

Office Policy

Important Notice to Policyholder

(applicable from the Effective Date shown on your Renewal Schedule)

We continually review Our product offerings to ensure the cover provided is competitive in an ever-changing market. We have reissued Your policy wording to reflect changes to the cover. This notice is to advise You of the important updates.

The changes, summarised below, take effect from the renewal date. Please note that these changes may apply to aspects of the policy of insurance for which cover has not been provided. Please therefore read all Policy documentation carefully as this will confirm the cover provided. Please contact Your broker, intermediary or Agent, should You have any questions.

Your policy wording changes are summarised as follows:

Section 9: Terrorism

Following definitions are added:

- Computer Systems
- Covered Loss
- Data
- Event and Head of Cover

Following Exclusions are amended:

The Cyber exclusion is reworded. Cover is now provided for certain losses caused by remote digital interference (cyber terrorism). It is also updated to include nation state exclusion.

Following Definitions are amended:

- **Denial of Service Attack** – updated to include reference to performance, Computer Systems and procurement of such actions or instructions by other Computer Systems.
- **Phishing** – updated to include reference to Data.
- **Private Individual** – updated to include reference to beneficiary, executor and premises owned by any such person.
- **Virus or Similar Mechanism** – updated to include reference to: purpose, interference, adversely affect, infiltrate or monitor computer programs, Computer Systems, Data, operations, whether involving self replication or not. Exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect or monitor computer programs, Computer Systems, Data or operations, whether involving self-replication or not.