

Introduction

This document has been created to help you understand the key changes to your Hiscox Insurance policy and how they may impact you.

Your policy continues to offer professional, tailored insurance to protect you and give you peace of mind that if you need us, you will be supported by our award winning claims team.

If you have a query not covered by this document, or if you have any questions or concerns about your policy you should contact your broker.

Frequently asked questions**What if my circumstances change during the period of insurance?**

If your circumstances change during the period of insurance, you only need to let us know if the change means that any of the information in the Statement of Fact is no longer true, complete and accurate. If there are no such changes, you do not need to let us know.

If any of the information within the Statement of Fact becomes no longer complete, true or accurate at any point during the period of insurance you must tell your broker as it may affect the validity of the policy or our ability to pay a claim.

Additionally, if your contact details change then you should let us know straightaway.

Where do I find the limits that apply to my policy?

You can find your maximum allowable limits for turnover and wage roll in your Statement of Fact. You must check this information and tell us or your broker if you expect to exceed the maximum amounts shown. Please note these values may have changed.

If there are special limits or special excesses applying to particular covers or types of losses these will be shown in the policy schedule. Please check your policy schedule carefully as they may have changed.

My new schedule shows a different premium to last year? What has changed?

If an underwriter has reviewed your policy then they may have manually adjusted your premium, for example if you've had claims in the last 12 months.

Where do I find out about any endorsements on my policy?

You will be able to see if an endorsement has been applied or removed by reviewing your Policy Schedule. If you have any queries or concerns, please contact us or your broker if you have one.

Public and products liability insurance

Summary of change

Changes to the cover

The following table shows the differences between our new policy wordings (16166 WD-PROF-UK-PPL(2), 16167 WD-NFP-UK-PPL(2), 16168 WD-TEC-UK-PPL(2), 16169 WD-RET-UK-PPL(2), 16170 WD-TRAD-UK-PPL(3) and 16171 WD-REC-UK-PPL(2) 20692 WD-CLE-UK-PPL(2) and 20696 WD-AEL-UK-PPL(2)) and our previous wordings (16166 WD-PROF-UK-PPL(1), 16167 WD-NFP-UK-PPL(1), 16168 WD-TEC-UK-PPL(1), 16169 WD-RET-UK-PPL(1), 16170 WD-TRAD-UK-PPL(1 and 2), 16171 WD-REC-UK-PPL(1), 20692 WD-CLE-UK-PPL(1) and 20696 WD-AEL-UK-PPL(1)).

This is a summary of the changes only. You should refer to your schedule and policy wording for the full description of the cover in place.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<p>Cyber incidents. We will not pay claims arising from any cyber attack, hacker or any computer or digital technology error, including any fear or threat of such an incident or the costs of any action in controlling, preventing, suppressing or responding to such an incident.</p> <p>Previously we excluded any misuse of a computer system or transmission of a computer virus.</p>	Covered	Not covered	X
<p>Personal data. We will not pay claims arising from any actual or alleged breach of any data protection legislation or regulation.</p>	Covered	Not covered	X

Personal accident insurance

Summary of change

Changes to the cover

The following table shows the differences between our new policy wording (16341 WD-PROF-UK-PAI(3)) and our previous wording (16341 WD-PROF-UK-PAI(2)).

This is a summary of the changes only. You should refer to your schedule and policy wording for the full description of the cover in place.

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not pay claims arising from cyber attack, hacker or computer or digital technology error, including any fear or threat of such an incident. This includes any action taken to control, prevent, suppress or respond to such an incident.	Covered	Not covered	X

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Directors and officers' insurance

Summary of change

Changes to the policy

Changes to the cover

The following table shows the differences between our new policy wordings (16010 WD-MLP-UK-AOC-DO(5), 16011 WD-MLP-UK-AOC-DOPLC(4), 16015 WD-MLP-UK-AGG-DO(5), 16016 WD-MLP-UK-AGG-DOPLC(4)) and our previous wordings (16010 WD-MLP-UK-AOC-DO(4), 16011 WD-MLP-UK-AOC-DOPLC(3), 16015 WD-MLP-UK-AGG-DO(4), 16016 WD-MLP-UK-AGG-DOPLC(3)).

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place.

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
Bodily injury and property damage. Claims for bodily injury or property damage are now only covered where due to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.	Covered	Not covered	X
Cyber claims. Previously we covered any claims arising from the misuse of data or computer hardware or software. Your new policy only covers claims by you, any shareholder, creditor or any insured person arising from an insured person's response to, or management of, a cyber incident. We also cover a claim arising from a loss or misuse of data due to a cyber attack, hacker or an insured person's unintentional error but we will not cover defence costs for such claims.	Covered	Cover reduced	X
Cyber and data investigations. Investigations arising from the misuse of data or computer hardware or software.	Covered	Not covered	X

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
Cyber incidents. We will not make any payment for claims, costs or expenses arising from cyber incidents, other than claims by you, any shareholder, creditor or any insured person arising from an insured person's response to or management of a cyber incident or claims arising from a loss or misuse of data due to certain cyber incidents.	Covered	Not covered	X

Changes to 'special conditions'

Area of cover	Previous policy	New policy	Improvement in cover
Extended notification period. You or an insured person may request to purchase an extended notification period for up to three years, in certain circumstances.	Right to purchase an extended notification period for up to six years.	Extended notification period only available at our discretion and limited to three years.	X

Changes to 'how much we will pay'

Area of cover	Previous policy	New policy	Improvement in cover
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Hiscox Insurance Summary of change

Loss of data resulting from a cyber incident. Under your new policy, cover from loss of data arising from a cyber incident is limited to the limit shown in the schedule.

Full policy limit Sub-limited

