



# Important notice to policyholders (LH1)

## Contractors Choice customers

We have recently made the decision to move our Contractors Choice policies onto our latest 'Contractors Combined' product. Your policy has been re-issued onto a policy that is written in more up to date and clearer language and that is also available by electronic PDF, as well as on paper. This change has also allowed us to consolidate into your policy document many of the changes to cover and excesses that have previously been applied by endorsement.

## What you need to do next

There are a number of differences in covers, conditions, inner limits and exclusions between your old and new policies and there may also be differences in the excesses applicable for some customers. We are providing you with an additional document called Key Changes Summary which offers more detail on the main changes to your policy coverage. Please read the covers, conditions and exclusions within your schedule and new policy wording for full details of your cover. Your insurance broker will also be able to help you with any queries you may have regarding your cover.