

This schedule tells you what will be insured with us if you decide to accept this quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

**Schedule effective date: 28/01/2024**

#### Insurance details

<b>Policy number:</b>	8260964
<b>Period of insurance:</b>	From 28/01/2024 to 27/01/2025 both days inclusive British Summer Time.
<b>Insured:</b>	Grundisburgh Village Hall
<b>Address:</b>	Portland House Grundisburgh Suffolk IP13 6TD
<b>Additional insureds:</b>	None
<b>Business:</b>	Community Building

---

#### Premium details

Annual premium (including commission):	£1,187.55
Insurance Premium Tax (IPT):	£142.51
<b>Annual total:</b>	<b>£1,330.06</b>
Monthly premium:	n/a
Commission:	£326.58

**Summary**

**General information**

<b>Underwritten by:</b>	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording:</b>	15661 WD-PIP-UK-GTCA(3) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
<b>Property definitions wording:</b>	16090 WD-PROF-UK-PD(3) Property definitions apply to the Property sections of this policy.

**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. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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](mailto: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. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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.

**Your covers**

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
<b>Insured premises:</b> Grundisburgh Village Hall Felgate Way Grundisburgh IP13 6US			
Property – buildings	£900,000	£100	£769.50
Property – contents	£90,279	£100	£157.81
Property – business interruption	£30,000	£0	£42.75
Property – away and in transit	Not covered	£100	£-
Property – equipment breakdown	Not covered	£100	£-
Property – money	£ See Policy for limits	£100	£Included
Public and products liability	£10,000,000	£100	£98.74
Employers' liability	£10,000,000	£0	£33.25
Personal accident	£25,000	£0	£28.50
Management liability – trustees and individual liability	£250,000	£0	£57.00
Legal protection	Not covered	£0	£-

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

**Policy endorsements**

**Applicable to:** 15661 WD-PIP-UK-GTCA(3)

**Amendment of cover: cancellation**

**General conditions**, 7. Cancellation is amended to read as follows:

7. **You** or **we** can cancel the **policy** by giving 30 days' written notice. **We** will give **you** a pro-rata refund of the premium for the remaining portion of the **period of insurance** after the effective date of cancellation for which **you** have already paid.

If **we** have agreed that **you** can pay **us** the premium by instalments and **we** have not received an instalment 14 days after the due date, **we** may cancel the **policy**. In this event, the **period of insurance** will equate to the period for which premium instalments have been paid to **us**. **We** will confirm the cancellation and amended **period of insurance** to **you** in writing.

**Applicable to:** 16090 WD-PROF-UK-PD(3)

**Amended definition: buildings**

**Special definitions for all property sections, buildings** is amended to read as follows:

**Buildings**

The buildings, which belong to **you** or for which **you** are legally responsible, at the **insured premises**, including:

1. outbuildings and annexes;

2. fixtures and fittings, fixed fuel tanks;
3. walls, gates, fences, car parks, yards, private roads, pavements and paths at the premises;
4. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains; and
5. greens, courts, pitches, playing surfaces including artificial surfaces, stands, scoreboards and fixed floodlighting.

The land at the **insured premises** is not included within this definition.

**SECTION: PROPERTY – BUILDINGS**

**Cover start date:** 28/01/2024

**Insured premises:**  
Grundisburgh Village Hall  
Felgate Way  
Grundisburgh  
IP13 6US

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Buildings	£900,000	each and every incident of loss	£100	each and every incident of loss
<b>Total amount insured</b>	£900,000			

**Additional covers** (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Emergency services	£5,000	each and every incident of loss	£100	each and every incident of loss
Loss prevention costs	£25,000	each and every incident of loss	£100	each and every incident of loss
Additions to buildings	£50,000	each and every incident of loss	£100	each and every incident of loss
Inadvertent omissions	£500,000	each and every incident of loss	£100	each and every incident of loss
Trees, shrubs and plants	£25,000	each and every incident of loss	£100	each and every incident of loss
Discharge of oil	£10,000	in the aggregate	£100	each and every incident of loss
Trace and access	£5,000	each and every incident of loss	£100	each and every incident of loss
Solar panels	£10,000	each and every incident of loss	£100	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£100	each and every incident of loss

**Special excesses**

Cover	Excess	Excess applies to
Subsidence, heave and landslip	£1,000	each and every incident of loss

**Noted interests**

Description	Interested party	Reference
None	None	0

**Section wording**

16095 WD-NFP-UK-PYB(4)

**Insurer**

Hiscox Insurance Company Limited

**Section endorsements**

**Amendment of cover: building works**

**Your obligations**, Building works is amended to read as follows:

Building works

If **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than £250,000, **you** must tell **us** about the work at least 30 days before the work starts and before **you** enter into any contract for the works. **We** may change the terms and conditions of this **policy** or impose additional requirements that **you** must carry out. If **we** impose additional requirements **we** will tell **you** the timeframes within which **you** must carry them out. If **you** do not tell **us**, **we** will not make any payment for **damage** directly or indirectly caused by or resulting from the building works.

**Addition of cover: under insurance restriction (Buildings)**

The following is added to How much **we** will pay, Under insurance:

If, at the time of **damage**, the amount insured is less than 85% of the total rebuilding cost of the buildings including an allowance for other costs, the amount **we** pay will be reduced in the same proportion as the under **insurance**. If, however **you** provide **us** with a professional valuation of the **buildings** that was carried out within the 3 years preceding the incident of loss, **we** will not apply this reduction.

**SECTION: PROPERTY – CONTENTS**

**Cover start date:** 28/01/2024

**Insured premises:**  
Grundisburgh Village Hall  
Felgate Way  
Grundisburgh  
IP13 6US

Cover	Amount insured	Limit applies to	Excess	Excess applies to
General contents including computer equipment	£90,279	each and every incident of loss	£100	each and every incident of loss
Mowers, vehicular plant and machinery	Not covered	each and every incident of loss	£100	each and every incident of loss
Sports equipment	Not covered	each and every incident of loss	£100	each and every incident of loss
General contents left outside	Not covered	each and every incident of loss	£100	each and every incident of loss
Fidelity guarantee	£100,000	each and every incident of loss	£100	each and every incident of loss
<b>Total amount insured</b>	<b>£190,279</b>			

**Additional covers** (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Costs following glass breakage: in total across all Property sections	£10,000	in the aggregate	£0	each and every incident of loss
Additions to contents	£10,000	each and every incident of loss	£100	each and every incident of loss
Identity fraud: in total across all Property sections	£5,000	in the aggregate	£100	each and every incident of loss
Personal effects	£5,000	each and every incident of loss	£100	each and every incident of loss
Reconstitution of electronic data: in total across all Property sections	£5,000	in the aggregate	£100	each and every incident of loss
Reconstitution of documents: in total across all Property sections	£5,000	in the aggregate	£100	each and every incident of loss
Lock replacement	£10,000	each and every incident of loss	£100	each and every incident of loss
Building damage by theft	£10,000	each and every incident of loss	£100	each and every incident of loss
Metered water and fuel: in total across all Property sections	£5,000	in the aggregate	£100	each and every incident of loss
Contents temporarily elsewhere: in total across all Property sections	£25,000	each and every incident of loss	£100	each and every incident of loss
Crime: in total across all Property sections	£10,000	in the aggregate	£100	each and every incident of loss
Glass	£10,000	each and every incident of loss	£100	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£100	each and every incident of loss
Accidental discharge of gas system	Not covered	each and every incident of loss	£100	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£100	each and every incident of loss
Unauthorised use of utilities: in total across all Property sections	£10,000	in the aggregate	£100	each and every incident of loss

Loss prevention costs	£10,000	each and every incident of loss	£100	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£100	each and every incident of loss
Defective title - art and collections	Not covered	each and every incident of loss	£100	each and every incident of loss
Outdoor items	£5,000	each and every incident of loss	£100	each and every incident of loss
Continuing hire charges: in total across all Property sections	£10,000	each and every incident of loss	£100	each and every incident of loss
Refrigerated stock	£2,500	each and every incident of loss	£100	each and every incident of loss

Section wording	Insurer
16096 WD-NFP-UK-PYC(4)	Hiscox Insurance Company Limited

#### Section endorsements

The following is added to **What is covered, Additional cover**:

Fidelity guarantee

**We** will cover up to the amount stated in the schedule for **your** financial loss arising directly from fraud or dishonesty of a director, trustee or any other person working under a contract of service with **you**, discovered by **you** during the **period of insurance** provided that:

- a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment;
- b. **you** were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such director, trustee or any other person working under a contract of service with **you**;
- c. there was a clear intention to cause **you** financial loss and to obtain a personal financial gain over and above any salary, bonus or commission;
- d. **your** financial loss was wholly sustained within the 12 month period prior to its discovery;
- e. the loss is notified to **us** within ten working days of its discovery by **you**; and
- f. satisfactory references covering a period of two years prior to the commencement of employment or volunteering for all new persons under a contract of service with **you** are obtained from:
  - i. a previous employer;
  - ii. an accountant and one other customer in respect of any periods of self-employment; or
  - iii. the school or college in respect of any full-time education.

The most **we** will pay for all losses occurring during the period of insurance arising from the fraud or dishonesty of any councillor, trustee, treasurer, secretary, financial officer or employee of **yours** is the amount shown in the schedule.

The following is added to **How much we will pay**:

Fidelity guarantee

The most **we** will pay for the total of all losses covered under **What is covered, Additional cover**, Fidelity guarantee, is £100,000, including the necessary and reasonable charges **you** must pay to **your** professional accountant for producing any information we require in support for a request for settlement under this section.



**SECTION: PROPERTY – BUSINESS INTERRUPTION**

**Cover start date:** 28/01/2024

**Insured premises:**  
Grundisburgh Village Hall  
Felgate Way  
Grundisburgh  
IP13 6US

Cover	Indemnity period	Amount insured
Loss of income	12 months	£30,000
<b>Total amount insured</b>		<b>£30,000</b>

**Additional covers** (in addition to overall amount insured above)

Cover	Amount insured	Limit applies to
Employees' lottery win	£10,000	each and every incident of loss
Cancellation and abandonment	£10,000	each and every incident of loss
Key persons	£5,000	each and every incident of loss

**Special limits** (included within and not in addition to overall amount insured above)

Cover	Amount insured	Limit applies to
Denial of access	£100,000	each and every incident of loss
Public utilities	£100,000	each and every incident of loss
Public authority	£100,000	each and every incident of loss
Alternative hire costs	£5,000	each and every incident of loss
Equipment breakdown	Amount insured under Equipment breakdown section or Not covered (if Equipment breakdown section not taken)>	total amount insured across all property sections combined for each and every incident of loss
Non-damage denial of access	£100,000	each and every incident of loss
Bomb threat	£100,000	each and every incident of loss
Telecommunications and internet service providers	£100,000	each and every incident of loss
Unspecified customers	£100,000	each and every incident of loss
Unspecified suppliers	£100,000	each and every incident of loss
Loss of attraction	£100,000	each and every incident of loss
Loss of licence	£100,000	each and every incident of loss

**Special excesses**

Cover	Excess	Excess applies to
Cancellation and abandonment	£250	each and every incident of loss

Section wording	Insurer
16089 WD-PROF-UK-PYI(6)	Hiscox Insurance Company Limited

Section endorsements
<p><b>16089 WD-PROF-UK-PYI(6)</b></p> <p><b><u>Addition of cover: loss of licence</u></b></p> <p>The following are added to <b>Special definition for this section</b>:</p> <p><b>Licence</b></p> <p>The premises licence or equivalent in respect of the <b>insured premises</b> for the provision of licensable activities, including the retail sale of alcohol.</p> <p><b>Loss of licence</b></p> <p>The suspension, withdrawal of or refusal to renew <b>your licence</b> by the Licensing Committee or other licensing authority.</p> <p><b>Special definitions for this section, Indemnity period</b> is amended to read as follows:</p> <p><b>Indemnity period</b></p> <p>The period, in months, beginning at the date of the <b>insured damage, insured failure</b>, when the <b>loss of licence</b> takes effect or the date the restriction is imposed, and lasting for the period during which <b>your income</b> is affected as a result of such <b>insured damage, insured failure, loss of licence</b> or restriction, but for no longer than the number of months stated in the schedule.</p> <p>The following is added to <b>What is covered</b>:</p> <p>Loss of licence</p> <p><b>loss of licence</b> occurring during the <b>period of insurance</b> due to any cause outside of <b>your</b> direct control. <b>We</b> will also pay the reasonable costs and expenses <b>you</b> incur with <b>our</b> prior written consent in connection with any appeal against the <b>loss of licence</b>.</p> <p>However <b>we</b> will not make any payment for losses arising from:</p> <ol style="list-style-type: none"> <li>a. any suspension or withdrawal of or refusal to renew a <b>licence</b> for which <b>you</b> are entitled to claim statutory compensation;</li> <li>b. <ol style="list-style-type: none"> <li>i. the actual or proposed compulsory acquisition of the <b>insured premises</b>; or</li> <li>ii. any scheme of town or country planning improvement or redevelopment;</li> </ol> </li> <li>c. any alteration after the start of the <b>period of insurance</b> of the law governing the suspension, withdrawal or renewal of <b>licences</b> unless <b>we</b> confirm in writing that the insurance will apply after such alteration; or</li> <li>d. <b>your</b> failure: <ol style="list-style-type: none"> <li>i. other than for good cause, to keep the <b>insured premises</b> open during the permitted hours;</li> <li>ii. to comply with any direction or requirement of the Licensing Justices or other licensing authority; or</li> <li>iii. to maintain the <b>insured premises</b> in a good sanitary condition and a good state of general repair;</li> </ol> </li> <li>e. any <b>loss of licence</b> occasioned wholly or in part by any act or omission by <b>you</b> or by <b>your</b> failure to take all reasonable action to maintain the <b>licence</b> in force; or</li> </ol>

- f. the suspension or withdrawal of, or refusal to renew, any late night, afternoon or morning extension of the standard opening hours or permitted hours unless such suspension, withdrawal or refusal to renew is ancillary to the **licence** being suspended, withdrawn or not renewed.

The following is added to **Your obligations**:

Loss of licence

**We** will not make any payment for **loss of licence** unless:

1. **you** give **us** written notice within 48 hours after **you** receive information, whether oral or written, that:
  - a. any notice caution or complaint has been given or made against the **insured premises**, or against the tenant, manager, occupier or **licence** holder, or that such person has been summoned or charged with or convicted of or committed for trial for any offence whatsoever;
  - b. an application for renewal is to be opposed, or its consideration is adjourned or referred to the compensation authority, or the **licence** holder is required to give any undertaking, or any structural alterations are required; or
  - c. the **licence** holder has died, become bankrupt, absconded or been rendered incapable by sickness or other infirmity of carrying on **your activities**;
2. **you** notify **us** in writing within 48 hours after:
  - a. **your licence** is suspended, withdrawn or not renewed;
  - b. **you** become aware of any event likely to prejudice the **licence**; and
3. **you** tell **us**, as far as **you** are able, the grounds for such suspension, withdrawal or refusal to renew or the details of such event.

**We** shall be entitled to appeal in **your** name against any **loss of licence** and shall have full discretion in the conduct of any proceedings. **You** must give **us** all assistance **we** may reasonably require.

**Addition of cover: loss of attraction**

The following is added to **What is covered**:

Loss of attraction

**insured damage** in the vicinity of the **insured premises** or any fundraising event resulting in a shortfall in **your** expected **income** or **gross profit** for more than two consecutive days.

The following is added to **How much we will pay**:

Loss of attraction

**We** will only pay for **your** financial loss for up to three consecutive months from the time of the **insured damage**.

**Floating amount insured (Business interruption)**

The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most **we** will pay in total for each interruption to **your activities** however many locations are affected.

<b>SECTION: PROPERTY – PROPERTY AWAY AND IN TRANSIT</b>
---

<b>Cover start date:</b>	<b>NOT COVERED</b>
--------------------------	--------------------

<b>SECTION: PROPERTY – EQUIPMENT BREAKDOWN</b>
--

<b>Cover start date:</b>	<b>NOT COVERED</b>
--------------------------	--------------------

**SECTION: PROPERTY – MONEY**

**Cover start date:** 28/01/2024

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open and in a locked safe	£2,500	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at all other times	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

**Geographical limits** United Kingdom, The Isle of Man and The Channel Islands

**Additional covers** (in addition to the amount insured above)

Cover	Compensation amount	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	Not covered	per week up to a maximum of 104 weeks for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: death	Not covered	per person	£ 0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	Not covered	per person for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	Not covered	per person for each and every incident of loss	£ 0	per person for each and every incident of loss

**Section wording**

16092 WD-PROF-UK-MON(2)

**Insurer**

Hiscox Insurance Company Limited

**Section endorsements**

**SECTION: PUBLIC AND PRODUCTS LIABILITY**

**Cover start date:** 28/01/2024

**Limit of indemnity** £10,000,000

**Limit applies to** each and every claim or loss, excluding defence costs and criminal proceedings costs other than for pollution or for products to which it applies as a single aggregate policy limit inclusive of defence costs.

**Excess** £250

**Excess applies to** each and every claim or loss, including defence costs, for property damage only

**Geographical limits** United Kingdom and European Union

**Applicable courts** United Kingdom and European Union

**Claims brought in USA or Canada** Not covered

**Abuse or Molestation** Not covered

**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	£2,500	in the aggregate
Pollution defence costs (included within the pollution limit above)	£100,000	in the aggregate
Defamation and intellectual property rights	£250,000	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**

16167 WD-NFP-UK-PPL(2)

**Insurer**

Hiscox Insurance Company Limited

**Section endorsements**

**Addition of cover: defamation and intellectual property rights**

The following is added to **What is covered**:

Defamation and intellectual property rights

If as a result of **your business**, any party brings a claim against **you** for:

- a. defamation; or
- b. infringement of intellectual property rights;

occurring during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

However, **we** will not make any payment for:

- i. any claim directly or indirectly due to any statement which **you** knew, or ought reasonably to have known, was defamatory at the time of publication;
- ii. any claim directly or indirectly due to any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret;
- iii. any claim brought by any person falling within the definition of **you** or any party with a financial, executive or managerial interest in **you**;
- iv. **your** lost profit, mark-up or liability for VAT or its equivalent; or
- v. fines, contractual penalties, tax liabilities or debts, aggravated, punitive or exemplary damages or additional damages under section 97(2) of the Copyright, Designs and Patents Act 1988 or any similar or successor legislation.

The following is added to **How much we will pay, Special limits**:

Defamation and intellectual property rights

For claims arising from defamation and infringement of intellectual property rights, the most **we** will pay is the amount stated in the schedule for the total of all such claims, including their **defence costs**.

#### **Addition of cover: hirers liability**

The following is added to **What is covered**:

Hirers liability

**We** will indemnify the hirer of any **insured premises** for **bodily injury** or **property damage** occurring during the **period of insurance** arising directly from their use of the **insured premises**.

However, **we** will not make any payment if the hirer:

- a. has the benefit of any other insurance policy that also provides indemnity for the hirers activities; or
- b. hires the **insured premises** on any regular, permanent or long-term basis unless:
  - i. the hirer is using the insured location for the benefit of the local community; and
  - ii. **you** request that **we** provide indemnity.

The following is added to **How much we will pay, Special limits**:

Hirers liability

For claims arising from Hirer's Liability, the most **we** will pay is £5,000,000 for each claim, including **defence costs**.

**SECTION: EMPLOYERS' LIABILITY**

**Cover start date:** 28/01/2024

<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, including defence costs but excluding criminal proceedings costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	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**

**Insurer**

16374 WD-NFP-UK-EL(2)

Hiscox Insurance Company Limited

**Section endorsements**

**Employers Liability Tracing Office (ELTO) mandatory information required**

**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.



**SECTION: PERSONAL ACCIDENT**

**Cover start date:** 28/01/2024

<b>Insured person</b>	Partners, directors, committee members, employees and volunteers
<b>Capital benefit amount</b>	£25,000
<b>Weekly benefit amount</b>	£250 or 65% of insured's weekly wage, whichever is less
<b>Active time</b>	While carrying out any work for you or on your behalf, excluding travelling to and from the place of such work
<b>Illness and compassionate leave</b>	Not covered
<b>Absence period</b>	104 weeks
<b>Minimum absence period</b>	Not applicable

<b>Additional covers</b> (in addition to the overall benefit amount stated above)	<b>Benefit amount</b>
Recruitment expenses	£10,000
Retraining expenses	£10,000
Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£10,000
Workplace alteration expenses	£5,000
Counselling expenses	£10,000

**Total event limit** £1,000,000

<b>Section wording</b>	<b>Insurer</b>
16341 WD-PROF-UK-PAI(3)	Hiscox Insurance Company Limited

**Section endorsements**

**Amended definition: insured person**

**Special definitions for this section, insured person** is amended to read as follows:

**Insured person**

Any person stated in the schedule, provided that such person is:

1.
  - i. a non-committee member aged between 16 and 75 years old at **inception**; or
  - ii. a committee member aged between 16 and 90 years old at **inception**;
2. legally resident in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man; and
3. currently employed by **you** but not supplied by **you** to a client under contract,

unless otherwise stated in the schedule.

**SECTION: MANAGEMENT LIABILITY – TRUSTEES’ AND INDIVIDUAL LIABILITY**

**Cover start date:** 28/01/2024

<b>Limit of indemnity</b>	£250,000
<b>Limit applies to</b>	each and every claim, loss or investigation, including all costs
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Geographical Limits</b>	Worldwide (excluding United States of America and Canada)
<b>Applicable Courts</b>	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)

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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 across all management liability sections	£100,000	in the aggregate

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

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Loss of data resulting from a cyber incident	£250,000	in the aggregate
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	£250,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	£100,000	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 as part of an covered Health and Safety/manslaughter claim	£1,000,000	in the aggregate
Emergency legal representation costs	£100,000	in the aggregate
Bail costs	£100,000	in the aggregate

**Section wording**

16014 WD-MLP-UK-AOC-TIL(4)

**Insurer**

Hiscox Insurance Company Limited

**Section endorsements**

Prior & Pending Litigation Date 28/01/2022

<b>SECTION: LEGAL PROTECTION</b>
----------------------------------

<b>Cover start date:</b>	<b>NOT COVERED</b>
--------------------------	--------------------

**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 02372789
Status	Authorised and regulated by the Financial Conduct Authority.

---

**Insurers**

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

Name	<b>Hiscox Insurance Company Limited</b>
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.

**Legal protection:**

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House Quay Side Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
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

**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](http://www.elto.org.uk).

**Personal accident:**

If you need to make a claim, you should contact us directly on (+44) (0)1206 711950, Monday to Friday 9.00 am - 5.30 pm or email [accident.claims@hiscox.com](mailto:accident.claims@hiscox.com).

---

**Using your personal information**

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com).

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).