

Property Owners Policy

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

We are updating your NIG Property Owners policy with effect from the renewal date of your Policy. These updates have been applied by a separate document entitled 'Property Owners 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:

General 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. Note that these definitions do not apply to Policy Extension 1: Equipment Breakdown.

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 3: Public Liability may provide cover for any ensuing Bodily Injury or Damage to property.

Section 3: Public Liability

The following Extension is amended:

- **11 Environmental Statutory Clean Up Costs**
 - proviso d relating to liability arising from Pollution or Contamination connected with Virus or Similar Mechanism or Hacking has been removed. This is now excluded by the Cyber General Exclusion.
 - as proviso d has been removed, the definitions for "Virus or Similar Mechanism" and "Hacking" have been removed as they are no longer required.

Section 4: Rent Receivable

The following Extensions are amended:

- **2 Prevention of Access**
 - the words "in the vicinity of the Premises" have been replaced with "within one mile of the Premises".
- **3 Loss of Book Debts**
 - the words "computer systems" have been replaced with "Computer Systems" to clarify the intent.
- **7a Denial of Access**
 - the words "in the immediate vicinity of the Premises" have been replaced with "within one mile of the Premises".
- **8 Loss of Attraction**
 - the words "in the immediate vicinity of the Premises" have been replaced with "within one mile of the Premises".

Section 9: Terrorism

The following Definitions have been amended:

- **Computer Systems** is now **Computer System** and the words "For the purpose of this Section only, a Computer System shall mean" has been added to the beginning of the opening sentence to make it clear that the definition of Computer System used under this Section of the policy is different to the Policy General Definition of Computer System.
- **Data** - the words "For the purpose of this Section only, Data shall mean" has been added to the beginning of the opening sentence to make it clear that the definition of Data used under this Section of the policy is different to the Policy General Definition of Data.

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