

Office and Surgery Policy

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

We continually review Our product offerings in Our aim to ensure the cover provided is competitive in an ever-changing market. We have reissued Your policy wording to reflect changes to the cover. This notice is to advise You of the important updates.

The changes, summarised below, take effect from the renewal date. Please note that these changes may apply to aspects of the policy of insurance for which cover has not been provided. Please therefore read all Policy documentation carefully as this will confirm the cover provided. Please contact Your broker, intermediary or Agent, should You have any questions.

Your policy wording changes are summarised as follows:

Business Advice Services Section

- **Emergency Glazing & Security Assistance Helpline**

This is no longer supplied by Glassolutions and is now provided by one of Our approved supplier panel. The contact number will remain the same and calls may be recorded.

Section 1: The Structure

- **Condition 5 Excess is amended:** Contingency 10 (Escape of Water) is added to the Excess Condition and will appear on Your Policy Schedule as Excess B. Excess B is restated on Your Policy Schedule and will apply unless the Schedule already shows an Endorsement where the Excess for Contingency 10 Escape of Water is higher than Excess B.

Contingency 14 (Subsidence) is amended to Excess C on Your Policy Schedule.

Section 2: Contents

- **Condition 5 Excess is amended:** Contingency 10 (Escape of Water) is added to the Excess Condition and will appear on Your Policy Schedule as Excess B. Excess B is restated on Your Policy Schedule and will apply unless the Schedule already shows an Endorsement where the Excess for Contingency 10 Escape of Water is higher than Excess B.

Section 3: Public and Products Liability

Following Extension is deleted:

5: Data Protection Act 1998

Following Extensions are re-numbered as:

- 5: Corporate Manslaughter and Corporate Homicide Act 2007
- 6: Defective Premises Act 1972
- 7: Damage to Leased or Rented Premises
- 8: Member to Member Liability
- 9: Motor Contingent Liability
- 10: Overseas Personal Liability
- 11: Work Overseas
- 12: Indemnity to Principals
- 13: Consumer Protection and Food Safety Acts

Section 7: Loss of Money

Following Condition is amended:

- 4: Cash Tills – after Business Hours the till drawer to be left open with the contents deposited in a secure place not in the vicinity of the cash till.

Section 12: Terrorism

Cover is amended to provide Business Interruption cover following an Act of Terrorism resulting in an identifiable reduction in Your Business although there is no damage to or destruction of Your Property.

Following definitions are added:

- Non-Damage Business Interruption resulting from an Act of Terrorism within a mile radius of Your Premises.

Following Definitions are amended:

- Covered Loss updated to include reference to Non-Damage Business Interruption Head of Cover.
- Head of Cover updated to include reference to Non-Damage Business Interruption.

Following Definitions are deleted:

- Event
- Property Insured

August 2019

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