

# School Scheme

## Important Notice to Policyholder

(applicable from the Effective Date shown on your Renewal Schedule)



We are reissuing your NIG School Scheme policy onto our updated product wording with effect from the renewal date of your Policy.

This Notice to Policyholder advises you of the main updates and changes. This notice does not contain the full terms and conditions of your insurance. Please therefore read all Policy documentation carefully as this will confirm the cover provided.

Please note that these amendments may apply to aspects of this Policy for which cover has not been provided.

Please contact your broker, intermediary or agent, should you have any questions.

**Your policy wording changes are summarised as follows:**

### Introduction

The reference to "U K Insurance Limited" has been replaced with "Royal and Sun Alliance Insurance Ltd", in the Introduction to this Policy.

### Important Information

The following have been updated:

- **How to complain** - the contact address to write to NIG has changed.
- **Details about our Regulator** – the reference to "U K Insurance Limited" has been replaced with "Royal and Sun Alliance Insurance Ltd" and the registration number has been changed to **202323**.

The following has been added:

- **Data Protection** - This is a new segment providing an overview of our position regarding the information we collect about you and provides a link to our privacy notice.

### General Definitions

The following General Definitions have been added:

- **Computer System**
- **Cyber Act**
- **Cyber Incident**
- **Cyber Loss**
- **Data**
- **Data Processing Media**

The following General Definition has been updated:

- **Company** - now defined as "Royal and Sun Alliance Insurance Ltd trading as NIG and/or such other authorised insurer as Royal and Sun Alliance Insurance Ltd may contract to underwrite any part of this Policy."

### General Exclusions

The following General Exclusion has been added:

- **Cyber** – replacing the Computer Virus and Hacking General Exclusion. This Policy does not cover cyber loss or any claim of whatsoever nature connected with loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, or the value of such Data.

The following General Exclusion has been updated:

- **War, Government Action and Terrorism**
  - in item a, an exception has been added concerning the detonation of munitions of war, or parts thereof, within one mile of the property insured by this Policy, provided that the presence of such munitions does not result from a state of war current at the time of loss, destruction or damage. This exception shall not apply to property insured which is outside the United Kingdom, the Channel Islands or the Isle of Man.
  - the meaning of Government Action has been updated. The words "destruction of property" have been deleted and replaced by the words "destruction of or damage to property".

### Footer:

The footer in the Policy documentation has been updated to reflect that which appears in this document.

