

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**

**The following definition has been removed:**

**Hacker** Anyone who maliciously targets **you** and gains unauthorised access to **your** website, intranet, computer system, network, telephony equipment or data that **you** hold electronically.

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**What is not covered** We will not make any payment for:

1. **damage** caused by:
    - c. a **cyber attack, computer or digital technology error** or **hacker**;
    - f. coastal or river erosion;
    - g. a rise in the water table.
  
  10. loss by fraud or dishonesty of any partner, director, trustee or employee of **yours**, unless the loss is notified to **us** within ten working days of its discovery by **you**.
  
  11.
    - a. **damage** directly or indirectly caused by, resulting from or in connection with **terrorism** or any action taken to control, prevent or respond to **terrorism**;
    - b. **damage** outside of the Republic of Ireland directly or indirectly caused by civil commotion.
  
  13. any **damage** directly or indirectly due to, contributed to by, or resulting from or in connection with **war, confiscation, nuclear risks** or **space perils**.
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**How much we will pay**

We will pay up to the **amount insured** shown in the schedule during any one **period of insurance** unless limited below or in the schedule.