

Business Package 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 and documentation changes are summarised as follows:

How to Use Your Policy

- **Making a Claim:** added a QR code to link to the nig.com/claims website page.

General Conditions

Following Condition is amended:

- **Automated Teller Machine** - is renumbered 9.

Following Condition is added:

- **10 Sanctions, Prohibitions or Restrictions**

Claims Conditions

Following Condition is amended:

- **1 Conditions Precedent**

General Exclusions

Following Exclusion is added:

- **8 Infectious or Contagious Disease**

Following Exclusions are amended:

- **1 War, Government Action and Terrorism** - excludes loss destruction or damage of property except as provided for under the Terrorism Section, where insured.

Section 2: Business Interruption

Following Extension is amended:

- **J Public Emergency** - point e reference to 'infectious or contagious disease' is removed in view of the addition of General Exclusion 8 Infectious or Contagious Diseases.

Section 4: Loss of Business 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 7: Public Liability

Following Definition is amended:

- **Property** - amended from Material property to Physical property.

Following Extension is amended:

- **M Data Protection Act 2018** is renamed **Data Protection Legislation 2018**. An additional proviso added **vii**, that indemnity will not apply where cover is provided by any other insurance. The wording has also been updated following Brexit.

Section 8: Products Liability

Following Definition is amended:

- **Property** - amended from Material property to Physical property.

Following Extension is added

- **H Data Protection Legislation 2018**.

Section 12: Commercial Legal Expenses

Following Definitions are amended:

- **Countries Covered** - Macedonia is replaced with North Macedonia.
- Cover is replaced with **Terms of the Agreement**.
- Making a Claim & Reporting the claim, the telephone number has changed from 0345 878 5024 to 0345 878 5033

Following Insured Incidents have been amended:

- **3 Employee Civil Legal Defence** - legal rights must arise from their work 'as an Employee'.
- **E Tenancy Disputes** - the tenancy dispute must relate to the terms of the lease or tenancy agreement applying at the Premises.
- **H Personal Injury** - the counter-claim referred to in Exclusion 3 must be an Insured Incident under the Commercial Legal Expenses Section of the Policy.

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Section 12: Commercial Legal Expenses (contd.)

How to make a Complaint – wording updated.

References to DAS Law Limited removed.

Important Information

- How to complain is updated. The email address to send your complaint is added:
Email: complaints@nig-uk.com.
- Please quote your Policy number in all correspondence.
- Details of NIG's complaints procedures can be found on the NIG website:
www.nig.com/contact-us/complaints

NIG BP NTP 1022 Std.

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