

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: 01/06/2023

Insurance details

Policy number:	8261077
Period of insurance:	From 01/06/2023 to 31/05/2024 both days inclusive British Summer Time.
Insured:	Orwell Village Hall Management
Address:	15 Brookside Orwell Royston Herts SG8 5TQ
Additional insureds:	None
Business:	Community Building

Premium details

Annual premium (including commission):	£1,110.52
Insurance Premium Tax (IPT):	£133.26
Annual total:	£1,143.78

Monthly premium:	N/a
Commission:	£305.39

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(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.
Property definitions wording:	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. 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)
Insured premises: Orwell Village Hall 36 High Street Orwell Royston Herts SG8 5QN			
Property – buildings	£1,092,494.33	£100	£786.60
Property – contents	£27,088.97	£100	£49.84
Property – business interruption	Not covered	£0	£0
Property – away and in transit	Not covered	£100	£0
Property – equipment breakdown	Not covered	£100	£0
Property – money	£ See Policy for limits	£100	£Included
Public and products liability	£10,000,000	£100	£78.13
Employers' liability	£10,000,000	£0	£35.00
Personal accident	£25,000	£0	£30.00
Management liability – trustees and individual liability	£500,000	£0	£90.00
Legal protection	£250,000	£0	£40.95

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: 01/06/2023

Insured premises:

Orwell Village Hall
36 High Street
Orwell
Royston
Herts
SG8 5QN

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Buildings	£1,092,494.33	each and every incident of loss	£100	each and every incident of loss
Total amount insured	£1,092,494.33			

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

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: 01/06/2023

Insured premises:

Orwell Village Hall
36 High Street
Orwell
Royston
Herts
SG8 5QN

Cover	Amount insured	Limit applies to	Excess	Excess applies to
General contents including computer equipment	£27,088.97	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
Total amount insured	£127,088.97			

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
<p>The following is added to What is covered, Additional cover:</p> <p>Fidelity guarantee</p> <p>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:</p> <ol style="list-style-type: none"> dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; 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; 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; your financial loss was wholly sustained within the 12 month period prior to its discovery; the loss is notified to us within ten working days of its discovery by you; and 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: <ol style="list-style-type: none"> a previous employer; an accountant and one other customer in respect of any periods of self-employment; or the school or college in respect of any full-time education. <p>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.</p> <p>The following is added to How much we will pay:</p> <p>Fidelity guarantee</p>

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:	Not covered
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SECTION: PROPERTY – PROPERTY AWAY AND IN TRANSIT

Cover start date:	Not covered
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SECTION: PROPERTY – EQUIPMENT BREAKDOWN

Cover start date:	Not covered
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SECTION: PROPERTY – MONEY

Cover start date: 01/06/2023

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	£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(2)

Hiscox Insurance Company Limited

Section endorsements

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date: 01/06/2023

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

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: 01/06/2023

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings 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	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: 01/06/2023

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

Additional covers (in addition to the overall benefit amount stated above)	Benefit amount
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

Section wording	Insurer
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: 01/06/2023

Limit of indemnity	£500,000
Limit applies to	each and every claim, loss or investigation, including all costs
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

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

Cover	Limit of indemnity	Limit applies to
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	£500,000	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	Insurer
16014 WD-MLP-UK-AOC-TIL(4)	Hiscox Insurance Company Limited

Section endorsements

Prior and pending litigation date
Prior & Pending Litigation Date 01/06/2022

SECTION: LEGAL PROTECTION

Cover start date: 01/06/2023

Limit	£250,000
Limit applies to	one or more event arising at the same time or from the same originating cause
Excess	Not applicable unless specified under special excesses below
Territorial limit	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

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

Reference	TS56933448
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Section endorsements
<p>Commercial legal protection (charities) Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/6702387 in all correspondence For the purpose of Commercial Legal Protection, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.</p>

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	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.

Legal protection:

Name	DAS Legal Expenses Insurance Company Limited
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



Hiscox Insurance
Quote Schedule

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.

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.

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.

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.

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