street, Melbourne Vic 3000.

This SPDS supplements the Product Disclosure Statement (PDS) and Policy Wording for Chiropractors Business Insurance GLD62790 12/2024 Effective date on or after 1 December 2024 and must be read together with this document and any other PDS we may give you.

The purpose of this SPDS is to:

- > Amend the General Exclusion – Cyber Event to limit the cover sections where the exclusion will apply.

Changes to the PDS

Your PDS is amended by the following:

On page 37 of the PDS and Policy Wording, delete the 'Cyber Event' exclusion from the section 'General Exclusions Applicable to All Sections.'; and

Add the 'Cyber Event' exclusion to 'General Exclusions Applicable to Specific Sections' on page 41.

Cyber Event

any actual or alleged Cyber Event:

Provided that:

this exclusion shall not apply to the Cover provided under:

- Section – Commercial Motor; or
- Section – Professional Indemnity, in respect of any claim for, directly or indirectly arising out of or in any way connected with, a Cyber Incident; or
- Section – Public and Products Liability, in respect of any claim for, directly or indirectly arising out of or in any way connected with, Property Damage to any Computer arising from a Cyber Incident.

In all other respects the terms and conditions of the PDS remains unaltered.

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