

Packaged commercial insurances

IF8 2025 edition

Web update 1: 28 April 2025

Please note the following update to your copy of the **IF8** study text:

Chapter 2, section B2, page 2/12

The following text should now read (amendments in **bold**):

Cover typically excludes losses caused by employees who are known to have been previously dishonest, consequential losses, penalties and fines and losses **not** discovered within seven days **of the fraudulent incident**.