

Commercial Combined



Important Notice to Policyholder (applicable from the Effective Date shown on your Renewal Schedule)

We are updating your NIG Commercial Combined policy with effect from the renewal date of your Policy. These updates have been applied by Endorsement to your Schedule.

This Notice to Policyholder advises you of the main updates and changes. This notice does not contain the full terms and conditions of your insurance. Please therefore read all Policy documentation carefully as this will confirm the cover provided.

Please note that these amendments may apply to aspects of this Policy for which cover has not been provided.

Please contact your broker, intermediary or agent, should you have any questions.

Your policy wording changes are summarised as follows:

General Definitions

The following General Definitions have been added:

- **Computer System**
- **Cyber Act**
- **Cyber Incident**
- **Cyber Loss**
- **Data**
- **Data Processing Media**

These new definitions replace existing terminology throughout this Policy, though some Sections have their own definitions which may replace the above. Note that these definitions do not apply to Section 12b: Engineering Inspection.

General Exclusions

The following General Exclusion has been added:

- **Cyber** – replacing the Computer Virus and Hacking General Exclusion. This Policy, other than the specific cover provided under Section 14: Computer and Cyber, does not cover cyber loss or any claim of whatsoever nature connected with loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, or the value of such Data. However, Section 7: Public Liability or Section 8: Products Liability may provide cover for any ensuing Bodily Injury or Damage to property.

Section 2: Business Interruption

The following **Extensions** have been updated:

- **I Denial of Access**
 - the words “In the vicinity of the Premises” have been replaced with “Within one mile of the Premises”.
- **L Public Emergency**
 - the words “in the vicinity of the Premises” have been replaced with “within one mile of the Premises” and the sentence has been restructured to clarify the intent.

Section 4: Terrorism

The following Definitions have been updated:

- **Computer Systems** is now **Computer System** and the words “For the purpose of this Section only, a Computer System shall mean” has been added to the beginning of the opening sentence to make it clear that the definition of Computer System used under this Section of the policy is different to the Policy General Definition of Computer System.
- **Data** - the words “For the purpose of this Section only, Data shall mean” has been added to the beginning of the opening sentence to make it clear that the definition of Data used under this Section of the policy is different to the Policy General Definition of Data.

Section 7: Public Liability

The following Extensions have been updated:

- **N Financial Loss:**
 - exclusion k (excluding virus or similar mechanism or hacking) has been removed as this is now excluded by the Cyber General Exclusion.
- **O Environmental Statutory Clean Up Costs:**
 - proviso d relating to liability arising from Pollution or Contamination connected with Virus or Similar Mechanism or Hacking has been removed. This is now excluded by the Cyber General Exclusion.
 - as proviso d has been removed, the definitions for “Virus or Similar Mechanism” and “Hacking” have been removed as they are no longer required.

Section 8: Products Liability

The following Extensions have been updated:

- **I Financial Loss:**
 - exclusion j (excluding virus or similar mechanism or hacking) has been removed as this is now excluded by the Cyber General Exclusion.
- **J Environmental Statutory Clean Up Costs:**
 - proviso d relating to liability arising from Pollution or Contamination connected with Virus or Similar Mechanism or Hacking, has been removed. This is now excluded by the Cyber General Exclusion.
 - as proviso d has been removed, the definitions for “Virus or Similar Mechanism” and “Hacking” have been removed as they are no longer required.

Section 14: Computer and Cyber

The following Definitions have been updated:

- **Computer System** – the words “For the purpose of this Section only, Computer System shall mean:” have been added as a preamble to differentiate the Definition used in this Section from the Policy General Definition of Computer System.
- **Data** – the words “For the purpose of this Section only, Data shall mean:” have been added as a preamble to differentiate the Definition used in this Section from the Policy General Definition of Data.

