

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

Contents The contents at the business premises used in connection with the business which belong to you or for which you are legally responsible, including:

- a. declared **computers**;
- b. declared **stock**;
- c. declared **fine art**;
- d. tenants' improvements, decorations, fixtures and fittings including, if attached to the building, external signs, aerials and satellite dishes and other general contents;
- e. pipes, ducting, cables, wires and associated control equipment within the **business premises** and extending to the public mains.
- f. fixed glass in windows, doors and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings;

The following are **not** included within this definition:

- a. any mechanically propelled vehicle or mobile plant or equipment for which insurance or security is required under the provision of any road traffic legislation;
- b. any watercraft, marine rig or platform, hovercraft, aircraft, drone or other aerial device;
- c. **buildings**, land and water;
- d. **Money** and **personal effects**; or
- e. any item attached to any of the above.

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.

Property - Contents

Summary of changes

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

- | | |
|---|---|
| Glass | <p>1. Damage occurring during the period of insurance to any fixed glass in windows, doors, and fanlights, glass showcases, glass shelves, mirrors and sanitary fixtures and fittings contained in the business premises, which belongs to you or for which you are legally responsible. This includes:</p> <ul style="list-style-type: none"> a. temporary boarding-up; b. repair of window frames or removal or replacement of fixtures and fittings in the course of replacing the glass; and c. replacement lettering or other ornamental work and alarm foil on glass. |
| Employees cycles | <p>5. Damage occurring within a building at the business premises during the period of insurance to employees' cycles provided they are not insured elsewhere.</p> |
| Personal assault following robbery or attempted robbery | <p>10. Compensation as shown in the schedule if any partner, director, trustee or employee of yours is physically injured in the course of your business in a robbery or attempted robbery occurring during the period of insurance either at the business premises or within the geographical limits and dies or is permanently disabled solely and directly as a result of the injury within two years from the date it happened. This cover only applies to people aged between 16 and 70 at the start of the period of insurance.</p> |
| Cyber incident | <p>15. We will pay for damage occurring during the period of insurance to insured contents not otherwise excluded, resulting from or in connection with you and you alone being specifically targeted in isolation by a hacker in connection with any cyber attack.</p> |
| Computer or digital technology error | <p>16. We will pay for damage occurring during the period of insurance to insured contents 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.</p> |
| Outdoor items | <p>17. Damage occurring during the period of insurance to outdoor furniture, heaters, ornaments, statues and other similar items that are normally left outdoors within the confines of the premises shown in the schedule.</p> |
| Accidental discharge of gas system | <p>18. The necessary and reasonable costs that you incur to refill the cylinders of any gas flooding system installed at the business premises, following accidental discharge of the system during the period of insurance.</p> |
| Extinguisher and alarm re-setting expenses | <p>19. The necessary and reasonable costs and expenses you incur in order to refill fire extinguishing appliances, replace sprinkler heads and reset the fire or intruder alarm system following damage covered under this section.</p> |



Property - Contents

Summary of changes

Removal of debris

20. The necessary and reasonable costs and expenses **you** incur to remove debris of **contents** from the premises shown in the schedule or the area immediately adjacent, following **damage** insured by this section.

What is not covered

We will not make any payment for:

1. **damage** caused by:
 - h. the explosion of any boiler (not being a boiler used for domestic purposes) or other equipment which belongs to **you** or is in **your** care custody or control in which internal pressure is due to steam only.
9. loss by fraud or dishonesty of any trustee, partner, director or employee of **yours**, unless the loss is notified to **us** within ten working days of its discovery by **you**.
13. b. **damage** outside of the Republic of Ireland directly or indirectly caused by civil commotion.
- Bricking 17. any **damage** or loss due to **bricking**.
- Cyber incident 18. any loss, other than **damage** to insured **property**, directly or indirectly due to, contributed to by, resulting from or in connection with any:
 - a. **cyber attack**;
 - b. **hacker**;
 - c. any fear or threat of 18.a. to 18.b. above; or
 - d. any action taken in controlling, preventing, suppressing, responding or in any way relating to 18.a. to 18.c. above.
- Social engineering 19. any **damage** or loss directly or indirectly caused by, contributed to by, resulting from or in connection with any **social engineering communication**.
- Computer or digital technology error 20. any loss, other than **damage** to insured **property**, directly or indirectly due to, contributed to by, resulting from or in connection with any **computer or digital technology error**.

Special conditions



Property - Contents

Summary of changes

Workmen

Workmen are permitted in or about any of the **buildings** for the purposes of carrying out minor alterations, repairs, decoration and maintenance without **invalidating** this insurance.
