



**Lawcover Insurance Pty Ltd**  
**2017/18 Professional Indemnity Insurance Policy**  
**Explanation of Changes**

1. Clause 4(b) - includes a new provision which encompasses claims made in later policy years, but which are related to claims in this policy, and allows them to be included in the insuring clause.
2. Clause 8 – is a new clause that does two things: aggregate together related claims made in the same policy year, but also move claims which are related to earlier claims into the earlier policy year.
3. These two provisions (clause 8 and the changes to clause 4) together have the effect of aggregating all related claims into the policy in which the first claim was made. This clarifies Lawcover’s underwriting intent and understanding of how the policy has always operated.
4. Clause 9 contains two small changes: changing the word “partners” to the word “principals” to make the policy wording consistent throughout.
5. All other changes are to clause numbers as a result of inserting a new clause 8.