

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

We are reissuing your NIG Business from Home policy onto our updated product wording with effect from the renewal date of your Policy.

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:

Business Advice Service

- DAS Legal Expenses Insurance Company Limited is now ARAG Legal Expenses Insurance Company Limited. References to DAS have been replaced with ARAG. The telephone numbers and other information have been updated accordingly.
- In the **Counselling Helpline** and the **Health and Medical Assistance Helpline**, the words "Calls may be recorded" have been replaced with "All calls are dealt with in the strictest confidence, but to assist ARAG with checking and improving service standards, calls may be recorded".

Introduction

The reference to "U K Insurance Limited" has been replaced with "Royal & Sun Alliance Insurance Ltd", in the Introduction to this Policy.

How to Use Your Policy

- **Making a Claim** – a QR code has been added to allow you to link to the [nig.com/claims](https://www.nig.com/claims) website page.

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.

The following General Definition has been updated:

- **We/Us/Our** – is now defined as "Royal & Sun Alliance Insurance Ltd trading as NIG and/or such other authorised insurer as Royal & Sun Alliance Insurance Ltd may contract to underwrite any part of this Policy."

General Conditions

The following General Condition has been removed:

- **1 Observance of Terms** – this has been replaced by Claims Condition A Observance of Terms (see below). All subsequent General Conditions 2 to 11 have been renumbered 1 to 10 respectively and all references to these General Conditions updated accordingly.

The following General Condition has been added:

- **12 Sanctions, Prohibitions or Restrictions** (previously General Condition 11) – We shall not be exposed to any sanction, prohibition or restriction, as stated therein..

The following General Conditions have been updated:

- **4 Cancellation** (previously General Conditions 5):
 - the requirement to return the Employers Liability Certificate(s) of Insurance has been removed.
 - the total amount refunded to You will be calculated by Us in accordance with the process set out in this General Condition. The calculation made by Us will be final and binding.
- **5 Instalments** (previously General Condition 6) – has been updated – the requirement to return the Employers Liability Certificate(s) of Insurance has been removed.
- **10 Sanctions, Prohibitions or Restrictions** (previously General Condition 11) – has been updated to clarify what constitutes a sanction, prohibition or restriction and states the options available to Us and to You in the event that a sanction, prohibition or restriction occurs.

Claims Conditions

The following Claims Condition has been updated:

- **A Conditions Precedent** – has been replaced with the following:
 - Observance of Terms**
Failure to comply with any of the terms and conditions of this Policy where they are material or relevant to any loss will entitle Us to reduce or avoid Your claim.

General Exclusions

The following General Exclusion has been removed:

- **6 Sonic Bangs** – General Exclusions 7 to 9 have been renumbered 6 to 8 accordingly.

The following General Exclusion has been added:

- **4 Cyber** – replacing the Computer Virus and Hacking General Exclusion (previously General Exclusion 5). 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 Bodily Injury or Damage to physical property.

This General Exclusion does not apply to Section 7: Employers' Liability and Section 10: Refrigerated Stock, of this Policy

Business from Home



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The following General Exclusion has been updated:

- **2 War, Government Action and Terrorism:**
 - in item **a**, an exception has been added concerning the detonation of munitions of war, or parts thereof, within one mile of the property insured by this Policy, provided that:
 - the presence of such munitions does not result from a state of war current at the time of loss, destruction or damage.
 - the loss, destruction or damage does not occur outside the United Kingdom, the Channel Islands or the Isle of Man.
 - item **b** has been updated and now includes reference to:
 - i War, Government Action, Terrorism “(or any action taken in controlling, preventing, suppressing or in any way relating to Terrorism)” and
 - ii civil commotion in Northern Ireland.
 - the meaning of **Government Action** has been updated. The words “destruction of property” have been removed and replaced with the words “destruction of or damage to property”.
 - **The Structure Section Provision – Terrorism** – has been replaced by the **Terrorism Damage Provision**. Cover may be provided for your private residence, where insured under Section 9: The Structure, for Damage by an insured Contingency (as defined in Section 9) as a consequence of Terrorism occurring within England, Scotland or Wales but not in the territorial sea adjacent thereto.
 - the **Liability Provisions** have been replaced by the **Terrorism Liability Provisions**. Employers Liability or Property Owner’s Liability cover may be provided for acts of Terrorism occurring within England, Scotland or Wales but not in the territorial sea adjacent thereto nor for acts of Terrorism consisting solely of the threat of force or violence.

Section 2: Public and Products Liability

The following Exclusion has been updated:

- Exclusion **c** – now completely excludes any Insured Products which to Your knowledge are to be used in any aircraft, spacecraft, rocket, missile or satellite. (Previously, only parts which were in or on, or for use in or on, aircraft were excluded.)

Section 11: Business Legal Expenses

DAS Legal Expenses Insurance Company Limited is now ARAG Legal Expenses Insurance Company Limited. References to DAS have been replaced with ARAG. The contact details and regulatory information have been updated accordingly.

The following Definition has been updated:

- **Countries Covered** – “Macedonia” has been replaced by “North Macedonia”.

Section 12: Personal Accident

The following Exclusion has been updated:

- Exclusion **5** – the words “suicide or attempted suicide” have been replaced with “the Person Insured taking or attempting to take their own life”.

Important Information

The following entry has been added:

- **Data Protection** – this is a new entry providing an overview of our position regarding the information we collect about you and provides a link to our privacy notice.

The following have been updated:

- **How to complain:**
 - the contact information for addressing complaints has changed. The email address for submitting complaints to NIG is now:
rsacustomerrelations@uk.rsagroup.com.
 - for Section 11: Business Legal Expenses, please refer to that Section for details of how to complain
- **Details about our Regulator** – the reference to “U K Insurance Limited” has been replaced with “Royal & Sun Alliance Insurance Ltd” and the registration number has been changed to **202323**.
- An entry has been added to the end of this Section to say that telephone calls may be recorded for training and monitoring purposes.

Footer:

The footer in the Policy documentation has been updated to reflect that which appears in this document.

