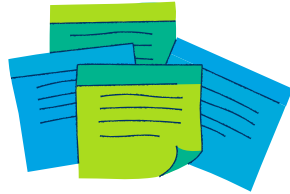


Improving our policy wording

We're improving the readability of our policies for three of our key products

Easy to follow structure



We've used a simplified structure across our policy documents to make them easy to follow.

With a structure that makes sense and consistent headings, you can be confident when navigating through each policy document.

Simple, straightforward language

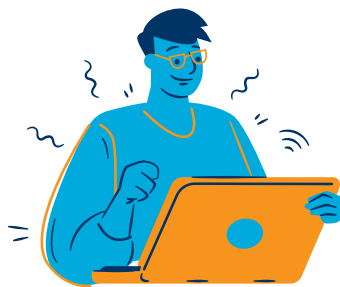


A lot of policy wordings can be very formal and hard to read. We've made them easier to understand by using clearer, consistent words across these six products.

For example, instead of saying 'basis of settlement,' we've changed it to 'how VMIA will pay.'

Clearer detail on what's covered

We've used more specific language in our policy wording, so it's easier to understand what's covered.



We've also added more definitions so each term is clear and there's no room for confusion.

Simple wording, same great cover

It's important to understand these changes will not reduce your existing cover.

You'll still have the same great value cover as before, but with easier to read policy documents.



The updated policies relate to property, combined liability, and directors and officers liability products