


PFAS exclusions updated

30 November 2023  Tim Johnson

< Previous

[Fixed Recoverable Costs – controlling claims](#)

Next >

Earlier this month, the Lloyd's Market Association (LMA) [published two updated model exclusions clauses - LMA5595A and LMA5596A](#).

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Readers may be familiar with the exclusions clauses LMA5595 and LMA5596 which work to exclude per-and polyfluoroalkyl substances (PFAS). PFAS are a group of thousands of chemical substances which have been extensively used in a wide variety of applications due to their robustness and the fact they do not easily break down (giving rise to their moniker as 'forever chemicals'). Over recent years many PFAS have been identified as being harmful to human health and the environment, which has resulted in many insurers excluding liability or losses caused by them.

Following market feedback, the LMA has updated these clauses to provide more comprehensive exclusions by including some common examples of PFAS substances – specifically perfluoroalkyl or polyfluoroalkyl substances. Whilst this is only a small change to the model clause, it has been made as a direct result of market feedback. Insurers are advised to update their exclusions accordingly.

The previous clauses have now been archived.

Contents

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[The road to automated vehicles - Automated Vehicles Bill](#) →

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[Cyber attacks on payment systems – counting the cost](#) →

[Fixed Recoverable Costs – controlling claims](#) →

[PFAS exclusions updated](#) →

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