Cyber Cover

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

We are reissuing your NIG Cyber Cover 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:

Introduction

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

General Definitions

The following General Definition has been updated:

- **Company** – 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 updated:

- **10 Sanctions, Prohibitions or Restrictions** – has been updated to clarify what constitutes a sanction, prohibition or restriction and states the options available to us and you in the event that a sanction, prohibition or restriction occurs.

General Exclusions

General Exclusion **1 War, Government Action and Terrorism** has been deleted and all subsequent General Exclusions 2 to 6 have been renumbered 1 to 5. War, government action and terrorism are now being excluded under Section 1: Computer and Cyber.

Section 1: Computer and Cyber

The following Definitions have been added:

- **Cyber Operation**
- **Cyber Action**
- **Loss**
- **State**
- **Technology System**
- **War**

The following Definitions have been updated:

- **Act of Terrorism** – the words "For the purpose of this Section, this shall mean" have been removed.
- **Computer Equipment** – the two references to "data" have been amended to read "Data" to make it clear that the Section definition of Data applies.
- **Data** – the words "For the purpose of this Section only, Data shall mean:" have been added as a preamble to differentiate the Definition used in this Section from the Policy General Definition of Data.
- **Limit of Liability** – the words "the most the Company will pay for claims" have been replaced with "the most the Company will pay for all Loss".

The following Clause has been removed:

- Clause **2 War** of the **Clauses applicable to all Sub-Sections of Section 14** has been removed and all subsequent Clauses 3 to 5 have been renumbered 2 to 4. (See the new exclusion below relating to War, Cyber Operation or Cyber Action.).

The following paragraph has been added to the entry for **Excess**:

For the purposes of Sub-Sections 5 – Hardware and 6 – Data Corruption and Extra Cost, the Company shall not be liable for the amount of the Excess stated in the Schedule in respect of:

i Damage caused by or arising from fire, lightning, explosion or aircraft or other aerial devices, or articles dropped therefrom;

ii Damage other than as listed in **i** above to Smartphones; or

iii All Other Occurrences being any cause other than as listed in **i** or **ii** above.

The following Exclusions have been updated:

- **12** Nuclear weapons or devices – this is now Exclusion 13 and has been amended from "Damage caused by" to read "Damage caused by, arising from or connected with".
- **13** any Act of Terrorism – this is now Exclusion 14 and the preamble referring to General Exclusion 1 War, Government Action and Terrorism has been removed.

The following Exclusions have been updated:

- **12** Nuclear weapons or devices – this is now Exclusion 13 (see below for newly added Exclusion 12) and has been amended from "Damage caused by" to read "Damage caused by, arising from or connected with".
- **13** any Act of Terrorism – this is now Exclusion 14 and the preamble referring to General Exclusion 1 War, Government Action and Terrorism has been removed.

The following Exclusions have been added:

- **12** Nuclear materials and Hardware at nuclear installations or nuclear sites – excluding any Damage or liability caused by, arising from or connected with nuclear material any Hardware whilst at any sites or installations involving nuclear energy.
- **15** War, Cyber Operation or Cyber Action – excluding any claim, cost or loss due to War or Cyber Operation or Cyber Action (as defined) but this exclusion, in so far as it applies to Cyber Operations and Cyber Actions, is subject to us being able to prove that they were as a result of the actions of a sovereign state. This Exclusion sets out the criteria for how we determine this.

The following entry has been added:

- **Data Protection** – explaining how HSB Engineering Insurance Limited handle and protect your personal information including a link to their website where you can view and download their Privacy Notice.

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Section 2: Terrorism

This Section has been replaced with a new clearer wording. The cover being provided is nevertheless unchanged.

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.
- **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 at 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.