



Schedule Appendix to Policy Wording UKC04585B

A change to your Policy Schedule

This document is a part of your Policy Schedule and should be read alongside that Policy Schedule provided. Please retain this document alongside the rest of your Policy Schedule.

Policy Level Endorsement

General Memorandum

In the event of any inconsistency between any terms of this Policy, the terms set out in or on this Appendix to the Policy Schedule shall take precedence over any Terms in the Policy Wording and/or Policy Schedule

Policy Exclusions

Disease Exclusion

This Exclusion applies to the following sections of the Policy where these are shown as included on the

Schedule:

Property Damage Insurance, Business Interruption Insurance and Money 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).

Business Interruption Insurance

If Business Interruption Insurance is shown as insured in the Schedule the Additional Cover for Disease Infestation and Defective Sanitation, and Prevention of Access are deleted

The following Additional Covers are added

Specified Disease Extension

The following Extension now applies to the Property Damage and Business Interruption Insurance section of this Policy

For the purposes of this Extension only the Disease Exclusion does not apply

The cover provided by the Business Interruption Insurance section of the Policy is extended to include closure of the Premises or part thereof on the order or advice of a public authority caused solely by

A) the manifestation of any Specified Disease in a human or

B) an outbreak of food or drink poisoning

at the Premises

Provided that:

1) The Maximum Indemnity Period is limited to three months and shall apply from the date from which the closure order or advice of the public authority is complied with

2) 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

3) In respect of a manifestation at the Premises of Legionellosis or Legionnaires' disease it is a condition precedent to any liability of the Company that at the time of such outbreak at the Policyholder's own Premises the Policyholder shall have been in complete compliance with Health and Safety Executive Approved Code of Practice (ACOP) 1992 unless such noncompliance shall have been notified in writing to the Company and confirmed as acceptable by the Company

4) This Extension shall not provide cover in respect of any closure of the Premises or part thereof on the order or advice of a public authority caused in whole or in part by a manifestation at the Premises of any disease that is or shall be designated or treated as a pandemic by the World Health Organisation or any Body undertaking substantially the same function. Once any disease has been so designated or treated then for the purposes of this Policy it will be deemed that the disease was so designated or treated at the commencement of the outbreak.

5) No cover is provided under this Extension for any closure of the Premises caused by or contributed to by or in any way related to the manifestation of any Specified Disease at a place other than the Premises

The Company's maximum Limit of Liability in the aggregate during any one Period of Insurance for this Extension is £100,000

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

For the purposes of this Extension, Specified Disease shall mean:

Acute encephalitis, Acute poliomyelitis, Anthrax, Chicken Pox, Cholera, Diphtheria, Infectious Bloody Diarrhoea, Legionellosis, Legionnaires Disease, Leprosy, Leptospirosis, Malaria, Measles, Meningitis, Meningococcal septicaemia, Mumps, Paratyphoid fever, Typhoid Fever, Plague as a result of Yersinia Pestis bacteria, Rabies, Rubella, Scarlet fever, Smallpox, Tetanus, Tuberculosis, Viral Hepatitis, Whooping cough, Yellow Fever

Vermin or Pests, Defective Sanitation and Murder or Suicide Extension

The following Extension now applies to the Business Interruption Insurance section of this Policy

The cover provided by the Business Interruption Insurance section of the Policy is extended to include closure of the Premises or part thereof on the order or advice of a public authority caused solely by:

A) the discovery of vermin or pests

B) an accident causing defects in the drains or other sanitary arrangements

C) a murder or a suicide

at the Premises

Provided that the Maximum Indemnity Period is limited to three months and shall apply from the date from which the closure order or advice of the public authority is complied with

The Company's maximum Limit of Liability any one loss and in the aggregate during any one Period of Insurance for this extension is £100,000

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

Denial of Access Extension

The following Extension now applies to the Property Damage and Business Interruption Insurance section of this Policy

The cover provided by the Business Interruption section of this Policy is extended to include loss resulting solely and directly from an interruption to the Business caused by the prevention of access to the Policyholder's Premises or part thereof solely and directly as a result of Damage to property within 1000 metres of the Policyholder's Premises but excluding Damage to property of any supply undertaking which supplies electricity gas water or telecommunications services to the Policyholder's Premises.

No cover is provided under this Extension for any prevention of access caused by or contributed to by or in any way related to any Damage to property further than 1000 metres from the Policyholder's Premises

For the purpose of this Extension only the Maximum Indemnity Period shall not exceed 12 Months and will apply from the date on which the Damage to Property which caused the prevention of access first occurred.

The Company's maximum Limit of Liability in the aggregate during one Period of Insurance for this Extension is £250,000

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.

Exclusions

Any Electronic Risk Exclusions shown in either the Policy wording or the Policy Schedule under Property Damage Insurance, Business Interruption Insurance and Money Insurance are deleted

The following Exclusion is added to Property Damage Insurance, Business Interruption Insurance and Money Insurance, if these sections are included on the Schedule

This Policy does not cover

Electronic Risk

A) Damage to Data which shall include but shall not be limited to:

- i) Damage to or corruption of Data whether in whole or in part,
- ii) unauthorised appropriation of, use of, access to or modification of Data,
- iii) unauthorised transmission of Data to any third parties,
- iv) Damage arising out of any misinterpretation, use or misuse of Data,
- v) Damage arising out of any operator error in respect of Data.

B) Damage arising directly or indirectly from:

- i) the transmission or impact of any Virus,
- ii) unauthorised access to a System,
- iii) interruption of or interference with electronic means of communication, used in the conduct of the Policyholder's Business, including but not limited to, any diminution in the performance of any website or electronic means of communication,
- iv) Failure of a System,
- v) anything described in A) above

but in respect of B)i), B)ii), B)iii) and B)iv) this shall not exclude subsequent Damage to Property directly caused by any of the following Covers insured unless otherwise excluded under this Policy **Fire, Explosion, Lightning, Aircraft, Earthquake, Riot and malicious persons** but only where involving physical force or violence, **Storm or Flood, Escape of water, Impact, Sprinkler Leakage or Theft**