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## NOTICE TO POLICYHOLDERS

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### Policy Wording Changes

This Notice applies to the RSA e-Traded Tradespeople and Homeworkers products only.

This document now forms part of **Your Policy**, please read it carefully and retain it with **Your Policy** documents.

The following changes have been made to **Your cover**:

#### General Memorandum

In the event of any inconsistency between any terms in **Your Policy**, the terms set out in this Notice shall take precedence over any terms in the **Policy** wording.

#### Electronic Risk Exclusion

Any **Electronic Risk Exclusion** in the Policy is deleted.

The following Exclusion applies to the **Business Equipment and Business Stock Insurance** section and **Section 3 Hired-in-Plant** of the **Contractor's All Risk Insurance** section of **Your Policy**.

#### Electronic Risk Exclusion

**Your Policy** does not cover

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 **Your 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, Lightning, Aircraft or other aerial devices or articles dropped from them, Explosion, Riot, Civil Commotion, Strikers, Locked-out workers, persons taking part in labour disturbances, Earthquake, Storm, Flood, Escape of water from any tank, apparatus or pipe or Impact by and road vehicle or animal, Theft, Sprinkler Leakage.

## Disease Exclusion

The following Exclusion applies to the **Tools and Equipment Insurance**, **Business Equipment and Business Stock Insurance**, and **Contractor's All Risks Insurance** sections where they are shown as included in **Your Schedule**.

### Disease Exclusion

**Your 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).