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## NOTICE TO POLICYHOLDERS

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Below are Endorsements that have been applied to your Policy at the commencement of your current Period of Insurance

This document now forms part of your Policy, please read it carefully and retain it with your Policy documents.

Policy Exclusion 3 is added as follows

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except Terrorism Insurance, Liability Insurance, Fidelity Insurance, Personal Accident Insurance, Deterioration of Stock Insurance and Legal Expenses Insurance)

Notwithstanding anything in this Policy to the contrary and save to the extent expressly provided by any Specified Disease Extension to the Business Interruption Insurance section herein this Policy does not cover:

Loss (whether physical or otherwise), destruction or damage, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

- (a) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
- (b) any disease arising from any such pathogen or microorganism, or
- (c) the threat or fear (actual or perceived) of (a) or (b).

Extension 7 Denial of Access (Non-Damage) is restated to read as follows

The cover provided by the Business Interruption section of this policy is extended to include the denial of access to the premises on the order or advice of a public authority caused solely and directly by an emergency which is likely to endanger life or cause damage to Property arising from the:

1. unlawful occupation by a third party of a building or part thereof except in the course of any trade disputes including but not limited to strikes, picketing and labour disturbances
2. perceived or actual existence of an explosive device

at the Premises. Provided that the Company will not be liable for

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

A) any loss as insured by this extension involving an interruption of less than 12 hours continuous duration

B) any period other than that arising from any cause within the control of the Policyholder

D) any action for which the Policyholder has been given prior notice of more than 4 hours by a public authority

For the purpose of this Extension only the Maximum Indemnity Period shall not exceed three months and will apply from the date from which the closure order or advice of the public authority is complied with.

The Extension is

The Company will not be subject to any or any greater liability under any other section, Policy Extension, coverage or provision of this Policy than that for which it would have been liable if this Extension did not apply.

Subject otherwise to the terms, Exclusions and Conditions of this Policy including, without limitation, the basis of settlement provisions applicable to the Business Interruption section of this Policy.

The definitions of Data, System and Virus in the Policy wording are deleted and replaced by the following:

#### Data

Facts, concepts and information represented or stored electronically or converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any other information whatsoever

#### System

A computer or other equipment or component or item which processes stores transmits or receives Data.

#### Virus

Any program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, System, Data or operations, whether involving self-replication or not. The definition of Virus includes but is not limited to trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to Damage, interfere with, adversely affect, infiltrate or monitor as above.

The definition of Microchip in the Policy wording is deleted.

Exclusion 2 Electronic Risks shall now read as follows

This Policy does not cover:

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Extension is

The Company will not be subject to any or any greater liability under any other section, Policy Extension, coverage or provision of this Policy than that for which it would have been liable if this Extension did not apply.

Subject otherwise to the terms, Exclusions and Conditions of this Policy including, without limitation, the basis of settlement provisions applicable to the Business Interruption section of this Policy.

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March 2020