



Hiscox Insurance Policy Schedule

Summary

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.



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Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Professional indemnity	£1,000,000	£0
Public and products liability	£10,000,000	£250
Employers' liability	£10,000,000	£0
Management liability - Trustees and individual liability	£500,000	£0
Crisis containment	£25,000	£0

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



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SECTION: PROFESSIONAL INDEMNITY

Cover start date: 16/02/2020

Limit of indemnity	£1,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	Not applicable unless specified under special excesses below.
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered

Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs
Injury	Not covered	

Business activities

Governing body for clay target shooting in Wales representing the interests of all members at National and International level

Retroactive date 16/02/2012

Section wording	Insurer
5998 WD-PROF-UK-SP(6)	Hiscox Insurance Company Limited

Section endorsements

Removal of cover: injury

What is not covered A. 8 is amended to read as follows:

1. the death of or any bodily or mental injury or disease suffered by anyone.

How much we will pay, Special limits, Injury, is deleted.

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	16/02/2020
Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	Worldwide (excluding United States of America and Canada)
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union
Retroactive date	16/02/2020

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Section wording	Insurer
16166 WD-PROF-UK-PPL(1)	Hiscox Insurance Company Limited

Section endorsements
<p>Addition of cover: claims against members The following is added to Special definitions for this section:</p> <p>Member Any person officially registered as a member of yours.</p> <p>The following is added to What is covered:</p> <p>Claims against members</p> <p>If, as a result of your business, any party brings a claim against any member for:</p> <ul style="list-style-type: none"> a. bodily injury, other than abuse or molestation, or property damage occurring during the period of insurance; or b. personal injury or denial of access committed during the period of insurance, <p>we will indemnify that member against the sums they have to pay as compensation, as if such claim had been brought against you.</p> <p>We will also pay defence costs but we will not pay costs for any part of a claim not covered by this section.</p> <p>However, we will not make any payment for any claim:</p> <ul style="list-style-type: none"> 1. for bodily injury to any person arising out of and in the course of their employment under a contract of service or apprenticeship with that member; 2. by any party falling within the definition of you; 3. that would not be covered by this section, if such claim had been brought against you; <p>We will not make any payment under this section unless your member:</p> <ul style="list-style-type: none"> a. has not, in our reasonable opinion, caused or contributed to the claim against them; b. accepts that we can control the claim's defence and settlement in accordance with the terms of this section; c. has not admitted liability or prejudiced the defence of the claim before we are notified of it; d. gives us the information and co-operation we reasonably require to deal with the claim.



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SECTION: EMPLOYERS' LIABILITY

Cover start date: 16/02/2020

Limit of indemnity £10,000,000

Limit applies to each and every claim or loss, including all costs

Geographical limits Worldwide

Applicable courts United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Section wording

16164 WD-PROF-UK-EL(1)

Insurer

Hiscox Insurance Company Limited

SECTION: MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY

Cover start date: 16/02/2020

Limit of indemnity £500,000

Limit applies to in the aggregate

Excess Not applicable unless specified under special excesses below

Geographical Limits Worldwide (excluding United States of America and Canada)

Applicable Courts Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada

Not covered



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Additional covers (in addition to overall limit above)		
Cover	Limit of indemnity	Limit applies to
Additional defence costs and legal representation costs	£250,000	in the aggregate
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£50,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Public relations expenses: for each insured person	£25,000	in the aggregate
Public relations expenses: in total	£100,000	in the aggregate
Pre-investigation costs	£500,000	in the aggregate
Investigation mitigation costs	£50,000	in the aggregate
Emergency defence costs	£50,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Bodily injury and property damage	£500,000	in the aggregate
Emergency legal representation costs	£50,000	in the aggregate
Bail costs	£50,000	in the aggregate

Retroactive date	16/02/2012
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Section wording	Insurer
16019 WD-MLP-UK-AGG-TIL(3)	Hiscox Insurance Company Limited

Section endorsements
Removal of cover: retroactive date We will not make any payment for any claim, loss or investigation , or any other liability under this section, based upon, attributable to or arising out of any wrongful act , act, incident or occurrence performed, taking place or alleged to have taken place before the date stated on the schedule as 'Retroactive date'.



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SECTION: CRISIS CONTAINMENT

Cover start date:	16/02/2020
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Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit of indemnity stated above)		
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Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording	Insurer
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9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited
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Important information and contact details

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England and Wales number 002372789
Status	Authorised and regulated by the Financial Conduct Authority.

Insurers

These insurers provide cover as specified in each section of the schedule

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 8402269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796



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Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Employers' liability:

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.