



# Doulton Underwriting Agents Ltd

## Notice of Policy Revision – Commercial Policy

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### Changes to Your Commercial Combined Policy

As of **1st October 2021**, we are introducing some changes to your **Commercial Combined Policy**. This document details the main differences in the updated policy wording. We advise you to read this carefully to ensure that you understand the changes of the terms and exclusions and ensure that the insurance provided meets your requirements.

#### Changes to – DEFINITIONS

- **Computer Systems** definition is added  
All the words/phrases/sentences with the equivalent meaning of **computer systems** are replaced accordingly
- **Data** definition is added  
All the words/phrases/sentences with the equivalent meaning of **data** are replaced accordingly

#### Changes to SECTION 1: CONTENTS

- Under **CLAIMS SETTLEMENTS**, the following paragraph is deleted:  
*Claims for computer systems records will be settled up to the limit shown on the basis of the value of the materials together with the cost of clerical labour and computer time expended in reproducing such records (excluding any expenses in connection with the production of information to be recorded therein) and not for the value to the Insured of the information contained in them*
- Under **DEFINITIONS**, 'Computer systems records' is deleted as replaced by the above general definition

#### Changes to SECTION 3: LOSS OF INCOME

- The following wording in **COVER** has been deleted:  
*any occurrence of a Notifiable Disease within a radius of 25 miles of the Premises*
- **Notifiable Disease**  
The following paragraph is deleted:  
*any human infectious or human contagious disease specifically detailed below:  
Acute encephalitis – Acute poliomyelitis – Anthrax – Cholera – Diphtheria – Dysentery – Food poisoning – Leprosy – Leptospirosis – Malaria – Measles – Meningitis: meningococcal, pneumococcal, haemophilus influenzae, viral – Meningococcal septicaemia (without meningitis) – Mumps – Ophthalmia neonatorum – Paratyphoid fever – Rubella – Scarlet fever – Smallpox – Tetanus – Tuberculosis – Typhoid fever – Typhus fever – Viral haemorrhagic fever – Viral hepatitis: Hepatitis A, Hepatitis B, Hepatitis C – Whooping cough – Yellow fever*

The above has been replaced by following wording:

*Mumps, Malaria, Yellow Fever, Acute Encephalitis, Chickenpox, Cholera, Scarlet Fever, Viral Hepatitis, Whooping Cough, Tuberculosis, Smallpox, Dysentery, Acute Poliomyelitis, Anthrax, Diphtheria, Leprosy, Leptospirosis, Meningococcal Infection, Ophthalmia Neonatorum, Paratyphoid Fever, Plague, Rabies, Rubella, Tetanus and Typhoid Fever*



## Changes to – GENERAL EXCEPTIONS

- **Year 2000**  
*'any computer or other equipment data processing service product microchip micro processor integrated circuit embedded chip or similar device computer software program or process or any other electronic system or any design or advice in connection with any of the foregoing'* is replaced by Computer Systems  
*'but this shall not exclude subsequent DAMAGE not otherwise excluded which itself results from a Defined Peril'* is deleted
- **Virus and Hacking** paragraph is deleted
- **Cyber Exclusion** is added, on both property and liability
- **Communicable Disease Exclusion** is added on both property and liability, other than Employers Liability for up to £5,000,000.
- Delete **DEFINITIONS** of "Virus or Similar Mechanism", "Hacking", "Denial of Service Attack" as replaced by the definitions in the cyber general exclusion.

## Changes to – GENERAL EXCEPTIONS

- **SANCTIONS** is added

## Changes to – ADDITIONAL CLAUSES, CONDITIONS, EXCLUSIONS & CONDITIONS PRECEDENT TO LIABILITY APPLICABLE TO THIS POLICY

- Under **RECORDS CONDITION**: 'Business Interruption or Book Debts' are replaced by 'Loss of Income'

## Changes to – ENDORSEMENTS

- Under **CC1 CONTENTS ACCIDENTAL DAMAGE EXTENSION**: delete *'accidental erasure of computer systems records unless accompanied by damage to the records'*

## Changes to – PRIVACY & YOUR PERSONAL INFORMATION

- Replaced by new version