



Travel policy wording changes

Following a recent Lloyd's market update to insurance policy wordings, the following will be applied to any policy incepting or renewing on or after 01st July 2020:

GENERAL DEFINITIONS

COMPUTER SYSTEM

Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the **Insured / Insured Person / You** or any other party.

CYBER ACT

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

CYBER INCIDENT

Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System** or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

GENERAL CONDITIONS

CYBER CLARIFICATION CLAUSE

Except for Cancellation & Curtailment or Rearrangement Expenses cover (only) contained within the Travel Section, **Underwriters / We** will pay for any otherwise covered loss, damage, liability, cost or expense caused by a **Cyber Act** or **Cyber Incident**, subject always to the Policy's full terms, conditions, limitations and exclusions.

TRAVEL

CANCELLATION, CURTAILMENT OR REARRANGEMENT EXPENSES

EXCLUSIONS APPLICABLE TO CANCELLATION, CURTAILMENT OR REARRANGEMENT EXPENSES:

The **Underwriters / We** will not pay any claim:

For any loss, damage, liability, cost or expense arising directly or indirectly out of a **Cyber Act** or **Cyber Incident**



01st July 2020