

Changes to Your Insurance Policy Terms

Changes to your policy you need to know about before you renew.

This notice tells you about changes to your policy which will take effect from your renewal date as shown on your schedule. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, and keep them together with your other policy documents.

Excess of Loss Cyber Policy

Policy Exceptions

The following Policy Exceptions have been added.

We will not indemnify You in respect of;

- (7) any loss, liability, cost or expense or any other amount incurred by or accruing in connection with any losses arising from physical damage or actual bodily injury (This does not apply to write-backs for emotional distress/mental anguish claims under data privacy liability coverage).
- (8) any loss, liability, cost or expense or any other amount incurred by or accruing in connection with any losses arising from Natural Perils, which shall include but not be limited to the following: Earthquake, seaquake, earthquake shock, aftershock, seismic and/or volcanic disturbance/eruption, hurricane, rainstorm, windstorm, storm, tempest, tornado, cyclone, typhoon, tidal wave, tsunami, flood, hail, winter weather/freeze, ice storm, weight of snow and ice, avalanche, any falling objects (including but not limited to meteor and asteroid), liquefaction, landslip, landslide, mudslide, erosion, lightning, sinkhole collapse, earth movement, subsidence, ground heave, solar wind/storm, tropical storm, tropical depression, firestorm, storm surge and, wildfire, bush fire and forest fire irrespective of origin.

Furthermore, fire and/or any other ensuing loss or losses following losses arising from Natural Perils shall also be excluded.

- (9) any losses arising from chemical, biochemical or biological release, discharge, dispersal or escape.



Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.