

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

First Loss Any amount insured shown in the schedule as a first loss limit, where, with our consent, you have selected a limit that is less than your declared income or gross profit.

What is covered

- | | |
|---------------------|--|
| Public authority | 5. your total inability to use the business premises due to a closure order imposed by a public authority which is specifically directed to the business premises in isolation during the period of insurance following: <ul style="list-style-type: none">a. a murder or suicide in the vicinity of the business premises;b. injury or illness of any person traceable to food or drink consumed on the premises;c. insured damage to the drains or other sanitary arrangements within 1 km of your business premises;d. vermin or pests at the business premises. |
| Equipment breakdown | 6. insured failure , provided that you have property equipment breakdown cover in place with us . |
| Bomb threat | 7. your total inability to access the business premises due to restrictions imposed by the police, An Garda Síochána, the Irish Defence Forces or the British Armed Forces caused by the presence or suspected presence of an incendiary or explosive device within the premises or in the vicinity of the business premises during the period of insurance , provided that such restriction applies for more than four hours and subject to our liability being limited to the actual period that total access is denied. No cover will be provided if actual damage is caused by the device. |

Additional cover

The following are also provided, where applicable, up to the amount shown on the schedule:

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|------------------------|---|
| Alternative hire costs | 1. We will pay for the reasonable alternative hire costs incurred by you during the period of insurance for the necessary hire of a substitute item of similar type and capacity either whilst insured property is being repaired or until permanently replaced, following insured damage or insured failure . |
| Hazardous substance | 2. We will pay the reasonable costs incurred by you solely due to contamination by a hazardous substance following a failure occurring during the period of insurance , provided that you have property equipment breakdown cover in place with us . |



Property – Business Interruption

Summary of changes

We will not make any payment for:

What is not covered

Cyber incident

3. **We** will not make any payment for any interruption to **your business** directly or indirectly caused by or contributed to by, resulting from or in connection with any:
 - a. **cyber attack**;
 - b. **hacker**;
 - c. **social engineering communication**;
 - d. any fear or threat of 3. a. to 3. c. above; or
 - e. any action taken in controlling, preventing, suppressing, responding or in any way relating to 3.a. to 3.d. above.

Computer or digital technology error

4. **We** will not make any payment for any interruption to **your business** directly or indirectly caused by or contributed to by, resulting from or in connection with any **computer or digital technology error**.