

# Professionals 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](https://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:**

- **11 Sanctions, Prohibitions or Restrictions**

### Claims Conditions

**Following Condition is added:**

- **1 Conditions Precedent**

**The remaining Conditions are renumbered 2-7**

### General Exclusions

**Following Exclusion is added:**

- **6 Infectious or Contagious Disease**

### Section 1: Public Liability

**Following Extensions are amended:**

- **A Court Attendance Costs** -  
The compensation paid to You or any of Your directors or partners is increased from £500 to £750 for each day court attendance is required.
- **J 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.
- **K Consumer Protection and Food Safety Acts-**  
Proviso ii is amended to clarify that 'You' includes your partners, directors and employees.

### Section 2: Employers Liability

**Following Extension is amended:**

- **A Court Attendance Costs** -  
The compensation paid to You or any of Your directors or partners is increased from £500 to £750 for each day court attendance is required.

### 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](https://www.nig.com/contact-us/complaints)

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