

Business From Home Policy

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

We are updating your NIG Business from Home policy with effect from the renewal date of your Policy. These updates have been applied by a separate document entitled 'Business from Home Cyber and Vicinity Endorsement'. Please read this separate document for the full details of the changes.

These updates are summarised below. **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 and documentation changes are summarised as follows:

Policy Definitions

The following Definitions are 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.

General Exclusions

The following Exclusion is added:

- **Cyber** – replacing the Computer Virus and Hacking General Exclusion. This Policy 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 2: Public and Products Liability may provide cover for any ensuing Injury or Damage to material property.

Section 2: Public and Products Liability Exclusions

Exclusion q is deleted. This is now excluded by the Cyber General Exclusion.

Section 5: Business Interruption

The following Extension is amended:

- **B Prevention of Access**
 - the words "in the vicinity of the Premises" have been replaced with "within one mile of the Premises".

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