

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. This summary of changes document is intended for a guide only to key changes on the policy and for full policy changes the new wording must be referred to. The changes will apply from the point your policy renews.

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## Special definitions

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

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## What is covered

**The following cover is removed from this section:**

Overseas personal liability        **We** will indemnify **you** and if **you** so request, any of **your** directors, partners or any employee or spouse of such person against legal liability as a result of **bodily injury, property damage or personal injury** incurred in a personal capacity whilst temporarily outside the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland other than:

- a. where indemnity arises out of the ownership or occupation of land or buildings;
- b. where indemnity is provided by any other insurance.

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## What is not covered

	<b>A.</b>	<b>We</b> will not make any payment for any claim or part of a claim or loss directly or indirectly due to:
Abuse	4.	<b>abuse or molestation.</b>
Cyber incident	6.	or contributed to by, 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 6.a. to 6.c. above; or</li><li>e. any action taken in controlling, preventing, suppressing, responding or in any way relating to 6.a. to 6.d. above.</li></ul>
Computer or digital technology error	7.	any <b>computer or digital technology error.</b>
	12.	any pollution or contamination, including but not limited to noise, electromagnetic fields, radiation, radio waves, pyrite, mica or mould.
War, terrorism, nuclear, asbestos or space perils	15.	war, terrorism, nuclear risks, asbestos risks or space perils.

## Public and products liability

### Summary of changes

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|-----------------------------|---|
| Impact or contact sports    | 16. a. death or <b>bodily injury</b> to any person taking an active part in any sport involving the striking of an opponent with any part of the body or any implement including but not limited to fencing, boxing, kick boxing, karate, kung fu, kendo, mixed martial arts, taekwondo, pororesu, jujutsu, muay thai, judo, unifight, judo and wrestling;<br><br>b. death or <b>bodily injury</b> caused by the action or inaction of a participant(s) against another participant(s) taking an active part in any sport involving competitive physical contact between participants including but not limited to association football (soccer), Australian rules football, American football, rugby, hockey, ice hockey, lacrosse, hurling, water polo. |
| Treatment or care           | 17. the provision of or failure to provide any treatment or care of a person or animal, other than the provision of first aid in connection with <b>your business</b> .   |
| Infrastructure interruption | 18. any failure or interruption of services provided to <b>you</b> by a third party service provider including but not limited to 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.   |
| Personal data claims        | 19. the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to <b>personal data</b> .  |