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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.

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### Special definitions

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

**Mental injury** Mental injury now defined as a recognisable psychiatric injury

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### What is not covered

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| Cyber incident                                    | 3. any claim or loss directly or indirectly due to, contributed to by, or resulting from or in connection with any: <ul style="list-style-type: none"><li>a. <b>cyber attack</b>;</li><li>b. <b>hacker</b>;</li><li>c. <b>social engineering communication</b>;</li><li>d. any fear or threat of 3.a. to 3.c. above; or</li><li>e. any action taken in controlling, preventing, suppressing, responding or in any way relating to 3.a. to 3.d. above.</li></ul> |
| Computer or digital technology error              | 4. any claim or loss directly or indirectly due to, contributed to by, or resulting from or in connection with any <b>computer or digital technology error</b> .  |
| Personal data claims                              | 5. any claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to <b>personal data</b> .   |
| Infrastructure interruption                       | 7. any claim or loss directly or indirectly due to any failure or interruption of service provided by an internet service provider, telecommunications provider, utility provider, digital certificate authority, domain name system, the provider of technology services including but not limited to cloud computing and other hosted computer resources or other infrastructure providers.   |
| War, terrorism, nuclear, asbestos or space perils | 8. any claim or loss directly or indirectly due to, contributed to by, or resulting from or in connection with <b>war, terrorism, nuclear risks, asbestos risks or space perils</b> .   |