

# 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 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](http://nig.com/claims) website page.

### General Definitions

**Following Definition is amended:**

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

### General Conditions

**Following Condition is added:**

- **16 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 Exclusion is amended:**

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

### Section 3: Public and Products Liability

**Following Extensions are amended**

- **13 Consumer Protection and Food Safety Acts-** Proviso ii is amended to clarify that 'You' includes your partners, directors and employees.
- **14 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 5: Business Interruption

**Following Extension is amended:**

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

### Section 9: Commercial Legal Expenses

**Following Definitions are amended:**

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

**Following Insured Incidents have been amended:**

- **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.

**Following Condition applicable to the Commercial Legal Expenses Section has been amended:**

- **Condition 1b** – DAS will choose the Appointed Representative when we are liable to pay a compensation award.

**How to make a Complaint** – wording updated.

References to DAS Law Limited removed.

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### Policy Extension: Equipment Breakdown

#### Following Definition is amended:

- **Breakdown** – extended to include 'Electronic Derangement'.

**Cover ii is amended** to clarify cover includes 'in the United Kingdom, the Channel Islands and the Isle of Man'.

### Important Information

- How to complain is updated. The email address to send your complaint is added:  
Email: [complaints@nig-uk.com](mailto: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](http://www.nig.com/contact-us/complaints)

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