

At Hiscox we continually review our cover to ensure it meets the needs of our customers and provides comprehensive cover at competitive rates.

You will notice that we have made some changes to your insurance policy and to the documentation that you have received.

Within this document we will outline the key changes we have made. The changes will apply from the point your policy renews.

Special definitions

Amount insured In the event of a loss the most **we** will pay during any **period of insurance** is the sum insured shown in the schedule. In the event of a loss the sum insured will not be reduced by the amount of such loss provided **you**;

1. pay an additional premium on the amount of loss from the date thereof to the date of expiry of the **period of insurance**; and
2. carry out **our** recommendations for additional risk improvements which **we** may reasonably require to prevent further loss or **damage**.

Employee

Definition of employee now restricted to those normally resident in the Republic of Ireland

Bricking

The loss of use or functionality of property that forms part of your **computer or digital technology** as a result of a **cyber attack**.

Sinkhole

A sinkhole, also known as a cenote, sink, sink-hole, swallet, swallow hole, or doline, is a depression or hole in the ground caused by some form of collapse of the surface layer.

Stock

Goods held in trust, stock, samples, merchandise goods, food, drink and tobacco.

The following cover is removed from this section:

Identity fraud

Someone, or a group of people, knowingly using a means of identification belonging to **you** without **your** knowledge or authorisation and with the intention of committing or helping someone else to commit an illegal act.

Office

The office space **you** occupy at the premises shown in the schedule located in a building of **standard construction** unless otherwise notified to **us** and to which **we** have confirmed **our** agreement. The office includes any outbuildings and annexes **you** occupy on the same premises.

What is covered

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| Discharge of oil | 8. We will pay the necessary and reasonable costs and expenses you incur with our consent to decontaminate the land at the premises shown in the schedule following accidental discharge of oil occurring during the period of insurance , other than costs resulting from failure of the storage tank or any oil fired heating appliance. |
| Non-invalidation | 9. Having notified us immediately once you become aware of any act, omission or alteration either unknown to you previously or beyond your control, which increases the risk of damage , insurance under this section will not be invalidated. This is subject to meeting our underwriting criteria and payment of an additional premium either from policy inception or from the date you became aware of such act, omission or alteration. |
| Lock replacement | 10. We will pay the costs you incur to replace locks and keys necessary to maintain the security of your business premises or safes following theft of keys involving force and violence occurring during the period of insurance . |
| Cyber incident | 11. We will pay for damage occurring during the period of insurance to insured buildings not otherwise excluded, resulting from or in connection with you and you alone being specifically targeted in isolation by a third party in connection with any;

a. cyber attack ;

b. hacker ; or

c. social engineering communication . |
| Computer or digital technology error | 12. We will pay for damage occurring during the period of insurance to insured buildings not otherwise excluded, resulting from or in connection with or contributed to by, resulting from or in connection with any computer or digital technology error . |

What is not covered	We will not make any payment for:
	<ol style="list-style-type: none">1. damage caused by:<ol style="list-style-type: none">m. sinkholes.8. any claim or loss directly or indirectly due to, contributed to by, or resulting from or in connection with war, confiscation, nuclear risks or space perils.
Bricking	<ol style="list-style-type: none">11. any damage or loss due to bricking.
Cyber incident	<ol style="list-style-type: none">12. any non-damage claim resulting from or in connection with you and you alone being specifically targeted in isolation by a third party in connection with any:<ol style="list-style-type: none">a. cyber attack;b. hacker;c. social engineering communication;d. any fear or threat of 13.a. to 13.c. above; ore. any action taken in controlling, preventing, suppressing, responding or in any way relating to 13.a. to 13.d. above.
Computer or digital technology error	<ol style="list-style-type: none">13. any non-damage claim resulting from or in connection with or contributed to by, resulting from or in connection with any computer or digital technology error.
