
NOTICE TO POLICYHOLDERS – OCTOBER 2021

RSA have made various amendments to your Professional Indemnity Insurance policy wording.

Changes to your Professional Indemnity Insurance policy:

Please note that with effect from renewal of your Policy changes in relation to Cyber and Data Protection Law have been made and are summarised below:

The following Definitions have been added:

- Computer System (replacing the Definition of System)
- Cyber Act
- Data
- Data Protection Law
- Malware (replacing the Definition of Virus)

The following Definitions have been removed:

- Microchip
- System
- Virus

The following Definition has been amended:

- Failure of a System has been amended on the IT Professionals Policy Wording only to include Computer where System is referenced so the new Exclusion is Failure of a Computer System

Insuring Clauses

Loss of or Damage to Documents has had the following changes:

- Reference to Virus has been replaced with Malware (this does not apply to Media Professionals or IT Professionals Policy Wordings)
- Reference to System has been replaced with Computer System (this does not apply to IT Professionals Policy Wordings)
- The Insurer shall not be liable for costs of reconstituting or recovering lost inaccessible or damaged Data owned or controlled by the Insured or any other person acting on behalf of the Insured

Insuring Clause 5 Data Protection Legislation Prosecution Defence Costs has been removed from IT Professionals Policy wording only.

Insuring Clause 7 Statutory Liabilities has had reference to The Data Protection Act 1988 removed from Property Professionals Policy wording only.

The following Exclusions have been added:

- Cyber
- Data Protection Law
- Infrastructure

The following Exclusions have been amended:

- System Security Back-up Exclusion has been amended in the IT Professionals Policy Wording only to include Computer where System is referenced so the new Exclusion is Computer System Security and Back-up
- Virus Exclusion has been amended in the IT Professionals and Media Professionals Policy Wordings and replaced with Malware

Please also be aware Royal & Sun Alliance Insurance plc has changed name to Royal & Sun Alliance Insurance Ltd.

Full details of these changes can be found in the Policy Wording.