



## Hiscox Business Insurance Policy Schedule

### 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)
Professional indemnity	£5,000,000	£2,500	£313.46
Public and products liability	£5,000,000	£250	£180.00
Employers' liability	£10,000,000	£0	£50.00
Property – away and in transit	£3,500	£100	£85.68
Property – money	Included	£0	£0.00
Cyber and data – Your own losses and Claims and investigations against you	£100,000	£2,500	£157.34
Cyber and data – Financial crime and fraud	£50,000	£2,500	£76.00
Personal accident	£25,000	£0	£50.00
Legal protection	£250,000	£0	£42.00
Crisis containment	£25,000	£0	£0.00

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



## Hiscox Business Insurance Policy Schedule

### SECTION: PROFESSIONAL INDEMNITY – MANAGEMENT CONSULTANTS

**Cover start date:** 01/08/2020

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide
<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)

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	each and every claim or loss, excluding defence costs

#### Business activities

Business management consultant

**Retroactive date** 01/07/2015

Section wording	Insurer
15579 WD-PROF-UK-MAN-AG(2)	Hiscox Insurance Company Limited

### SECTION: PUBLIC AND PRODUCTS LIABILITY

**Cover start date:** 01/08/2020



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Cover does not extend to include the actions of any person supplied by you under contract

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and criminal proceedings costs
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim or loss, including defence costs, for property damage only
<b>Geographical limits</b>	United Kingdom and European Union
<b>Applicable courts</b>	United Kingdom and European Union

Claims brought in USA or Canada Not covered

<b>Abuse or molestation cover</b> (included within not in addition to the overall limit of indemnity stated above)	
<b>Limit of indemnity</b>	£1,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claimant in respect of each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	United Kingdom and European Union
<b>Applicable courts</b>	United Kingdom and European Union
<b>Retroactive date</b>	01/08/2020

<b>Additional covers</b> (in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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

<b>Special limits</b> (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>
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

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



## Hiscox Business Insurance Policy Schedule

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

### SECTION: EMPLOYERS' LIABILITY

**Cover start date:** 01/08/2020

**Cover does not extend to include the actions of any person supplied by you under contract**

<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
16164 WD-PROF-UK-EL(1)	Hiscox Insurance Company Limited

### SECTION: PROPERTY – PROPERTY AWAY AND IN TRANSIT

**Cover start date:** 01/08/2020



## Hiscox Business Insurance Policy Schedule

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Insured property anywhere in the United Kingdom	£3,500	each and every incident of loss	£100	each and every incident of loss
<b>Total amount insured</b>	£3,500			

<b>Hired out property: Maximum amount for non-standard hire contract</b>	Not covered
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Additional covers (in addition to the amount insured above)				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Reconstitution of electronic data	£5,000	total amount insured across all property sections combined for each and every incident of loss	£100	each and every incident of loss
Reconstitution of documents	£10,000	total amount insured across all property sections combined for each and every incident of loss	£100	each and every incident of loss
Alternative hire costs	£10,000	each and every incident of loss	£100	each and every incident of loss
Continuing hire charges	£10,000	each and every incident of loss	£100	each and every incident of loss
Loss of hire fees	£10,000	each and every incident of loss	£100	each and every incident of loss
Alternative vehicle costs	£10,000	each and every incident of loss	£100	each and every incident of loss
Reloading fallen property	£10,000	each and every incident of loss	£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
Additions to insured property	£10,000	each and every incident of loss	£100	each and every incident of loss
Removal of debris	£10,000	each and every incident of loss	£100	each and every incident of loss

Section wording	Insurer
16093 WD-PROF-UK-PAIT(4)	Hiscox Insurance Company Limited



## Hiscox Business Insurance Policy Schedule

### SECTION: PROPERTY – MONEY

**Cover start date:** 01/08/2020

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open or in a locked safe	£5,000	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	£2,500	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	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£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	£100	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	£10,000	per person	£0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	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	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss

Section wording	Insurer
16092 WD-PROF-UK-MON(1)	Hiscox Insurance Company Limited

**SECTION: CYBER AND DATA**

<b>Cover start date:</b>	<b>01/08/2020</b>
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**Cover**

Your own losses and Claims and investigations against you	Covered
Financial crime and fraud	Covered
Property damage	Not covered

**Your own losses and Claims and investigations against you**

<b>Limit of indemnity</b>	£100,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claim or loss, including all costs
<b>Geographical Limits</b>	Worldwide
<b>Applicable Courts</b>	Worldwide

**Financial crime and fraud**

<b>Limit of indemnity</b>	£50,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claim or loss, including all costs

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

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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)**

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Operational error	Not covered	
Dependent business interruption	Not covered	
Directors' personal cyber	£10,000	in the aggregate, including all costs
Repeat event mitigation	£25,000	in the aggregate, including all costs
Additional increased cost of working	Not covered	



## Hiscox Business Insurance Policy Schedule

Indemnity period	3 months
Time excess	12 hours

Section wording	Insurer
19029 WD-PIP-UK-CCLEAR(2)	Hiscox Insurance Company Limited

### Section endorsements

#### **Additional Benefit: CyberClear Academy**

As an added benefit of **your** Cyber and data insurance policy with **us**, **you** now have access to the Hiscox CyberClear® Academy.

The Hiscox CyberClear® Academy is a GCHQ-certified, web-based training platform that can assist **you** and **your employees** in the prevention of network, cyber and privacy losses. **We** partner with other providers to provide this service.

To register for the Hiscox CyberClear® Academy:

1. Go to [www.hiscoxcyberclearacademy.com](http://www.hiscoxcyberclearacademy.com)
2. Click **CREATE AN ACCOUNT**
3. Click **Yes, I already have a Hiscox CyberClear policy**
4. Fill in your policy details to create an account

If 80% of **your employees** successfully complete the learning pathways, the **excess** shown in the schedule is reduced by £2,500. If the **excess** shown in the schedule is £2,500 or lower, no **excess** is payable.

### SECTION: PERSONAL ACCIDENT

Cover start date:	01/08/2020
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Insured person	All partners, directors, committee members and employees
Number of insured persons	1
Capital benefit amount	£25,000
Weekly benefit amount	£250
Active time	At any time
Illness and compassionate leave	Not covered
Absence period	104 weeks
Minimum absence period	2 weeks

Additional covers (in addition to the overall benefit amount stated above)	Benefit amount
Recruitment expenses	£10,000





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Retraining expenses	£10,000
Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£5,000
Workplace alteration expenses	£5,000
Counselling expenses	£5,000

<b>Total event limit</b>	£1,000,000
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Section wording	Insurer
16341 WD-PROF-UK-PAI(2)	Hiscox Insurance Company Limited

### SECTION: LEGAL PROTECTION

<b>Cover start date:</b>	<b>01/08/2020</b>
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<b>Limit</b>	£250,000
<b>Limit applies to</b>	one or more event arising at the same time or from the same originating cause
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Territorial limit</b>	For insured incidents 2 legal defence (excluding 2.5), and 3 b. bodily injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Cover	
Employment disputes and compensation awards	Covered
Legal defence	Covered
Property protection & bodily injury	Covered
Tax protection	Covered
Debt recovery	Covered
Contract Disputes	Covered

Special excesses		
Cover	Excess	Excess basis
Contract disputes	£500	each and every claim where the amount in dispute exceeds £5,000



## Hiscox Business Insurance Policy Schedule

Section wording	Insurer
16375 WD-PROF-UK-LST(1)	DAS Legal Expenses Insurance Company Limited

Reference	TS56909214
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### SECTION: CRISIS CONTAINMENT

Cover start date:	01/08/2020
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<b>Limit</b>	£25,000
<b>Limit applies to</b>	each and every crisis and in the aggregate
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Geographical Limits</b>	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)

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
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited