PolicyBee

The Pump, Trowbridge

Policy number: 15116821
Insurer: Hiscox

Your documents include:
Policy schedule
Summary of cover
Statement of fact
Policy wording
Certificates

0345 222 5399
contactus@policybee.co.uk

Hiscox Business Insurance
Policy Schedule

Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact.

Schedule effective date: 07/06/2026

Insurance details

Policy number:	15116821
Period of insurance:	From 07/06/2026 to 06/06/2027 both days inclusive.
Anniversary date:	07 June
Insured:	The Pump, Trowbridge
Address:	147 Mortimer Street, Trowbridge, BA14 8BN
Additional insureds:	None
Business:	Charity/not-for-profit organisation - Music Society / Therapy; Social / Community Group

Premium details

Annual premium:	£178.50
Insurance Premium Tax (IPT):	£21.42
Annual total:	£199.92

HISCOX
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Hiscox Business 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-COM-UK-GTCA(4) 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(5) 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.

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.

Hiscox Business Insurance
Policy Schedule

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

Cover	Limit	Excess
Public and Products Liability	£1,000,000	£250
Employers' Liability	£10,000,000	£0
Property Portable Equipment	£2,500	£250
Property Contents	£10,000	£250
Business Interruption	£2,500	£0
The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.		

HISCOX
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Hiscox Business Insurance
Policy Schedule

Your cover

Section: Public and Products Liability

Cover start date	07/06/2026
Insurer	Hiscox Insurance Company Limited
Wording	22760-WD-LER-UK-PPL(1)
Limit of indemnity	£1,000,000 each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250 each and every occurrence for property damage only
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	United Kingdom

Abuse or molestation	
Not covered	

Claims brought against you in USA or Canada	
Not covered	

Special limits (included within and not in addition to the overall limit above)	
Representation costs	£250,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate

Additional cover (in addition to the limit of indemnity)	
Loss of third party keys	£2,500
Unauthorised use of third party telephones by your employees	£2,500
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

Section endorsements

305.1 - Medical malpractice exclusion

We will not make any payment for any claim or loss directly or indirectly due to **bodily injury** or **personal injury** to any person arising out of any treatment administered or care provided by **you**.

321.0 - Hazardous premises exclusion

We will not make any payment for any claim or loss directly or indirectly due to any work in or on any blast furnace, chimney, well shaft, viaduct, bridge mine, refinery, off-shore installation, power station, dam, tunnel, airport, aerodrome, dock warf, pier, harbour, railway, motorway, ship, aircrafttower or steeple.

728.1 - Use of heat exclusion

We will not make any payment for any claim or loss directly or indirectly due to any work involving the use or application of heat away from **your** own premises, other than the use of soldering irons.

6382.0 - Additional cover: Data Protection Act (Public and products liability)

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

Data Protection Act

If as a result of **your activities** any party brings a claim against **you** for a breach of:

a. the Data Protection Act 1998
b. the Data Protection (Amendment) Act 2003; or
c. any similar or successor legislation,

occuring 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 any claim:

i. where **you** are entitled to indemnity under any other insurance;
ii. for the costs of replacing, reinstating, rectifying, erasing, blocking or destroying any personal data; or
iii. arisding from circumstances that **you** knew about or ought reasonably have known about before **we** agreed to insure **you**.

For claims arising under this Additional cover, the most **we** will pay is £100,000 for the total of all such claims and their **defence costs**. **You** must pay the **excess** of £250 for each claim or loss, excluding **defence costs.**

6383.1 - Amendment to cover: work at height (Public and products liability)

What is not covered, A., 18., b. is amended to read as follows:

b. any activity taking place:

i. in or on water; or
ii. underground; or
iii. more than three metres above ground when outside a building or structure or three metres from floor level when inside a building or structure.

Section: Employers' Liability

Cover start date	07/06/2026
Insurer	Hiscox Insurance Company Limited
Wording	16164-WD-PROF-UK-EL(3)
Limit of indemnity	£10,000,000 each and every occurrence, including costs

Excess	Nil
Geographical limits	Worldwide
Applicable courts	United Kingdom

Additional cover (in addition to the limit of indemnity)	
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 and not in addition to the overall limit above)	
Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Section: Property Portable Equipment

Cover start date	07/06/2026
Insurer	Hiscox Insurance Company Limited
Wording	16093-WD-PROF-UK-PAIT(7)
Limit of indemnity	£2,500 total amount insured
Excess	£250 each and every loss
Geographical limits	United Kingdom

Additional cover (in addition to the limit of indemnity)	
Reconstitution of electronic data	£5,000 total amount insured across all property sections combined for each and every incident of loss
Reconstitution of documents	£5,000 total amount insured across all property sections combined for each and every incident of loss
Alternative hire costs	£10,000 in the aggregate
Continuing hire charges	£10,000 in the aggregate
Loss of hire fees	£10,000 in the aggregate
Alternative vehicle costs	£10,000 each and every incident of loss
Reloading fallen property	£10,000 each and every incident of loss
Loss prevention costs	£10,000 each and every incident of loss

Additions to insured property	£10,000 each and every incident of loss
Removal of debris	£10,000 each and every incident of loss

Section endorsements

5200.0 - Amendment of cover: minimum security conditions

While the **insured premises** is closed for business or left unattended **you** must ensure that the physical security measures at the **insured premises** comply with the following criteria and all security devices were in full and effective operation when the damage occurred:

1. All doors, other than any designated fire exit, providing a final point of entrance to or exit from the insured premises are secured by a

a. key operated lock which engages with the door frame and can be engaged from both sides; or
b. a security hasp and locking bar secured by a 5 lever close shackle padlock (where doors are double leaf the first closing leaf should be fitted internally at the top and bottom of the leaf with either mortice rack bolts, barrel bolts or surface mounted door bolts).

2. All designated fire exits are secured by:

a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle or thumb turn mechanism.

3. All windows and skylights which are accessible from the ground or easily reached by climbing are:

a. secured by means of a key-operated locking device;
b. permanently screwed shut; or
c. protected by solid steel bars, not more than 10cm apart, or metal grilles.

We will not make any payment under this section in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Section: Property Contents

Cover start date	07/06/2026
Insurer	Hiscox Insurance Company Limited
Wording	22255-WD-LER-UK-PYC(1)
Limit of indemnity	£10,000 total amount insured
Excess	£250 each and every loss
Geographical limits	United Kingdom

Insured premises

147 Mortimer Street, Trowbridge, BA14 8BN	

Additional cover (in addition to the overall limit insured above)	
Glass	£10,000 each and every incident of loss
Costs following glass breakage: in total across all property sections	£10,000 in the aggregate
Additions to contents	£10,000 each and every incident
Personal effects	£5,000 each and every incident of loss
Employees cycles	£10,000 each and every incident of loss
Reconstitution of electronic data	£5,000 total amount insured across all property sections combined for each and every incident of loss
Reconstitution of documents	£5,000 total amount insured across all property sections combined for each and every incident of loss
Lock replacement	£10,000 each and every incident of loss
Building damage by theft	£10,000 each and every incident of loss
Metered water and fuel: in total across all property sections	£5,000 in the aggregate
Unauthorised use of utilities: in total across all property sections	£10,000 in the aggregate
Bequeathed contents	£10,000 each and every incident or loss
Contents at fund raising events	£5,000 each and every incident or loss
Accidental discharge of gas system	£5,000 each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000 in the aggregate
Loss prevention costs	£10,000 each and every incident or loss
Removal of debris	£25,000 each and every incident of loss
Defective title - art and collections	Not covered
Outdoor items	£5,000 each and every incident of loss
Marquees	£10,000 each and every incident or loss
Refrigerated stock	£2,500 each and every incident of loss
Continuing hire charges: in total across all property sections	£10,000 each and every incident of loss, and limited to a maximum of 6 months
Contents temporarily elsewhere: in total across all property sections	£10,000 each and every incident of loss

Money cover	
Wording	16092-WD-PROF-UK-MON(3)
Money in any unspecified insured premises while open or in a locked safe	£2,500 total amount insured
Money in transit or at the home of any committee member, trustee, employee or volunteer	£2,500 total amount insured

Money at all other times	£2,500 total amount insured
Non-negotiable instruments	£250,000 each and every incident of loss
Geographical limits	United Kingdom, The Isle of Man, and The Channel Islands

Money cover - additional cover (in addition to the amount insured above)	
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
Personal assault: death	£10,000 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
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000 per person for each and every incident of loss

Section: Business Interruption

Cover start date	07/06/2026
Insurer	Hiscox Insurance Company Limited
Wording	22285-WD-LER-UK-PYI(1)
Limit of indemnity	£2,500
Excess	Nil

Insured premises	
147 Mortimer Street, Trowbridge, BA14 8BN	

Indemnity period	
12 months	

Item description	
Loss of income	Not insured
Loss of gross profit	Not insured
Increased costs of working	£2,500
Additional increased costs of working	Not insured
Outstanding debts	Not insured

Special limits (included within and not in addition to the overall limit above)

Denial of access	50% of the amount insured for Business Interruption
Non-damage denial of access	nil
Bomb Threat	50% of the amount insured for Business Interruption
Suppliers	50% of the amount insured for Business Interruption
Public Utilities	50% of the amount insured for Business Interruption
Public Authority	50% of the amount insured for Business Interruption
Customers	50% of the amount insured for Business Interruption
Equipment breakdown	nil
Specified customers	nil
Unspecified customers	nil
Specified suppliers	50% of the amount insured for Business Interruption
Unspecified suppliers	50% of the amount insured for Business Interruption
Telecommunications and internet service providers	50% of the amount insured for Business Interruption
Loss of licence	50% of the amount insured for Business Interruption

Endorsements applicable to the whole policy

1000.3 - Your broker: PolicyBee

Your policy is administered and issued by your broker, PolicyBee. Contact them if you need to change your policy, ask a question, or if you think you have a claim.

You can call: 0345 222 5360, email: contactus@policybee.co.uk, or write to: 14 Brightwell Barns, Waldringfield Road, Brightwell, IP10 0BJ.

Hiscox Business Insurance Policy Schedule

Important information and contact details

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.

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 www.hiscox.co.uk/cookies-privacy.

Information about us

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

Name	**Hiscox Underwriting Limited**
Registered address	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England 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	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and 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 Limited, as a service for eligible Hiscox policyholders.

Summary of cover

Your insurance needs

This document provides key information about your insurance. It doesn't contain the full terms and conditions of your insurance cover and isn't part of your contract of insurance.

If you have any questions, please email us at contactus@policybee.co.uk. Or, call us on 0345 222 5360, Monday to Friday, 9.00am to 5.00pm.

Your exposure

Public liability and event cover insurance

Essential for those whose organisation's activities regularly require them to deal with members of the public. It covers against common slip, trip and fall claims.

Volunteers' and employers' liability insurance

If your organisation has staff, you need employers' liability by law. But you also have a duty to protect your volunteers, which the Health & Safety Executive puts on a more or less even footing with employees. This cover pays compensation and legal costs if someone suffers injury or illness while working for your organisation or helping out.

Portable equipment insurance

Loss or damage to your portable equipment, including the property of your employees or items you have hired, can cause disruption to your business. This insurance will cover the cost of loss or damage to such equipment.

Contents insurance

Loss or damage to your office equipment, including computers and laptops, can be expensive and disruptive to your business. This insurance will cover the cost of repairing or replacing such equipment.

Business interruption insurance

Premises that are inaccessible because of fire, flood, or anything else can cause major disruption to your organisation's operations and ability to generate revenue.

Business interruption insurance pays to set you up temporarily elsewhere if needs be. It covers the costs of additional rent, hiring equipment, and lost income.

Type of policy

Hiscox annual policy

Paying annually means that your policy is an annual policy. This means it provides cover for 12 months. We will contact you at renewal to check if anything's changed. If required, we'll take payment and continue cover for another 12 months.

Claims made cover (applies to: professional indemnity insurance, cyber and data, directors' and officers' insurance, tools, laptops and portable equipment insurance, portable technical media equipment insurance, office insurance, business interruption insurance, buildings insurance, legal expenses.)

With this type of policy, cover must be in place when a claim is notified. You cannot make a claim if the policy has lapsed or been cancelled – even if the incident that gives rise to the claim occurred whilst the policy was in force.

Summary of cover continued...

The insurer

Hiscox underwrites your public liability and event cover insurance.

Hiscox underwrites your volunteers' and employers' liability insurance.

Hiscox underwrites your portable equipment insurance.

Hiscox underwrites your contents insurance.

Hiscox underwrites your business interruption insurance.

The wording

22760-WD-LER-UK-PPL(1) for your public liability and event cover insurance.

16164-WD-PROF-UK-EL(3) for your volunteers' and employers' liability insurance.

16093-WD-PROF-UK-PAIT(7) for your portable equipment insurance.

22255-WD-LER-UK-PYC(1) for your contents insurance.

22285-WD-LER-UK-PYI(1) for your business interruption insurance.

Your cover

Public liability and event cover insurance

As a result of your activities including fundraising you're covered for:

- Any claims arising from bodily injury or property damage.
- Any claims arising from trespass or nuisance.
- Any claims arising from false arrest, detention, malicious prosecution or eviction.

Volunteers' and employers' liability insurance

If a claim is made against you by an employee or volunteer who is injured while working for your organisation or helping out, the policy will:

- Pay the cost of defending the claim against you.
- Pay any compensation that you're legally liable to pay.

Portable equipment insurance

This policy gives you cover for the equipment you take around with you, like laptops and cameras. You're covered for:

- Accidental loss, damage, or theft of your portable equipment at your premises and when away.
- The costs of hiring substitute items of similar type and capacity while damaged items are being repaired or replaced.

Contents insurance

The policy provides the following cover for your contents:

- Storm, flood or escape of water.
- Fire.
- Accidental damage.

Summary of cover continued...

- Theft, even where there is no evidence of forced or violent entry to the premises.
- Personal effects of your employees or visitors to your premises, including theft of employees' cycles.

Business interruption insurance

The policy covers you for increased costs of working, so that means if you have to relocate in order to carry on your charitable activities you'll be covered for costs you incur, such as removal costs, extra rent and so on.

What else are you covered for?

Public liability and event cover insurance

Claims against principals

Claims against your customers or clients as a result of your activities will be treated like a claim against you.

Criminal defence costs

This policy will cover the defence costs relating to any regulation or statute which applies to your activities, for example prosecution under any health and safety legislation, in relation to a covered claim.

Court attendance compensation

If you're required to attend court as a witness in connection with a claim, compensation for each day will be paid.

Loss of third party keys

Your policy will pay the reasonable costs to replace locks, keys or electronic pass cards of third parties for which you are legally responsible if they're lost.

Volunteers' and employers' liability insurance

Court attendance compensation

If you're required to attend court as a witness in connection with a claim, this policy will pay compensation for each day.

Portable equipment insurance

Reconstitution of data

This policy will cover the costs of reconstituting documents and electronic data which have been lost or destroyed.

Loss of hiring fees

This policy will cover the loss of fees which you would have received for hiring out an item to a third party under a standard hire contract.

Contents insurance

Reconstitution of data

This policy will cover the costs of reconstituting documents and electronic data which have been lost or destroyed.

Money

This policy will cover any additional contents hired in for your fundraising events in the UK.

Summary of cover continued...

Business interruption insurance

Public authority

This policy will cover you for any costs suffered resulting from your inability to use your premises for longer than 24 hours, due to restrictions imposed by a public authority following:

- A murder or suicide.
- An occurance of a notifiable human disease.
- Injury or illness of any person traceable to food or drink consumed on the premises.
- Vermin or pests at the premises.

Death of a patron

The policy will cover you for any costs suffered due to the accidental failure of any emergency lighting systems or fire alarm systems at your premises for more than 24 hours.

How much are you covered for?

Public liability and event cover insurance

£1m, £2m, £5m or £10m.

The level of cover you select is the maximum the policy will pay out for any one claim. This means you could make more than one claim up to the maximum you're covered for. In addition, you're also covered for the legal costs of defending a claim against you, up to the level of cover you select.

Volunteers' and employers' liability insurance

The limit of cover is £10m. The minimum legally required amount is £5m but you'll find most insurers only offer £10m. The level of cover selected applies to any one claim. Legal defence costs are included in this level of cover.

Portable equipment insurance

The policy will pay for the cost of repair or replacement, up to the amount of cover you have selected.

In most cases, the claims underwriters will send you payment for replacement items, but they have the option of choosing to replace items like for like, or to pay for repairs.

Contents insurance

The policy will pay for the cost of repair or replacement, up to the amount of cover you have selected.

The limit for claims for money held on your organisation's behalf is £2,500.

Business interruption insurance

This policy covers the additional expenses incurred following an interruption to your organisation's activities, up to the amount you have selected.

How much excess do you have to pay?

Public liability and event cover insurance

£250 for each and every occurrence of property damage.

Volunteers' and employers' liability insurance

Summary of cover continued...

No excess applies.

Portable equipment insurance

You will pay the first £250 of all claims.

Contents insurance

You will pay the first £250 of all claims.

Business interruption insurance

No excess applies.

Notifying a claim

Public liability and event cover insurance

Please tell us as soon as you're aware of a claim or potential claim.

So you know, we'll need the following information:

- A brief summary of the situation.
- Your first awareness of any circumstance which is likely to lead to a claim against you.
- Any claim or threatened claim against you.

Volunteers' and employers' liability insurance

Please tell us as soon as you're aware of a claim or potential claim.

So you know, we'll need the following information:

- A brief summary of the situation.
- Your first awareness of any circumstance which is likely to lead to a claim against you.
- Any claim or threatened claim against you.

Portable equipment insurance

It's a condition of the policy that you notify us promptly of any loss or damage. If you think a crime has been committed you must report it to the police.

In the case of loss or theft of any portable equipment while it is away from your business location, it is a condition of the policy that you should report the loss to the police within 48 hours of becoming aware of it.

In the first instance, we will require the following information:

- A receipt of purchase for the items.
- A quotation for repair or replacement.
- Details of the incident that caused the loss or damage.

Contents insurance

It's a condition of the policy that you notify us promptly of any loss or damage. If you think a crime has been committed you must report it to the police.

In the first instance, we will require the following information:

- A receipt of purchase for the items.
- A quotation for repair or replacement.

Summary of cover continued...

- Details of the incident that caused the loss or damage.

Business interruption insurance

Notify promptly any accidental physical loss or physical damage or event which might prevent or hinder you from carrying on your organisation's activities.

Geographical cover and jurisdiction

Public liability and event cover insurance

You're covered to operate anywhere in the world excluding the USA and Canada. Claims made against you **not** under the laws of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands aren't covered.

Volunteers' and employers' liability insurance

You're covered to operate anywhere in the world. Claims made against you **not** under the laws of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands aren't covered.

Portable equipment insurance

The policy will cover you for any claims occurring within the geographical limits specified in your policy schedule.

Contents insurance

Cover applies to property:

- At your organisation's location.
- At the home of any trustee, or employee.
- Temporarily away from your organisation's location or home.
- In transit, as long as they are under the personal supervision of a trustee or employee.

Business interruption insurance

Cover applies to the premises insured as noted on your policy schedule.

Exclusions you should be made aware of

Public liability and event cover insurance

Abuse or molestation, unless this cover is specifically shown as being covered in your policy schedule.

Loss or damage to property belonging to you or under your control at the time of the loss.

Death or bodily or mental injury or disease of any employee or volunteer of yours.

Any cyber attack, hacker or unintentional error affecting any computer or digital technology.

Any technical drawing, blueprint, plan, design, specification, formulae, program, automated system, instruction, training, direction or advice provided by you.

The following fundraising activities: that include playground equipment, inflatable play equipment, mechanical driven rides, fireworks, weapons, activities in or on water, activities underground, aerial activities, horse riding, winter sports, gymnastics, extreme sports, contact sports.

Please read the policy wording for a full list of exclusions.

Summary of cover continued...

Volunteers' and employers' liability insurance

Bodily injury caused to any of your employees or volunteers while they are offshore.

Bodily injury to any employee in relation to travelling in a vehicle for which insurance or security is required under any road traffic legislation.

Please read the policy wording for a full list of exclusions.

Portable equipment insurance

Your portable equipment must be in your or your employee's care, custody, and control.

The policy will not pay for:

- Wear and tear, inherent defect, rot, infestation.
- Electrical or mechanical breakdown.
- Loss or damage to any item while in transit by courier or postal service where the method of delivery does not require a recipient's signature on receipt.
- Theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment.
- Loss or damage to any item of computer or digital technology directly caused by a cyber attack.

Under insurance

If, at the time of damage, the amount insured is less than 85% of the total value of the contents, then the amount your insurer will pay is reduced in the same proportion as the under insurance.

Personal items

This insurance doesn't cover personal items for non-business use.

Please read the policy wording for a full list of exclusions.

Contents insurance

The policy will not pay for:

- Wear and tear or inherent defects.
- Theft from an unattended vehicle, unless the item is out of sight in a locked boot.
- Electrical or mechanical breakdown.
- Loss or damage to any item of computer or digital technology directly caused by a cyber attack.

Under insurance

If, at the time of damage, the amount insured is less than 85% of the total value of the equipment, then the amount your insurer will pay is reduced in the same proportion as the under insurance.

Please read the policy wording for a full list of exclusions.

Business interruption insurance

This policy will not pay for any interruption to your business directly or indirectly caused by, resulting from or in connection with terrorism, strikes or industrial action, war, civil commotion, or communicable disease.

This policy will not pay for any claims arising from a cyber attack

This policy will not make any payment under this section if your activities are discontinued permanently or if a liquidator or receiver is appointed.

Please read the policy wording for a full list of exclusions.

Summary of cover continued...

Cancelling your policy

Cooling off period

If you decide that you don't want the policy after all, you can return your policy documents within 14 days of purchase and you will receive a full refund.

Cancelling the policy

If you cancel the policy more than 14 days from its start date, it's subject to a 30 day cancellation notice period. You will be entitled to a pro rata refund of the premium.

Cover not included

This is a list of other insurance we offer. If there's something here you need, please get in touch.

Trustees' liability
Trustees' liability insurance protects the trustees, directors and managers of your charity against the risks associated with the decisions and actions they take while running it.

Professional indemnity
Professional indemnity insurance protects you against claims made by dissatisfied clients. It covers both the legal costs involved in defending you and any compensation or awards you're liable to pay.

HR Solutions
Employing people comes with a burden of responsibility. And lots of paperwork. HR Solutions can help you with both. Its website is packed with employment-related advice and support, as well as contract templates, letters, risk assessments, and downloadable guides. It's like having your own HR department. But without the HR hassle.

Buildings
Buildings insurance covers the cost of rebuilding or repairing your office if it's damaged.

Crisis containment
Crisis containment insurance gives you the use of public relations experts to limit the potential damage to your reputation during a claim.

Legal expenses
Up to £100,000 to cover the cost of defending your company's legal rights in cases of commercial complaints and disputes. Areas covered include tax, property and employment issues.

Note that the legal costs of defending a professional indemnity claim against you are covered by your professional indemnity insurance, not by this policy.

Statement of fact

By accepting this insurance you confirm the facts stated below are true. Your insurer has relied on these facts and the information you, or anyone on your behalf, provided in deciding to accept this insurance and in setting its terms and cost. These facts and information form the basis of the contract between you and your insurer.

You must read this document to make sure all facts stated below are accurate and complete. If any of the facts stated below, or any of the information provided to us isn't right or needs to change, you must tell us as soon as possible.

We'll tell you if your insurer makes a change that affects your policy. If you don't tell us about a change it could affect any claim you make or result in your insurance being invalid.

- Your premises are not constructed using materials that are considered highly combustible, such as timber framing, wood cladding, thatch or other lightweight synthetic materials.
- You do not require cover for fixed outdoor equipment and street furniture.
- When your premises are unattended, you ensure the following security measures are in place and fully operational:
    - Final exit doors (excluding fire exits) are secured with key-operated locks or padlocks with locking bars.
    - Fire exits are secured with panic bars or emergency mortice locks.
    - Accessible windows and skylights are locked, screwed shut, or protected by bars or grilles.
- The premises where the property to be insured is stored has never previously suffered from flooding.
- The premises where the property to be insured is stored does not have a basement.
- Your organisation does not engage in any environmental or governmental campaigning or lobbying.
- You are not aware of any fact, circumstance, incident, illness, injury or complaint that could give rise to a claim against your organisation.
- Your organisation does not visit territories where the Foreign Office advise against all non-essential travel.
- Neither you or any of your trustees have:
    - Been declared bankrupt either in a personal capacity or as a charity or business
    - Been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974
    - Had an insurance policy cancelled by the insurer
    - In the last five years, suffered any claim or loss that would fall within the scope of this insurance
- In the last five years, the total value of all claims made by you for property damage did not exceed £2,500.
- Your organisation does not carry out any hazardous activities such as working at height, offshore operations, using plant and machinery, or handling dangerous animals.
- Your organisation has never, nor does it intend to, work with or travel to any of the following countries: Cuba, Iran, non-government-controlled areas of Ukraine, North Korea, Syria, Afghanistan, Belarus, Myanmar, Russia, or Venezuela.
- You do not host any events where more than 500 people will attend.
- Your organisation is registered in the UK or, if unregistered, based in the UK, and your primary activities are of a charitable nature.
- You do not need cover for any activities or fundraising events that involve:
    - Mechanically driven rides or high-speed activities (over 10mph)
    - Playground or inflatable equipment (e.g. bouncy castles, slides)
    - Fireworks, bonfires, pyrotechnics or airborne lanterns
    - Weapons or contact/professional sports
    - Skating, boarding or water-based/underground activities
    - Heights over 3 metres or aerial activities (e.g. bungee jumping)
    - Winter sports (e.g. skiing, ice skating)
    - Races, endurance or strength tests (e.g. marathons, obstacle courses)
    - Horse riding, gymnastics or trampolining
    - Extreme activities (e.g. mountaineering, rock climbing)
    - Use of guides or ropes (except tug of war)
    - Residential trips for under-18s or package trips arranged by the charity
    - Care involving lifting or hoisting people.

Statement of fact continued...

- You are not directly involved in any of the following: campaigning or lobbying, supported housing, refugee housing support, human rights or abuse prevention, overseas distribution, or mental/sexual health services.

Fair presentation of risk

You'll find a summary of your policy details below - please check the information with care and contact us immediately to update, amend or discuss any changes.

YOUR DETAILS

Your reference	15116821
Insurer	Hiscox
Business name	The Pump, Trowbridge
Address	147 Mortimer Street, Trowbridge, BA14 8BN
Contact name	Kieran Moore
Telephone	07505492539
Business activities	Charity/not-for-profit organisation - Music Society / Therapy; Social / Community Group
Turnover	Your maximum allowable turnover is £10,000 (your last declared turnover used for rating was £2,000)
No. of employees/committee members	0 full-time, 0 part-time, 9 volunteers, 4 trustees

YOUR PROFESSIONAL INSURANCE

Cover type	**Level of cover**
Public and Products Liability	£1,000,000
Employers' Liability	£10,000,000
Property Portable Equipment	£2,500
Property Contents	£10,000
Business Interruption	£2,500
Total premium (including insurance premium tax at 12%)	**£199.92**
Policy renewal date	07/06/2027

CONTACT US

Telephone number	0345 222 5399 (from 9 to 5 Monday to Friday)
Email	contactus@policybee.co.uk

IMPORTANT

What is an annual policy?

Your policy runs for 12 months, on existing terms and at the above stated premium, unless either party gives notice of cancellation in accordance with the general terms and conditions of the policy. It requires annual renewal - cover will not continue unless you wish it to.

Your business activities

We have your business activities as **Charity/not-for-profit organisation - Music Society / Therapy; Social / Community Group**. We are providing insurance for these business activities only. If your business activities have changed, you must declare them so that we can re-assess your policy terms and conditions.

What is 'fair presentation of risk'?

Fair presentation of risk continued...

The Insurance Act 2015 and its 'Duty of fair presentation' exists to enable insurers to provide you with a fair outcome in the event of a claim. Under its terms you have a statutory duty to provide a 'fair presentation of the risk'. This document reminds you of some of what you told us about your business. If anything has changed, or you have exceeded the limits set out for your turnover or payroll, it is your duty to tell us as soon as you can. This will allow us to make sure that your policy terms and conditions are correct.

If you fail to inform us about material changes we may be entitled to treat this insurance as if it had never existed.

Professional insurance portfolio

Policy wording

A seamless integrated insurance solution for professionals.

Please read this policy wording, together with any **endorsements** and **your** schedule, very carefully and keep them in a safe place. If anything is incorrect or changes, please notify **us** immediately.

This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

Our promise to you

In return for the premium **you** have paid, **we** agree to insure **you** in accordance with the terms and conditions of the **policy**.



Ben Horton
Executive Director, Hiscox Underwriting Ltd
Chief Underwriting Officer, Hiscox UK

Complaints procedure

Hiscox aims to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing **you** with the highest standard of service. If **you** have any concerns about **your policy** or **you** are dissatisfied about the handling of a claim and wish to complain **you** should, in the first instance, contact Hiscox Customer Relations in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

or by telephone on +44 (0)800 116 4627 or +44 (0)1904 681 198
or by email at customer.relations@hiscox.com

Where **you** are not satisfied with the final response from Hiscox, **you** also have the right to refer **your** complaint to the Financial Ombudsman Service to review **your** case. This does not affect **your** legal rights.

Address:
Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567 or +44 20 7964 0500 from outside the United Kingdom

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you contact them or us, please quote the policy number shown in your policy schedule.

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General terms and conditions

General definitions

We use some words throughout this **policy** with the same meaning wherever they appear. These are shown in bold type and **we** explain what they mean below.

Any other definitions when used in particular sections of the **policy** are shown in bold and have the same meaning whenever they appear in that section. **We** explain what they mean in the 'Special definitions' section of that part of the **policy**.

Artificial intelligence

Any machine learning, logical, statistical or other algorithm in **computer or digital technology** that can:

1. perform tasks or generate outputs, including but not limited to, actions, content, decisions, predictions or recommendations; or
2. adapt or vary its operation proactively, or in response to inputs.

Asbestos risks

1. The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or
2. exposure to asbestos, asbestos fibres or materials containing asbestos; or
3. the provision of instructions, recommendations, notices, warnings, supervision or advice given, or which should have been given, in connection with asbestos, asbestos fibres or structures or materials containing asbestos.

Business

Your business or profession as shown in **your** schedule.

Civil commotion

Where 12 or more persons are present together, whether in a public or private place, with a common purpose (which may be inferred from conduct):

1. to use, or threaten to use, physical force to inflict personal injury on any person or to damage property; or
2. which causes a person of reasonable firmness, had such person been present at the scene, to fear for their safety. For the purposes of this definition, no person of reasonable firmness need actually be, or be likely to be, present at the scene.

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

Confiscation

Confiscation, nationalisation, requisition, expropriation, deprivation, destruction of or damage to property by or under the order of any government or public or local authority.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, attempting or resulting in:

1. access to;
2. extraction of information from;
3. disruption of access to or the operation of; or
4. damage to:

any data or **computer or digital technology**, including but not limited to any:

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a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Endorsement A change to the terms of the **policy**.

Excess The amount **you** must bear as the first part of each agreed claim or loss.

Geographical limits The geographical area shown in **your** schedule.

Hacker Any **artificial intelligence**, entity or person, including any employee of **yours**, who gains or attempts to gain unauthorised access to or use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Nuclear risks

1. Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;
2. any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything in a. above;
3. all operations carried out on any site or premises on which anything in a. or b. above is located.

Period of insurance The time for which this **policy** is in force as shown in **your** schedule.

Personal data Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

Policy This insurance document and **your** schedule, including any **endorsements**.

Program(s) Code or instructions which tell **computer or digital technology** how to process data or interact with ancillary equipment, systems or devices.

Social engineering communication Any request directed to **you** or someone on **your** behalf by any **artificial intelligence**, entity or person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property to which such third-party is not entitled.

Solar weather Solar flares, solar eruptions or bursts including plasma bubbles or ejections, magnetic field or magnetosphere fluctuations or disruptions.

Terrorism An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

1. is committed for political, religious, ideological, racial or similar purposes; and
2. is intended to influence any government or an international governmental organisation or to put the public, or any section of the public, in fear; and
    a. involves violence against one or more persons; or
    b. involves damage to property; or
    c. endangers life other than that of the person committing the action; or
    d. creates a risk to health or safety of the public or a section of the public; or
    e. is designed to interfere with or to disrupt an electronic system.

War War (whether declared or not), invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.

We/us/our The insurers named in **your** schedule.

You/your The insured named in the schedule.

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General conditions

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply.

Presentation of the risk

1. In agreeing to insure **you** and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must provide a fair presentation of the risk and must take care when answering any questions **we** ask by ensuring that all information provided is true, accurate and complete. A fair presentation is one which clearly discloses in a reasonably clear and accessible manner all material facts which **you** (including **your** senior management and those responsible for arranging this insurance) know or ought to know following a reasonable search.

If you fail to make a fair presentation

2. a. If **we** establish that **you** deliberately or recklessly failed to present the risk to **us** fairly, **we** may treat this **policy** as if it never existed and refuse to make any payment under it. **You** must reimburse all payments already made by **us** and **we** will be entitled to retain all premiums paid.

   b. If **we** establish that **you** failed to present the risk to **us** fairly but that **your** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had **you** made a fair presentation of the risk, as follows:

      i. if **we** would not have provided this **policy**, **we** may treat it as if it never existed and refuse to make any payment under it. **You** must reimburse all payments already made by **us**. **We** will refund any premiums **you** have paid; or

      ii. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the start of the **period of insurance**. This may result in **us** making no payment for a particular claim or loss. **You** must reimburse any payment made by **us** that **we** would not have paid if such terms had been in effect.

Change of circumstances

3. **You** must tell **us** as soon as reasonably possible of any change in circumstances during the **period of insurance** which may materially affect this **policy** (a material fact or circumstance is one which might affect **our** decision to provide insurance or the conditions of that insurance). **We** may then change the terms and conditions of this **policy** or cancel it in accordance with the cancellation condition.

If you fail to notify us of a change of circumstances

4. a. If **we** establish that **you** deliberately or recklessly failed to:

      i. notify **us** of a change of circumstances which may materially affect the **policy**; or

      ii. comply with the obligation in 1. above to make a fair presentation of the risk to **us** when providing us with information in relation to a change of circumstances;

   we may treat this **policy** as if it no longer existed from the date of such change of circumstances and refuse to make any payment under it in respect of any claim made or any loss occurring after that date. **You** must reimburse all payments already made by **us** relating to claims made or losses occurring after such date. **We** will be entitled to retain all premiums paid.

   b. If **we** establish that **you** failed to notify **us** of a change of circumstances or to make a fair presentation of the risk to **us** when providing **us** with information in relation to a change of circumstances, but that **your** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had **you** fairly presented the change of circumstances to **us**, as follows:

      i. if **we** would have cancelled this **policy**, **we** may treat it as cancelled from the date that such cancellation would have been effective and refuse to make any payment under it in respect of any claim made or any incident occurring after that date. **You** must reimburse any payments already made by **us** relating to claims made or losses occurring after such date. **We** will refund any premiums **you** have paid in respect of any period after the date when cancellation would have been effective; or

      ii. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the date when **your** circumstances changed. This may result in **us** making no payment for a particular claim or loss.

Reasonable precautions

5. **You** must take reasonable steps to prevent accident or injury and to protect **your** property against loss or damage. **You** must keep any property insured under this **policy** in good condition and repair. **We** will not make any payment under this **policy** in respect of any

incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.

Premium payment	6.	**We** will not make any payment under this **policy** until **you** have paid the premium.
Cancellation	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. However, **we** will not refund any premium: a. under £20; or b. if **we** have accepted any notification of any claim, potential claim or loss before the cancellation takes effect. 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.
Multiple insureds	8.	The most **we** will pay is the relevant amount shown in **your** schedule. If more than one insured is named in **your** schedule, the total amount **we** will pay will not exceed the amount **we** would be liable to pay to any one of **you**. **You** agree that the insured named in **your** schedule, or if there is more than one insured named in **your** schedule the first of them, is authorised to receive all notices and agree any amendments to the **policy**.
Aggregate limit	9.	Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment for all relevant claims or losses covered under that section of **your policy** during the **period of insurance**.
Rights of third parties	10.	**You** and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
Other insurance	11.	**We** will not make any payment under this **policy** where **you** would be entitled to be paid under any other insurance if this **policy** did not exist except in respect of any amount in excess of the amount that would have been payable under such other insurance had this **policy** not been effected. If such other insurance is provided by **us** the most **we** will pay under this **policy** will be reduced by the amount payable under such other insurance.
Cover under multiple sections	12.	Where **you**, including anyone within the meaning of 'you' or 'insured person' in any section of the **policy**, are entitled to cover under more than one section of the **policy** in respect of the same claim or loss, or any part of a claim or loss, **we** shall only provide cover under one section of the **policy**, being the section that provides the most advantageous cover to **you** or the party entitled to cover.
Governing law	13.	Unless some other law is agreed in writing, this **policy** will be governed by the laws of England.
Arbitration	14.	Any dispute arising out of or relating to this insurance, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.
Non-admitted	15.	This **policy** is negotiated and made in the United Kingdom between **you** and **us**. **We** are authorised to conduct insurance business in the United Kingdom and in certain other jurisdictions. **You** acknowledge that no solicitation for the **policy** has been made by **us** outside of the United Kingdom, that unless otherwise agreed in writing the **policy** is subject to English Law and jurisdiction and that claims are payable in the United Kingdom. **You** acknowledge that any applicable local taxes outside of the United Kingdom, Channel Islands, Isle of Man, Gibraltar, the European Economic Area, or other jurisdiction in which **we** have informed **you** that **we** are authorised to conduct insurance business, will be paid by **you** directly to the appropriate authority.

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Several liability

16. This clause applies if more than one insurer and/or a Lloyd's syndicate is party to this **policy**.

    The liability of an insurer or syndicate under this **policy** is several and not joint with any other insurers or syndicates party to this **policy**. An insurer is liable only for the proportion of liability it has underwritten. **We** will provide **you**, on request, with details of the insurers/syndicates who are party to this **policy** and the proportions of liability they have underwritten.

Sanctions

17. **We** shall not be deemed to provide cover and shall not be liable to pay any claim or loss or provide any benefit under this **policy** to the extent that the provision of such cover, payment of such claim or loss or provision of such benefit would expose **us**, or would in **our** reasonable view give rise to any appreciable risk of exposing **us**, to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, or of any other relevant jurisdiction.

General claims conditions

The following claims conditions apply to the whole of this **policy**. **You** must also comply with the conditions shown in each section of the **policy** under the heading **Your obligations**.

Your obligations

1. **We** will not make any payment under this **policy** unless **you**:
   a. give **us** prompt notice of anything which is likely to give rise to a claim under this **policy** in accordance with the terms of each section; and
   b. give **us**, at **your** expense, any information which **we** may reasonably require and co-operate fully in the investigation of any claim under this **policy**.
2. **You** must:
   a. make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim; and
   b. give us all assistance which **we** may reasonably require to pursue recovery of amounts **we** may become legally liable to pay under this **policy**, in **your** name but at **our** expense.

   If **you** fail to do so, **you** shall be liable to **us** for an amount equal to the detriment **we** have suffered as a result of **your** failure to comply with this obligation, which **we** may deduct from any payment **we** make under this **policy**.

Fraud

3. If **you** or anyone entitled to cover in respect of any claim or loss, or anyone on behalf of you or such other person, tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy** then:
   a. **we** shall be entitled to give **you** notice of termination of the **policy** with effect from the date of any fraudulent act or claim or the provision of such false information;
   b. **we** shall be entitled to refuse to make any payment under the **policy** in respect of any claim made or any loss occurring after the date of any fraudulent act or claim or the provision of such false information;
   c. **you** must reimburse all payments already made by **us** relating to claims made or losses occurring after the date of any fraudulent act or claim or the provision of such false information; and
   d. **we** shall be entitled to retain all premiums paid.

   This does not affect **your** rights in relation to any claim made or loss occurring before the date of any fraudulent act or claim or the provision of such false information.
4. Where this **policy** provides cover for any individual who, or entity that, is not a party to the **policy**, and where such an individual or entity (or anyone on their behalf) tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy**, **our** rights set out in 3. above apply only to any individual or entity that gave the false information or made the fraudulent claim.

General exclusions

The exclusions set out below apply to each and every section of this **policy** and shall not be varied by any other provision in this **policy**. Where the exclusions below are not consistent with any other provision in this **policy**, these exclusions apply and shall override the inconsistent provision.

In addition, other exclusions apply to this **policy** and these are included in the particular sections of the **policy** to which they apply.

1. We will not make any payment for any damage, loss, cost, expense or claim directly or indirectly caused by, contributed to by, resulting from or in connection with:
   a. **solar weather**;
   b. any fear or threat of 1.a.; or
   c. any action taken in controlling, preventing, suppressing, responding or in any way relating to 1.a.

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Public and products liability (Leisure, education and retail)

Policy wording

The General terms and conditions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Special definitions for this section

Abuse or molestation

1. Physical, mental or financial abuse, assault, battery, mistreatment or maltreatment;
2. sexual exploitation or any actual or attempted sexual relations, sexual contact or intimacy;
3. discrimination, victimisation, harassment, voyeurism, invasion of privacy or any use or distribution of images, in whatever manner, without the consent of any person shown; or
4. any other act of a sexual nature or undertaken with a sexual motive.

Abuse or molestation retroactive date

The date stated as the retroactive date in the Abuse or molestation cover section of **your** schedule.

Activities

Any activities **you** have declared to **us** and which are stated in the Business field of **your** schedule.

The following are also included where they are incidental to such activities:

1. the maintenance of property or premises owned or occupied by **you**;
2. the provision or management of:
   a. canteen, social, sports, education or welfare organisations; or
   b. first aid or security services,

   for the benefit of **your employees**; and
3. attendance at conferences and promotional events within the **geographical limits** which directly relate to **your activities**.

Bodily injury

Death, or any bodily injury, illness, disease or mental injury.

Defence costs

Costs incurred with **our** prior written agreement to investigate, settle or defend a claim against **you**.

Denial of access

Nuisance, trespass or interference with any legal right:

1. to access or use land or water; or
2. of air or light.

Drone

Any remotely controlled un-manned aerial vehicle and any accessories used with such craft.

Employee

Any person working for **you** in connection with **your activities** who is:

1. employed by **you** under a contract of service or apprenticeship;
2. hired to or borrowed by **you**;
3. self-employed or working on a labour-only basis under **your** control or supervision;
4. engaged by labour-only sub-contractors;
5. a labour master or a person supplied by them;
6. engaged under a work experience or training scheme; or
7. a voluntary worker engaged with **your** permission.

Inefficacy

The failure of any of **your products** to perform the function or serve the purpose for which it was intended.

Insured premises	Any premises within the **United Kingdom** which is stated in any Property section of **your** schedule. This includes any outdoor space, outbuildings and annexes **you** occupy at the same premises.
Personal injury	1. False arrest, detention or imprisonment; 2. malicious prosecution; or 3. wrongful entry into, or eviction of a person from, a room, dwelling or premises which they occupy.
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
Products	Any goods which are: 1. sold, supplied, distributed, manufactured, constructed, installed, altered, tested, serviced, maintained, repaired, cleaned or treated by **you**; and 2. not in **your** care, custody or control at the time of any occurrence giving rise to a claim under this section of **your policy**.
Property damage	Physical loss of or damage to or destruction of tangible property including the resulting loss of use of such property.
Tool of trade	Land-based mobile plant or equipment being used where insurance or security is not required under the provisions of any road traffic legislation.
United Kingdom	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.
You/your	The insured named in **your** schedule. This also includes any person who was, is or during the **period of insurance** becomes **your** director, partner, trustee, committee member, senior manager or officer in actual control of **your** operations.

What is covered

Claims against you	If, as a result of **your activities**, any party brings a claim against **you** for: 1. **bodily injury**, other than **abuse or molestation**, or **property damage** occurring during the **period of insurance**; or 2. **personal injury** or **denial of access** committed during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation, including **your** liability for any claimants' legal costs and expenses. This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.
Abuse or molestation claims	If, as a result of **your activities**, any party brings a claim against **you** during the **period of insurance** for **abuse or molestation** committed after the **abuse or molestation retroactive date**, **we** will indemnify **you** against the sums **you** have to pay as compensation. This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity. However, **we** will not in any event provide cover: 1. in respect of any allegation of slavery or people trafficking; or 2. to any party who commits, condones or ignores any **abuse or molestation**. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.
Overseas personal liability	**We** will indemnify **you** and if **you** so request, any of **your** directors, partners, trustees, committee members, **employees** or the spouse, domestic or civil partner of any such person against legal liability as a result of **bodily injury**, **property damage** or **personal injury**, which falls within the scope of **What is covered**, Claims against you, and which is incurred in a personal capacity while temporarily outside the **United Kingdom**. However, **we** will not make any payment where such liability: 1. arises out of: a. any loss of a third party's key or electronic pass card;

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b. any failure to secure a third party's premises;

c. the ownership or occupation of land or buildings; or

2. is covered by any other insurance.

Claims against principals

If, as a result of **your activities**, any party brings a claim which falls within the scope of **What is covered**, Claims against you, against any:

1. named third party as stated in the Public and products liability section of **your** schedule; or
2. other third party with whom **you** have entered into a contract or agreement in connection with **your activities**,

and **you** would have been liable for that claim had it been brought against **you**, **we** will treat such claim as if it had been made against **you** and make the same payment to the party stated in 1. or 2. above which **we** would have made to **you**, provided that the party stated in 1. or 2. above:

a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;

b. accepts that **we** can control the defence and settlement of the claim 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; and

d. gives **us** the information and co-operation **we** reasonably require for dealing with the claim.

Cross liabilities

If more than one insured is named in **your** schedule, **we** will deal with any claim as though a separate policy had been issued to each of them, provided that **our** liability in the aggregate shall not exceed the applicable limit of indemnity stated in **your** schedule.

Loss of third party keys

If, during the **period of insurance** and as a result of **your activities**, **you** lose any key or electronic pass card belonging to a third party for which **you** are legally responsible, and that party brings a claim against **you**, **we** will pay the reasonable costs to replace the relevant locks, keys or electronic pass cards.

Failure to secure third party premises

If, during the **period of insurance**, **you** fail to secure the premises of a third party where **you** have been carrying out **your activities**, and that party brings a claim against **you**, **we** will pay the sums **you** have to pay as compensation to such third party, provided that **you** have taken reasonable steps to secure the premises as required by that third party.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

Unauthorised use of third party telephones by your employees

If, during the **period of insurance** and as a result of **your activities**, any of **your employees** uses a third party's telephone system without authority, including any mobile or internet-based telephone network, and that party brings a claim against **you**, **we** will pay the sums **you** have to pay as compensation to such third party, provided that **we** are notified within three months of the unauthorised use.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

Defective Premises Act

If, during the **period of insurance**, **you** dispose of any premises in connection with **your activities** and any party brings a claim against **you** under Section 3 of the Defective Premises Act 1972) or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975, **we** will pay for 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.

We will not in any event make any payment for any:

1. liability where **you** are entitled to cover under any other insurance; or
2. costs of remedying any actual or alleged defect, which if not remedied may result in a claim.

Contingent motor liability

If any party brings a claim against **you** for **bodily injury** or **property damage** occurring during the **period of insurance** which directly arises from the use of any mechanically propelled vehicle or any attached trailer for **your activities** within the **United Kingdom**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

We will not make any payment under this extension for any claim:

1. arising from any mechanically propelled vehicle or any trailer attached to it which is:

   a. owned by **you**; or

b. loaned, leased, hired or rented to **you**;

c. provided by **you**; or

d. being driven by **you**;

2. for **property damage** to the vehicle or the trailer itself or to any goods carried in or on the vehicle or trailer;

3. arising from the vehicle being driven by any person who to **your** knowledge or that of **your** representatives does not hold appropriate insurance or a valid licence to drive the vehicle; or

4. insured under another insurance policy.

Hirers' liability

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

We will not make any payment under this extension if the hirer:

1. was using the **insured premises** for commercial or business purposes;

2. has the benefit of any other insurance policy which also provides indemnity for the hirer's activities; or

3. hires the **insured premises** on a regular, permanent or long term basis unless:

   a. the hirer is using the **insured premises** for the benefit of the local community; and

   b. **you** request that **we** provide indemnity.

This includes a claim brought by a third party, but not a claim brought by **you**.

Additional cover

Representation costs

At **your** request, **we** will pay **your** reasonable costs to:

1. defend **you** or any **employee** if any governmental, administrative or regulatory body brings any criminal action against **you** or such **employee** for any breach of statute or regulation;

2. represent **you** or any **employee** at any properly constituted external investigation, inquiry or professional disciplinary proceeding, including representation at a coroner's inquest or equivalent; and

3. assist **you** or any **employee** in responding to a request made by a coroner or equivalent, the police or a member of the judiciary for documentation or other assistance,

within the **United Kingdom**. This includes any related appeal which **we** consider has reasonable prospects of success.

We will only pay these costs:

a. if the costs relate directly to any actual or potential claim covered under this section;

b. if the payment of such costs is likely, in **our** reasonable opinion, to reduce the amount of any actual or potential claim;

c. if **you** have **our** prior written agreement before such costs are incurred; and

d. up to the date of any admission by or final adjudication against **you** or the relevant **employee** that any breach of statute or regulation occurred.

However, **we** will not in any event pay any representation costs for any **employee** bringing a claim under this section.

Court attendance compensation

If **you** or any **employee** of **yours** has to attend court as a witness in connection with a claim against **you** covered under this section, **we** will pay **you** the compensation stated in **your** schedule for each day, or part of a day, that their attendance is required by **us**.

Defamation and intellectual property rights

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

1. defamation; or

2. 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:

a. 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;

b. 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;

c. any claim brought by any person falling within the definition of **you** or any party with a financial, executive or managerial interest in **you**;

d. **your** lost profit, mark-up or liability for VAT or its equivalent; or

e. fines, 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.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

A. **We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to:

Property for which you are responsible

1. **property damage** to any item belonging to **you** or which at the time of the loss, damage or destruction is in **your** care, custody or control. This does not apply to:

   a. vehicles or personal effects belonging to **your employees** or visitors, while on **your** premises;

   b. premises, including their contents, fixtures and fittings, which are not owned or rented by **you**, where **you** are temporarily carrying out **your activities**;

   c. premises, including their contents, fixtures and fittings which are rented to **you**, unless you are obliged by lease or other agreement to maintain property insurance cover in respect of these;

   d. property belonging to **your** clients or customers, provided that the loss or damage to such property occurs while it is in the process of being installed, altered, tested, serviced, maintained, repaired, cleaned or treated by **you**; or

   e. loss of a third party's keys or electronic pass cards.

Vehicles and craft

2. the ownership, possession, maintenance or use by **you** or on **your** behalf of any aircraft or other aerial device, **drone**, hovercraft, watercraft (other than hand propelled or sailing craft less than 20 feet in length in inland or territorial waters), electric or motorised scooter or cycle, hoverboard or any mechanically propelled vehicle or its trailer.

   This does not apply to:

   a. any **tool of trade**; or

   b. the loading or unloading of any vehicle off the highway.

Injury to employees

3. **bodily injury** to any:

   a. **employee**; or

   b. person supplied by **you** to a client under contract which occurs anywhere other than at **your** premises.

Personal data

4. any actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Confidential corporate information

5. any actual or alleged negligent or intentional misuse, unauthorised disclosure, dissemination or improper use of corporate confidential information, including but not limited to trade secrets, financial data, client lists, marketing strategies, proprietary technology, or any other sensitive information which **you** are legally required to keep confidential.

Pollution

6. a. i. any **pollution**; or

      ii. any **bodily injury** or **property damage** directly or indirectly caused by any **pollution**,

      unless the **pollution** is caused by a sudden, identifiable, unintended and unexpected incident which occurs in its entirety at a specific time and place during the **period of insurance**; or

b. any **pollution** occurring in the United States of America or Canada.

Cyber incidents

7. or contributed to by, resulting from or in connection with any:
   a. **cyber attack**;
   b. **hacker**;
   c. **social engineering communication**;
   d. **computer or digital technology error**;
   e. any fear or threat of 7.a. to 7.c. above; or
   f. any action taken in controlling, preventing, suppressing, responding or in any way relating to 7.a. to 7.e. above.

Professional advice

8. the provision or preparation of, or the failure to provide or prepare any:
   a. technical drawing, blueprint or plan;
   b. design, specification or formula;
   c. **program** or automated system; or
   d. instruction, training, direction or advice,

   by **you** or on **your** behalf.

   However, this exclusion does not apply to any accompanying printed safety advice relating to **your products**.

Treatment, care, diagnosis or prescription

9. a. the provision of or failure to provide any treatment, remedy, therapy or care of a person or animal, other than the provision of first aid to a person in connection with **your activities**;
   b. the medical, dental or veterinary diagnosis of or failure to diagnose any person or animal;
   c. the prescription of or failure to prescribe any drug or medicine; or
   d. the administration of or failure to administer any drug, medicine, vaccination or any medical, dental or veterinary test.

Tour operator's liability

10. any of **your activities** where **you** are deemed in law to be liable, solely as a result of:
    a. the Package Travel and Linked Travel Arrangements Regulations 2018;
    b. any similar or successor legislation; or
    c. any other legislation specifically imposing liability upon tour operators, travel agents, travel facilitators, travel organisers or similar organisations or activities.

Product recall

11. the costs of recalling, removing, repairing, reconditioning or replacing any **product** or any of its parts.

Your products

12. any **products**:
    a. classed as aircraft, **drones**, missiles, spacecraft or any other aerial device, including any associated ground support or control equipment;
    b. installed in aircraft, **drones**, missiles, spacecraft or any other aerial device, or which are used in connection with such items;
    c. used as tooling in the manufacture of aircraft, **drones**, missiles, spacecraft or any other aerial device, including ground-handling tools and equipment;
    d. i. classed as; or
       ii. designed for use in and which affect the driving or riding capabilities of,

       any vehicle, scooter or cycle where such item has an integral source of power to enable movement or operation;
    e. designed for medical purposes and which are permanently implanted into the human body; or
    f. i. classed as cigarettes, e-cigarettes, cigars, e-cigars or vapes; or
       ii. which contain, use or are derived from tobacco or nicotine,

       including any related by-products.

Opioids

13. or contributed to by, resulting from or in connection with the use, sale, promotion,

manufacture, supply, distribution, delivery, transport, transfer, possession or prescription of any opioid, opioid product or product derived from or containing opium or opiates.

Inefficacy	14.	**inefficacy**.
Deliberate or reckless acts	15.	any act, breach, omission or infringement **you** deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party even if such injury or damage is of a different degree or type than could reasonably have been anticipated.
Placed personnel	16.	the actions of any person supplied by **you** to a client under contract.
Railways and aircraft	17.	the operation, maintenance or construction of any: a. railway, rail track, rail signalling or rolling stock; or b. aircraft, **drone**, missile, spacecraft or any other aerial device.
Contracts	18.	**your** liability under any contract which is greater than the liability **you** would have at law without the contract.
Terrorism, civil commotion, war or nuclear	19.	or contributed to by, resulting from or in connection with any: a. **terrorism**; b. **civil commotion**, strike or industrial action; c. **war**; d. **nuclear risks**; e. fear or threat of 19.a. to 19.d. above; or f. action taken in controlling, preventing, suppressing, responding or in any way relating to 19.a. to 19.e. above. If there is any dispute between **you** and **us** over the application of 19.a. or 19.b. above, it will be for **you** to show that the exclusion does not apply.
Confiscation	20.	**confiscation**.
Asbestos	21.	**asbestos risks**.
Perfluoroalkyl and polyfluoroalkyl substances	22.	or contributed to by, resulting from or in connection with any: a. perfluoroalkyl or polyfluoroalkyl substances; b. any fear or threat of 22.a. above; or c. any action taken in controlling, preventing, suppressing, responding or in any way relating to 22.a. or 22.b. above.
Inflatables	23.	any inflatable play equipment including but not limited to bouncy castles and slides.
Fireworks displays	24.	any bonfire, firework, pyrotechnic, sparkler, airborne lantern, sky candle or wish lantern, unless: a. such activity is carried out by sub-contractors; and b. **you** take all reasonable steps to ensure that the sub-contractors have and maintain public liability insurance cover with a limit of indemnity of not less than under this section of the **policy**.
	B.	**We** will not make any payment for:
Restricted recovery	1.	that part of any claim where **your** right of recovery is restricted by any contract.
Non-compensatory payments	2.	any fines, penalties, punitive or exemplary damages, or compensation ordered or awarded by a criminal court.
Claims outside the applicable courts	3.	any claim, including arbitration, brought outside the countries stated in **the** Applicable courts field of the Public and products liability section of **your** schedule. This also applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the countries stated in the Applicable courts field of the Public and products liability section of **your** schedule.
Geographical limits	4.	any claim brought against **you** or representation costs arising from any:

a. **activities** carried out by **you** or on your behalf; or

b. **bodily injury** or **property damage** arising from any **products** which occurs,

in any country outside the **geographical limits**.

Excess

5. the amount of any **excess**.

How much we will pay

We will pay up to the limit of indemnity stated in **your** schedule for each and every claim or loss, unless limited below or in **your** schedule. **We** will also pay for **defence costs** in addition to the limit of indemnity stated in **your** schedule.

However, if a payment greater than the limit of indemnity has to be made for a claim **our** liability for **defence costs** will be limited to the same proportion that the limit of indemnity bears to the amount paid.

You must pay the amount of any **excess** stated in **your** schedule for each claim.

All claims which arise from the same original cause, a single source or a repeated or continuing breach of duty in connection with **your activities** will be regarded as one claim.

Paying out the limit of indemnity

At any stage of a claim, **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will pay **defence costs** already incurred at the date of **our** payment. **We** will then have no further liability for such claims or their **defence costs**.

Special limits

Abuse or molestation

For claims brought against **you** for **abuse or molestation**, the most **we** will pay is the amount stated in **your** schedule for the total of all such claims and their **defence costs**.

Products

For claims arising from **your products**, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**.

Pollution

For claims arising from **pollution**, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**. The most **we** will pay for **defence costs** in relation to **pollution** claims is the amount stated in **your** schedule.

Claims brought against you in USA or Canada

If it is stated in **your** schedule that cover is provided for claims brought in the United States of America or Canada, the most **we** will pay is a single limit of indemnity for the total of all such claims and their **defence costs**.

Unauthorised use of third party telephones by your employees

The most **we** will pay for the total of all claims and their **defence costs** arising from the unauthorised use of a third party's telephone system is the amount stated in **your** schedule.

Additional cover

Representation costs

The most **we** will pay for the total of all representation costs covered under this section of the **policy** is the amount stated in **your** schedule.

Court attendance compensation

The most **we** will pay for the total of all court attendance covered under this section of the **policy** is stated in **your** schedule.

Defamation and intellectual property rights

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

Your obligations

Notification of claims

A **We** will not make any payment under this section unless **you** notify **us**:

1. as soon as possible and in any event within seven days of:

   a. a claim or anything which may give rise to a claim for or arising out of **bodily injury** or **abuse or molestation**;

   b. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any director, partner, trustee, committee member or **employee** has committed **abuse or molestation**; or

c. anything which may give rise to a request for **us** to pay representation costs under **What is covered**, **Additional cover**, Representation costs.

2. promptly of any other claim or anything which may give rise to any other claim against **you**, including **your** discovery that **your products** are defective

At **our** request, **you** must confirm the facts in writing within 30 days with as much information as is available.

You should make this notification directly to **us** and **your** insurance adviser, if **you** have one as follows:

by email to: liability.claims@hiscox.com; or

by post to: UKSC Liability Claims, The Hiscox Building, Peasholme Green, York YO1 7PR.

Please ensure **you** quote **your** policy number.

Not admitting liability

B. 1. When dealing with **your** client or any third party, **you** must not admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement.

Our rights of recovery

2. **You** must ensure that **our** rights of recovery against any third party, including but not limited to any subrogated rights of recovery, are not restricted or financially limited by any term in any contract or agreement into which **you** have entered, unless **you** have our prior agreement in writing.

Correcting problems

3. **You** must take reasonable steps to remedy or rectify, at **your** expense, any defect or failure in the goods or services **you** have supplied to any client, customer or distributor.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with the conditions stated under **Your obligations**, B.1. to B.3. above, unless **you** can demonstrate that such non-compliance could not have increased the risk of the claim arising or the loss occurring or the amount of the claim or loss.

Control of defence

We have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any claim or any part of a claim.

You must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any claim. **You** should not do anything which may prejudice **our** position.

Appointment of legal representation

We have the right, but not the obligation, to select and appoint an adjuster, lawyer or any other appropriate person of our choosing to deal with the claim.

Partially covered claims

We will not pay any part of a **claim** and its associated costs which is not covered by this section.

If a claim is made which is:

1. not wholly covered by this section; or
2. made against **you** and any other party who is not covered under this section,

then, at the outset of the claim, **we** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any **claim** and associated costs, including **defence costs** on the basis of the relative legal and financial exposures.

Advancement of defence costs

We will pay **defence costs** covered by this section on an ongoing basis prior to the final resolution of any **claim**. However, **we** will not pay any **defence costs** in connection with any **claim** or part of a **claim** which is not covered under this section. **You** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

Payment of full limit of indemnity

We have no further duty to indemnify **you** against any claim where **we** pay **you** the applicable limit of indemnity as described in **How much we will pay**, Paying out the limit of indemnity, or if the overall limit of indemnity stated in **your** schedule has been exhausted.

Payment of excess

Our duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a claim.

Disputes

For the purposes of **Control of defence** in this section of the **policy**, **General condition** 14, Arbitration, within the **General terms and conditions** is amended to read as follows:

Any dispute as to whether to settle or to continue the defence of a **claim** or as to the fair allocation of any partially covered **claim** and its associated costs, will be referred to a single

King's Counsel (or equivalent in this or any other jurisdiction) to be mutually agreed or in the absence of such agreement to be nominated by the President of the Law Society of England and Wales. The opinion of such King's Counsel shall be binding on **you** and **us** in relation to matters referred under this clause. The costs of such opinion shall be met by **us**.

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Employers' liability

Policy wording

The General terms and conditions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Special definitions for this section

Activities

Any activities **you** have declared to **us** and which are stated in the Business field of **your** schedule.

The following are also included where they are incidental to such activities:

1. the maintenance of property or premises owned or occupied by **you**;
2. the provision or management of:
   a. canteen, social, sports, education or welfare organisations; or
   b. first aid or security services,

   for the benefit of **your employees**; or
3. attendance at conferences and promotional events which directly relate to **your** activities within the **geographical limits**.

Bodily injury

Death or any bodily injury, illness, disease or mental injury.

Defence costs

Costs incurred with **our** prior written agreement to investigate, settle or defend a claim against **you**.

Employee

Any person working for **you** in connection with **your activities** who is:

1. employed by **you** under a contract of service or apprenticeship;
2. hired to or borrowed by **you**;
3. self-employed and working on a labour-only basis under **your** control or supervision;
4. engaged by labour-only sub-contractors;
5. a labour master or a person supplied by them;
6. engaged under a work experience or training scheme; or
7. a voluntary worker engaged with **your** permission,

provided such person is:

a. normally resident in the **United Kingdom** or the Republic of Ireland; or

b. working for **you** in the **United Kingdom** for a continuous period of at least 14 consecutive days.

United Kingdom

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

What is covered

Claims against you

If any **employee** brings a claim against **you** for **bodily injury** and such **bodily injury**:

1. occurs during the **period of insurance**;
2. arises out of their work for **you** in connection with **your activities**; and
3. occurs within the **geographical limits**,

we will indemnify **you** against the sums **you** have to pay as compensation, including **your** liability for any claimants' legal costs and expenses.

This includes any claim which is otherwise covered under this section where such claim arises from a **cyber attack**, a **hacker** or any **computer or digital technology error**.

The amount **we** pay will include **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

Claims against principals

If, as a result of **your activities**, any **employee** brings a claim which falls within the scope of **What is covered**, Claims against you, against any:

1. named third party as stated in the Employers' liability section of **your** schedule; or
2. other third party with whom **you** have entered into a contract or agreement in connection with **your activities**,

and **you** would have been liable for that claim had it been brought against **you**, **we** will treat such claim as if made against **you** and make the same payment to the party stated in 1 or 2 above which **we** would have made to **you**, provided that the party stated in 1 or 2 above:

a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;

b. accepts that **we** can control the defence and settlement of the claim 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; and

d. gives **us** the information and co-operation **we** reasonably require for dealing with the claim.

Unsatisfied court judgments

If any **employee** obtains a judgment for damages following **bodily injury** against any company or individual operating from premises within the **United Kingdom** and that judgment remains unpaid for more than six months, **we** will pay to the **employee** at **your** request the amount of any unpaid damages and awarded costs provided that:

1. the **bodily injury** is caused during the **period of insurance** and arises out of and in the course of their employment in connection with **your activities**;
2. **we** would have covered **your** liability if **you** had caused the **bodily injury**;
3. there is no appeal outstanding; and
4. the **employee** assigns their judgment to **us**.

Additional cover

Representation costs

At **your** request, **we** will pay **your** reasonable costs to:

1. defend **you** or any **employee** if any governmental, administrative or regulatory body brings any criminal action against **you** or such **employee** for any breach of statute or regulation;
2. represent **you** or any **employee** at any properly constituted external investigation, inquiry or professional disciplinary proceeding, including representation at a coroner's inquest or equivalent; and
3. assist **you** or any **employee** in responding to a request made by a coroner or equivalent, the police or a member of the judiciary for documentation or other assistance,

within the **United Kingdom**. This includes any related appeal which **we** consider has reasonable prospects of success.

We will only pay these costs:

a. if the costs relate directly to any actual or potential claim covered under this section;

b. if the payment of such costs is likely, in **our** reasonable opinion, to reduce the amount of any actual or potential claim; and

c. if **you** have **our** prior written agreement before such costs are incurred; and

d. up to the date of any admission by or final adjudication against **you** or the relevant **employee** that any breach of statute or regulation occurred.

However, **we** will not in any event pay any representation costs for any **employee** bringing any claim against **you** under this section.

Court attendance compensation

If **you** or any **employee** of **yours** has to attend court as a witness in connection with a claim against **you** which is covered under this section, **we** will pay **you** the compensation stated in **your** schedule for each day, or part of a day that their attendance is required by **us**.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

We will not make any payment for:

1. any claim or part of a claim or loss directly or indirectly due to:

Deliberate or reckless acts

   a. any act, breach or omission **you** deliberately or recklessly commit, condone or ignore. However, this exclusion will only apply to the extent permitted by the laws of the **United Kingdom** in relation to compulsory employers' liability insurance.

Offshore employees

   b. any **bodily injury** caused to any of **your employees** while they are offshore. An **employee** is regarded as being offshore from the moment they board any form of transport at the departure point for an offshore rig or platform until the moment they disembark on their return from the rig or platform;

Road traffic legislation

   c. any **bodily injury** to any **employee** while being carried in or upon, or entering or getting onto, or alighting from a vehicle as a passenger, for which insurance or security is required under any road traffic legislation; or

Placed personnel

   d. any **bodily injury** to any person supplied by **you** to a client under contract.

Fines and penalties

2. any fines, penalties, punitive or exemplary damages, or compensation ordered or awarded by a criminal court.

Claims outside the applicable courts

3. any claim, including arbitration, brought outside the countries stated in the Applicable courts field of the Employers' liability section of **your** schedule.

   This also applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the countries stated in the Applicable courts field of the Employers' liability section of **your** schedule.

   For any claim, including arbitration, brought against **you** under this section by any **employee** normally resident in the Republic of Ireland, the countries stated in the Applicable courts field of the Employers' liability section of **your** schedule include the Republic of Ireland.

How much we will pay

We will pay up to the limit of indemnity stated in **your** schedule, including **defence costs**, unless limited below or in **your** schedule.

All claims, losses and **defence costs** relating to one or more **employees** which arise from the same original cause or source, or a repeated or continuing series of events will be regarded as one claim.

Special limits

War, terrorism and nuclear risks

The most **we** will pay for the total of all claims, losses and **defence costs** arising from **war**, **terrorism** and **nuclear risks** covered under this section is the amount stated in **your** schedule. If **we** decide that this limit applies to a claim in respect of **terrorism**, it is **your** responsibility to prove that the claim does not arise from **terrorism**.

Additional cover

Representation costs

The most **we** will pay for the total of all representation costs covered under this section of the **policy** is the amount stated in **your** schedule.

Court attendance compensation

The most **we** will pay for the total of all court attendances covered under this section of the **policy** is the amount stated in **your** schedule.

Your obligations

1. **You** must notify **us** as soon as possible and in any event within seven days of a claim or anything which may give rise to a claim under this section, including any request for **us** to

pay representation costs.

You should make this notification directly to **us** and **your** insurance adviser, if **you** have one, as follows:

by email to: liability.claims@hiscox.com; or

by post to: Hiscox Liability Claims, The Hiscox Building, Peasholme Green, York YO1 7PR.

Please ensure **you** quote **your** policy number.

At **our** request, **you** must confirm the facts in writing within 30 days with as much information as is available.

2. When dealing with **your employee** or a third party, **you** must not admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement.

If **you** do not comply with these obligations **we** may seek recovery from **you** of any payment **we** make under this section by an amount equal to the detriment that **we** have suffered as a result.

Control of defence

We have the right, but not the obligation, to take control of and conduct in **your** name, the investigation, settlement or defence of any claim. If **we** think it necessary **we** will appoint an adjuster, solicitor or any other appropriate person to deal with the claim. **We** may appoint **your** own solicitor but on a similar-fee basis as **our** solicitor and only for work done with **our** prior written approval. Proceedings will only be defended if there is a reasonable prospect of success and taking into account the commercial considerations of the costs of defence.

Compulsory insurance

This insurance is in accordance with the provisions of any law relating to compulsory insurance of liability to employees in the **United Kingdom** or the Continental Shelf around these countries. **You** must repay all payments **we** make which **we** would not have been liable to pay in the absence of such law.

Employers' Liability Tracing Office

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:

1. from **your** insurance adviser, if **you** have one;
2. by contacting **us**; or
3. at www.elto.org.uk.

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

a. employer name;

b. full address of employer including postcode; and

c. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must confirm to **us** which of the following reasons applies:

i. the entity has no employees;

ii. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or

iii. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information.

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Property definitions

Special definitions for all property sections

Activities

Your activities declared to **us** and accepted by **us**, or the **business** activities stated in **your** schedule.

Amount insured

The most **we** will pay as stated in **your** schedule. Unless **we** say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after **we** pay a loss provided **you** carry out **our** recommendations to prevent further loss or damage.

Breakdown

Damage caused by:

1. electrical or mechanical failure or malfunction arising from internal causes;
2. explosion, collapse or distortion due to internal steam or other internal fluid pressure;
3. electrical power surge;
4. operator error; or
5. fracturing by frost.

Buildings

The buildings, which belong to **you** or for which **you** are legally responsible, at the premises stated in **your** schedule, including:

1. outbuildings and annexes;
2. fixtures and fittings, fixed fuel tanks;
3. solar panels and other renewable energy generating equipment;
4. walls, gates, fences, car parks, yards, private roads, pavements and paths; and
5. pipes, ducting, cables, wires and associated control equipment at the premises and up to the public mains.

Computers

Computers, **handheld devices** and ancillary equipment, which belong to **you** or for which **you** are legally responsible, including software and data carrying media but excluding data or information entered by **you** or on **your** behalf.

Contents

The contents of the **insured premises** used in connection with **your activities**, which belong to **you** or for which **you** are legally responsible, including:

1. **computers**;
2. **stock**;
3. **prototypes**;
4. **art and collections**;
5. fixtures and fittings, tenant's improvements, decorations and general contents including, if attached to the building, external signs, aerials and satellite dishes;
6. pipes, ducting, cables, wires and associated control equipment within the **insured premises** and extending to the public mains; and
7. **equipment**, machinery and plant;

which are not otherwise excluded by **your policy**.

Contract location

Any location within the **geographical limits** where **you** have a contract to carry out **your activities**.

Damage

Accidental physical loss or accidental physical damage including where caused by **storm**, **flood**, escape of water, fire, theft or attempted theft, unless otherwise excluded by **your policy**.

Declared amount

Any amount stated in the Property sections of **your** schedule which **you** have declared as:

1. **your** estimated **income** or **gross profit** or **fees** for the next 12 months;

	2. the total replacement value of **your contents**; or 3. the total costs of reinstating **your buildings**.
Equipment	Items belonging to **you** or for which **you** are legally responsible and which are hydraulic, mechanical, or electronic in their method of operation. **Computers** are not included in this definition.
First loss limit	Any **amount insured** stated in the relevant section of **your** schedule as a first loss limit, where, with **our** consent, **you** have selected a limit that is less than the **declared amount**.
Flood	Rising surface or tidal water, or the overflow of water from any natural or artificial watercourse (other than water tanks, apparatus or pipes), whether driven by **storm** or not.
Handheld devices	Handheld electronic devices used in connection with **your activities** which belong to **you** or for which **you** are legally responsible, including: 1. phones and smartphones which make or receive telephone calls through a cellular network and their accessories; 2. laptops, tablets, PDAs and wearable technology; and 3. cameras and photographic equipment.
Insured premises	The space **you** occupy at the premises stated in **your** schedule. This includes any outbuildings and annexes **you** occupy on the same premises.
Money	Cash, bank and currency notes, cheques, travellers' cheques, postal orders, money orders, crossed bankers' drafts, current postage stamps, savings stamps and certificates, National Insurance stamps, trading stamps, gift tokens, customer redemption vouchers, company sales vouchers, credit card counterfoils, travellers' tickets, VAT purchase receipts, contents of franking machines and, insofar as they are not otherwise insured, holiday-with-pay stamps and luncheon vouchers, all belonging to **you**.
Personal effects	Articles worn, used or carried about the person which belong to **your** partners, directors, trustees, committee members, employees, volunteers or visitors for which such persons are legally responsible.
Property	Tangible property.
Prototype	A sample or model built to test a concept or process.
Reconstitution of data	Reconstitution of the data **you** need to continue **your activities**, if **your** electronic records and electronic data have been lost or distorted.
Software	**Programs** which run **your computers**, including both **your** own operating **programs** and application **programs** used in the course of **your activities**.
Specified insured premises	Any **insured premises** within the **United Kingdom**.
Specified or unspecified premises	Any **specified insured premises** or **unspecified insured premises**.
Standard construction	Built of brick, stone or concrete and roofed with slate, tiles, concrete, metal or any other non-combustible material.
Stock	Consumable goods, merchandise goods, samples, partially finished goods awaiting completion and goods held in trust, including customers' goods for which **you** are legally responsible.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Subsidence	1. The downward movement of the ground beneath the **insured premises**; 2. landslip, which is the sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time; or 3. heave, which is the upward movement of the ground beneath the **insured premises** as a result of the expansion or swelling of the subsoil.

	The following are not included within this definition: a. settlement or bedding down of new structures; or b. settlement or movement of made-up ground.
Unattended vehicle	Any vehicle which is not under the personal supervision of **you** nor any person authorised by **you**.
Unoccupied	When the **buildings**, including any part capable of being separately let, are: 1. without any occupant; or 2. not in normal use by **you** or any tenant of **yours**, for more than 30 consecutive days.
United Kingdom	The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.
Unspecified insured premises	Other than **specified insured premises**, any premises within the **United Kingdom** which is owned, rented or leased by **you** for the purpose of **your activities**.

Property – money
Policy wording

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Please read **your** schedule to see whether **money** is insured while at each of the locations shown below.

What is covered

We will insure **you**, up to the **amount insured** stated in **your** schedule for each location listed below, against **damage** occurring during the **period of insurance** to **money**, other than any non-negotiable instruments:

1. in any **specified or unspecified premises** while open for operation or in a locked safe.
2. in any **specified or unspecified premises** while not open for operation and not in a locked safe.
3. at the home of any partner, director, trustee, committee member, employee or volunteer of **yours** in the **United Kingdom**.
4. in transit within the **geographical limits** by road, rail, water, air or carried by any person, including while being loaded, unloaded and temporarily housed overnight away from the **specified or unspecified premises** in the course of transit.
5. at any location within the **geographical limits** where **you** are attending a promotional event or exhibition in connection with **your activities**.
6. at any location within the **geographical limits** where **you** have a contract to carry out **your activities**.
7. at any other location within the **geographical limits**.
8. at any location individually stated in the Property – money section of **your** schedule. If **we** provide such cover, **we** will not provide additional cover to **you** for that location under **What is covered**, 1. to 7. above.

We will also insure **you**, up to the **amount insured** stated in **your schedule**, against **damage** occurring during the **period of insurance** to non-negotiable instruments which belong to **you** at any location within the **geographical limits**.

Additional cover

The following cover is also provided if stated in **your** schedule:

Personal assault following robbery or attempted robbery

We will pay compensation up to the amount stated in **your** schedule, if, during the course of **your activities** any director, partner, trustee, committee member, employee or volunteer of **yours** is:

1. physically injured within the **geographical limits** during the **period of insurance** as a direct result of a robbery or an attempted robbery; and
2. subsequently dies or becomes permanently physically disabled within two years of the date of injury as a direct result of such robbery or attempted robbery.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

We will not make any payment for:

1. **damage** caused by wear and tear, rot, fungus, mould, vermin or infestation, or any gradually operating cause.
2. **damage** to **money** in any **unattended vehicle**.
3. **damage** to **money** sent by or while in the custody of any unregistered mailing service.
4. unexplained loss or disappearance or inventory shortage.
5. loss due to clerical or accounting errors.
6. loss due to any **social engineering communication** or any other act of fraud or dishonesty, other than the physical theft of **money**.

7. loss arising from any electronic, online or crypto currency, including Bitcoin.
8. consequential or indirect losses of any kind.
9. any **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:
    a. **terrorism**;
    b. **civil commotion** which occurs outside of England, Scotland or Wales;
    c. **war**;
    d. **confiscation**;
    e. **nuclear risks**;
    f. **communicable disease**; or
    g. any fear or threat of 9.a. to 9.f. above; or
    h. any action taken in controlling, preventing, suppressing, responding or in any way relating to 9.a. to 9.g. above.

    If there is any dispute between **you** and **us** over the application of clause 9.a. and 9.b., it will be for **you** to show that the exclusion does not apply.
10. the amount of the **excess**.

How much we will pay

We will pay up to the **amount insured** shown in the Property – money section of **your** schedule, unless limited below or in **your** schedule.

Personal assault following robbery or attempted robbery

We will not pay compensation under more than one heading in **your** schedule for the same injury.

Value Added Tax

The amount **we** will pay is exclusive of Value Added Tax unless **you** cannot recover it from the tax authorities.

Your obligations

If any loss or damage occurs

We will not make any payment under this section unless **you**:

1. notify **us** promptly of any loss or **damage** which might be covered;
2. report to the police, as soon as reasonably possible, any loss or **damage** arising from any criminal act and obtain a crime reference from them; and
3. notify **us** immediately of any loss or **damage** due to any unlawful or malicious act by any director, partner, trustee, committee member, employee or volunteer of **yours**, but no later than ten working days of its discovery by **you**.

Money in transit

You must ensure that cash, bank and currency notes in transit with a total value:

1. between £2,000 and £6,000 is carried by at least two able-bodied adults;
2. between £6,000 and £10,000 is carried by at least three able-bodied adults;
3. in excess of £10,000 is carried by a Security Industry Authority approved cash and valuables in transit company.

Please check **your** schedule to see what cover **you** have for **money** as it may be lower than the amounts above.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss or **damage** occurring in the circumstances in which it occurred.

Property – away and in transit

Policy wording

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Special definitions for this section

Contract sites

Any location within the **United Kingdom** where **you** have a contract to carry out **your activities**.

Employee's home

The home of any partner, director, trustee, committee member, employee or volunteer of **yours** within the **United Kingdom**.

Event locations

Any location within the **United Kingdom** where **you** are attending a promotional event or exhibition in connection with **your activities**.

Insured property

The **property** used in connection with **your activities** which belong to **you** or for which **you** are legally responsible, including:

1. **computers**;
2. **equipment**;
3. **stock**;
4. research and development **property**, including **prototypes**;
5. tools, plant and machinery;
6. event and exhibition equipment;
7. hired-in equipment;
8. documents; and
9. accessories associated with any of the above.

In transit

1. In transit by road, rail, water, air or by person;
2. being loaded or unloaded in the course of transit by road, rail, water, air or by person; or
3. temporarily housed overnight away from any **specified or unspecified premises** in the course of transit;

within the **United Kingdom** or any other territory in which cover is provided for **insured property**, as stated in **your** schedule.

Standard hire contract

Any contract for the hire of **your property** which requires the hirer to indemnify **you** for **damage** to such **property** (other than fair wear and tear), while it is hired out, including while in transit or left on site by the hirer.

What is covered

Damage to insured property used by you

We will insure **you** against **damage** occurring during the **period of insurance** to **insured property** at any location stated in **your** schedule. This includes **damage** occurring during the **period of insurance** to **insured property** while **in transit** but not **damage** to **insured property** while hired out.

Damage to insured property while hired out

If stated in **your** schedule, **we** will also insure **you** against **damage** occurring during the **period of insurance** to **insured property** while hired out.

Additional cover

The following cover is also provided up to the amount stated in **your** schedule:

Reconstitution of data and documents

1. **We** will pay the necessary and reasonable costs of:
   a. **reconstitution of data**; and

b. replacing or reconstituting **your** documents which are not held electronically and which **you** need to continue **your activities**, if such documents have been lost or destroyed,

as a direct result of **damage** covered under this section.

Alternative hire costs

2. **We** will pay the reasonable hire costs incurred by **you** for the necessary hire of a substitute item of similar type and capacity as a direct result of **damage** covered under this section, for the period beginning at the date of the **damage** until the **insured property** is repaired or replaced but for no longer than six months.

Continuing hire charges

3. **We** will pay the costs of continuing hire charges for **insured property** hired in by **you** while such **insured property** is being repaired or until permanently replaced, but for no longer than six months, as a direct result of **damage** covered under this section, provided:

   a. **you** are legally liable for such costs under a written contract; and

   b. **we** have made payment or admitted liability for such **damage**.

Loss of hire fees

4. **We** will insure **you** for loss of fees **you** would have received for hiring out **your insured property** under a **standard hire contract** but for **damage** covered under this section, for the period beginning at the date of the **damage** until the **insured property** is repaired or replaced, but for no longer than six months.

Loss prevention costs

5. **We** will pay the necessary and reasonable costs that **you** incur to protect the **insured property** from imminent or further **damage** occurring during the **period of insurance**, such as flood prevention barriers, emergency boarding following **damage** to doors, windows and other similar entry points and moving **property** to a higher floor or to an alternative location, provided that:

   a. such costs are incurred with **our** prior written agreement; or

   b. if a. above is not reasonably practical, **you** notify **us** of such costs as soon as possible.

Removal of debris

6. **We** will pay the necessary and reasonable costs and expenses **you** incur clearing the debris of **insured property** or the area immediately adjacent following **damage** covered under this section.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

We will not make any payment for:

1. **damage** to:

   a. buildings, land or water;

   b. any mechanically propelled vehicle which requires insurance under the Road Traffic Act 1988 or any equivalent act in any other territory, and any successor legislation;

   c. any aircraft or other aerial device, drone, hovercraft, motorised scooter or watercraft, other than hand propelled or sailing craft less than 20 feet in length. However, **we** will not make any payment for **damage** to any watercraft while in use;

   d. **money** or any electronic, online or crypto currency, including bitcoin, even where such currency exists in physical form;

   e. **personal effects**; or

   f. any item attached to any of the above.

2. **damage** caused by:

   a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;

   b. dryness, humidity or being exposed to light or extreme temperatures, unless the **damage** is a result of **storm** or fire;

   c. pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds;

   d. theft of any **insured property** while away from any **specified or unspecified insured premises** unless the item is:

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i. under the personal supervision of **you** or anyone authorised by **you**;

ii. stored in a securely locked room or building;

iii. **in transit**; or

iv. hired out by **you** unless **you** have purchased cover under **What is covered**, Damage to insured property while hired out and **you** have complied with the conditions in **What is not covered** 2, g(i) – (iv);

e. theft from an **unattended vehicle** unless the item is:

i. completely hidden out of sight within the storage compartment, boot or trailer of the vehicle so that the presence of the item cannot be identified; and

ii. all security measures on the vehicle or trailer are fully operational and activated at the time of the theft;

f. fraud or dishonesty; or

g. theft by deception of any item which **you** have hired out, unless **you** have:

i. purchased cover under **What is covered**, Damage to insured property while hired out;

ii. obtained and verified at least two trade references for each hirer prior to entering into the hire contract;

iii. retained a copy of the hirer's letterhead and a copy of at least two utility bills for the hirer relating to the same premises;

iv. retained a copy of the credit card details of the hirer; and

v. only allowed the actual hiring company to collect the hire items and upon collection have copied identification of the hirer and have taken a photograph of the hirer.

3. **damage** to any item while:

a. **in transit** by courier or postal service where the method of delivery does not require a recipient's signature on receipt;

b. stowed in the hold of any aircraft or watercraft, whether **in transit** or otherwise; or

c. in the care, custody or control of any airport or seaport operator or any agent of any airport or seaport operator.

4. **damage** to **insured property** while hired out by **you** under a **standard hire contract** unless:

a. **you** have purchased cover under **What is covered**, Damage to insured property while hired out; and

b. **you** can demonstrate to **us** that **you** have exhausted all legally possible methods to obtain a recovery from the hirer.

5. **damage** to any item directly resulting from its own **breakdown**.

6. **damage** to **insured property** while in the process of being cleaned, serviced, maintained, repaired, restored, altered or treated.

7. **damage** to any animal or plant caused by illness or disease.

8. **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

a. a **cyber attack** or fear or threat of a **cyber attack**;

b. a **hacker** or fear or threat of a **hacker**;

c. a **computer or digital technology error**; or

d. its digital connectivity to any other item of **computer or digital technology** which has been affected by a **cyber attack**, **hacker** or **computer or digital technology error**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack**, **hacker** or **computer or digital technology error**.

9. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.

10. the value to **you** of any lost or distorted records or data.
11. unexplained loss or disappearance, inventory shortage or loss due to any clerical or accounting error.
12. financial loss due to **you** not receiving payment in full if you part with any title, possession of or rights to **property**. This exclusion does not apply to theft by deception of any item that **you** have hired out, where **you** have purchased cover under **What is covered**, Damaged to insured property while hired out and complied with the conditions in **What is not covered** 2, g(i) – (iv).
13. any indirect losses which result from the incident which caused **you** to claim, other than as provided under **What is covered**, **Additional cover**.
14. a. **damage** caused solely by pollution or contamination. This does not apply to **damage** caused by accidental discharge during the **period of insurance** of oil or water from any storage tank, appliance or connected pipework located at any of the covered locations stated in this section other than where resulting from **breakdown**; or

    b. any clean-up or decontamination costs or expenses resulting or arising from pollution or contamination.
15. any **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

    a. **terrorism**;

    b. **civil commotion** which occurs outside of England, Scotland or Wales;

    c. **war**;

    d. **confiscation**;

    e. **nuclear risks**;

    f. **communicable disease**;

    g. any fear or threat of 15.a. to 15.f. above; or

    h. any action taken in controlling, preventing, suppressing or in any way responding to 15.a. to 15.g. above.

    If there is any dispute between **you** and **us** over the application of 15.a. or 15.b. above, it will be for **you** to show that the exclusion does not apply.
16. the amount of the **excess**.

Special condition

Right to inspect

We have the right to inspect damaged **property** before any repair work begins.

However, **you** may arrange for urgent repairs immediately without allowing **us** to inspect damaged **property** provided that **you** tell **us** as soon as reasonably possible and the urgent repairs will:

1. prevent further damage to the **property**; or
2. allow **you** to continue to trade.

We have the right to inspect the damaged **property** before any further repair work begins. **We** will tell **you** if **we** want to do this.

Storm and flood

We will treat all **damage** to **insured property** at any location stated in **your** schedule occurring during any period of 72 consecutive hours as one incident of loss provided that all the **damage** occurs within the **period of insurance**. **You** may select when the 72-hour period starts which will apply to all Property sections of this **policy**.

How much we will pay

We will pay up to the **amount insured** shown in the Property – away and in transit section of **your** schedule, unless limited below or in **your** schedule.

Repair and replacement

At **our** option **we** will repair, restore, replace or pay for any loss or **damage** to items on the following basis:

1. for **insured property** other than **computers**, **stock**, hired-in equipment and **prototypes**, the cost of repair or replacement as new.
2. for **computers**, the cost of repairs or replacement as new. If **damage** to **computers** results in existing **software** being incompatible with the replacement **computers**, at **our** option **we** will also pay for:
    a. i. the necessary modifications to the replacement **computers**; or
    ii. the conversion of the existing **software** into a format which is compatible with the replacement **computers**; and
    b. the cost of replacing incompatible data-carrying media following 2.a.i. or 2.a.ii. above.
3. for **stock**, the cost of repair or replacement at the cost price to **you**. This clause does not apply to any second-hand merchandise goods, merchandise goods which have been sold but not delivered and goods held in trust.
4. for second-hand merchandise goods, the cost of repair or replacement at the trade market value.
5. for merchandise goods which have been sold but not delivered, the agreed contract price.
6. for hired-in equipment, the lesser of:
    a. the extent of **your** legal liability in respect of repairing or replacing the hired-in equipment as specified in the hire contract;
    b the costs of repair of the hired-in equipment; or
    c. the costs of replacement of the hired-in equipment with a model of equivalent specification, age and condition.
7. for goods held in trust, the lesser of:
    a. **your** liability in respect of the goods held in trust; or
    b. the cost of repair or replacement at the trade market value of such goods.
8. for **prototypes**, the cost to **you** of the materials necessary to reinstate the **prototype** to the same condition as it was immediately prior to **damage** occurring.

Pairs and sets

If any **insured property** which has an increased value because it forms part of a pair or set is **damaged**, any payment **we** make will take account of the increased value.

Other interests

Any payment **we** make will take into account the interest of any party having an insurable interest in the **insured property**, provided **you** have advised **us** of the nature and extent of the interest together with the name and address of that interested party.

Value Added Tax

The amount **we** will pay is exclusive of Value Added Tax unless **you** cannot recover it from the tax authorities.

Special limits

Damage outside the EU and UK

Where covered, the most **we** will pay for **damage** to **insured property** occurring outside of the European Union, the **United Kingdom** and Gibraltar is the **amount insured** stated in **your** schedule for **damage** to **insured property** anywhere in the world.

Damage outside the UK

Where covered, the most **we** will pay for **damage** to **insured property** occurring outside of the **United Kingdom** is the combined total of the **amounts insured** stated in **your** schedule for **damage** to **insured property**:

1. in the European Union; and
2. anywhere in the world.

Damage within the UK

Where covered, the most **we** will pay for **damage** to **insured property** occurring anywhere in the **United Kingdom** is the combined total of the **amounts insured** stated in **your** schedule for **damage** to **insured property**:

1. in the **United Kingdom**;
2. in the European Union; and
3. anywhere in the world.

Specific locations	The most **we** will pay for **damage** to **insured property** at any **contract site**, **event location**, **employee's home**, **specified or unspecified premises** is the combined total of the **amounts insured** stated in **your** schedule for **damage** to **insured property**: 1. at each location; and 2. in the **United Kingdom**, the European Union and anywhere in the world.
Limit per vehicle or craft	The most **we** will pay for **damage** to **insured property** in any one vehicle or craft while **in transit** is the amount stated in **your** schedule.
Hired out property	The most **we** will pay for **damage** to **insured property** while hired out by **you** other than under a **standard hire contract** is the amount stated in **your** schedule. This is included within, and not in addition to, the **amount insured** for hired out **insured property** stated in **your** schedule.

Your obligations

If any damage occurs	**We** will not make any payment under this section unless **you**: 1. notify **us** promptly of any **damage** which might be covered; 2. report to the police, as soon as reasonably possible, any **damage** arising from any criminal act and obtain a crime reference from them; 3. notify **us** immediately of any **damage** due to any unlawful or malicious act by any director, partner, trustee, committee member, employee or volunteer of **yours**, but no later than ten working days of its discovery by **you**; and 4. notify any third-party carrier of the **insured property** of any **damage you** discover within the time limits for notification of damage stipulated in **your** contract of carriage with them.
Backing-up electronic data	**You** must take all reasonable steps to make back-up copies of data at least once a week and keep the copies away from each backed up device. If **you** do not, **we** may reduce any payment **we** make by an amount equal to the detriment **we** have suffered as a result.
Hiring in equipment	When hiring in **insured property**, **you** must complete and record an inventory check and inspect all such hired in **insured property** for **damage** prior to acceptance and agree a schedule of any **damage** with the hire company before taking charge of such **property**. Upon returning any **insured property** to the hire company, **you** must only return such **property** to persons authorised within the hire company to accept the return of equipment. **We** will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.
Protections	**You** must advise **us** as soon as **you** become aware, if for any reason, any fire protection system, security system or other physical protection installed at any **specified or unspecified premises** is not working properly. **We** may then vary the terms and conditions of this **policy**. All systems must be regularly serviced under contract by a reputable company at least annually and a written record of the servicing must be retained by **you**.
Unoccupancy	**You** must tell **us** immediately if the **buildings** at any **specified or unspecified premises**, including any part capable of being separately let, will be left **unoccupied**. **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** occurring while the buildings are **unoccupied**.
Building works	If **you** or anyone on **your** behalf intends to undertake any demolition, building work or groundwork at or on any **specified or unspecified premises** and the estimated cost is more than £75,000, **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 requirement 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** indirectly caused by or resulting from the demolition, building work or groundwork, or stoppage of such work, at or on any part of the buildings at or on any **specified or unspecified premises**.

You do not have to tell **us** if the work is for minor alternations, repairs, decoration, or maintenance only.

Property – contents (leisure, education and retail)

Policy wording

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Special definitions for this section

Art and collections — Items of art, antiques and collectibles which are characterised by their value, age, style, artistic merit or collectability.

Employee dishonesty — Dishonesty of any person under a contract of service with **you** where there was a clear intention to cause **you** financial loss or damage or to obtain personal financial gain over and above salary, bonus or commission.

Employees' cycles — Cycles and cycle accessories which belong to **your** partners, directors, trustees, committee members, employees or volunteers or for which such persons are legally responsible.

Peak trading period — The period of 90 consecutive days which historically was the trading period with the highest gross income from the sale, supply or distribution of **your stock** or, if this is **your** first year trading, the period of 90 consecutive days which **you** have estimated will be the trading period with the highest gross income from the sale, supply or distribution of **your stock**.

What is covered

Damage to contents

We will insure **you** against **damage** occurring during the **period of insurance** to **contents** contained in the **insured premises** and any other items stated in in the Property – contents section of **your** schedule.

Rent payable

If stated in **your** schedule, **we** will also insure **you** for the amount of rent that **you** are legally required to pay while the **insured premises** is unusable as a result of **damage** covered by this **policy**.

Additional cover

The following cover is also provided up to the amount stated in **your** schedule:

Glass and sanitary fixtures and fittings

1. **We** will pay for **damage** occurring during the **period of insurance** to any:
   a. fixed glass in windows, doors, fanlights, showcases, shelves, mirrors; and
   b. sanitary fixtures and fittings;

   contained in the **insured premises**, which belong to **you** or for which **you** are legally responsible, including the necessary and reasonable costs of:
   i. repairing window frames;
   ii. removing or replacing fixtures and fittings in the course of replacing any glass; and
   iii. replacing alarm foil, lettering or other ornamental work on any glass.

Newly acquired contents

2. **We** will pay for **damage** occurring during the **period of insurance** to any newly acquired **contents**, once they have become **your** legal responsibility, provided that **you**:
   a. tell **us** the additional values as soon as possible and no later than 30 days after **you** become legally responsible for such **contents**; and
   b. pay **us** any additional premium which **we** deem to be appropriate from the date that **you** became legally responsible for any such **contents**.

   We may also 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.

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Personal effects	3.	**We** will pay for **damage** to **personal effects** occurring within the **insured premises** during the **period of insurance**. However, **we** will not pay for: a. money, watches or jewellery; or b. **personal effects** insured elsewhere.
Reconstitution of data and documents	4.	**We** will pay the necessary and reasonable costs of: a. **reconstitution of data**; and b. replacing or reconstituting **your** documents which are not held electronically and which **you** need to continue **your activities**, if such documents have been lost or destroyed; as a direct result of **damage** covered under this section.
Lock replacement	5.	**We** will pay the costs incurred by **you** to replace locks and keys necessary to maintain the security of the **insured premises** as a direct result of theft of physical security keys involving force or violence occurring during the **period of insurance**.
Building damage by theft	6.	**We** will pay the reasonable costs of repairing **damage** to the buildings at the **insured premises** as a direct result of theft or attempted theft occurring during the **period of insurance**, provided that **you** are legally liable for such costs under a written contract.
Metered water and fuel	7.	**We** will pay the cost that **you** incur for any metered water and fuel used at the **insured premises** when such water or fuel has been accidentally released or rendered unusable for its intended purpose as a direct result of **damage** covered under this section to any storage tank or piping located at the **insured premises**.
Contents temporarily elsewhere	8.	**We** will pay for **damage** occurring during the **period of insurance** to **contents**, temporarily elsewhere in the **United Kingdom**, while: a. at the home of any director, partner, trustee, committee member, employee or volunteer of **yours**; b. at any location where **you** are attending a promotional event or exhibition in connection with **your activities**; c. at any location for the purpose of cleaning, servicing, maintaining, repairing, restoring, altering, or treating; d. at any location in connection with a change of **insured premises**; and e. in transit in the **United Kingdom** between the **insured premises** and any of 8.a. to 8.d. above. However, **we** will not make any payment for **damage** to **handheld devices** while temporarily elsewhere.
Employee dishonesty	9.	**We** will pay **your** direct financial loss if, during the **period of insurance** and in the performance of **your activities**, **you** discover a loss from **employee dishonesty**, provided: a. the **employee dishonesty** was committed during the period that **your contents** have been continuously insured with **us**; and b. the **employee dishonesty** was not committed after any director, partner, trustee, committee member, senior manager or officer of **you** first becomes aware of any **employee dishonesty** committed by the person under a contract of service with **you**.
Employees' cycles	10.	**We** will pay for **damage** occurring within a building at the **insured premises** during the **period of insurance** to **employees' cycles** provided they are not insured elsewhere.
Unauthorised use of utilities	11.	**We** will pay the costs incurred by **you** for any metered water, gas or electricity which **you** did not use but which **you** are legally responsible for due to a third party using **your** metered water, gas or electricity without **your** authorisation, provided that **you** discover the unauthorised or unlawful use during the **period of insurance**.

Extinguisher and alarm re-setting expenses	12.	**We** will pay the necessary and reasonable costs and expenses **you** incur to refill fire extinguishing appliances, replace sprinkler heads or reset the fire or intruder alarm system following **damage** covered under this section.
Loss prevention costs	13.	**We** will pay the necessary and reasonable costs that **you** incur to protect the **contents** from imminent or further **damage** occurring during the **period of insurance**, such as flood prevention barriers, emergency boarding following **damage** to doors, windows and other similar entry points, or moving **property** to a higher floor or to an alternative location, provided that: a. such costs are incurred with **our** prior written agreement; or b. if a. above is not reasonably practical, **you** notify **us** of such costs as soon as reasonably possible.
Removal of debris	14.	**We** will pay the necessary and reasonable costs and expenses **you** incur clearing the debris of **contents** from the **insured premises** or the area immediately adjacent following **damage** covered under this section.
Outdoor items	15.	**We** will pay for **damage** occurring during the **period of insurance** to any outdoor furniture, heater, ornament, statue and other similar portable items which are normally left outdoors within the confines of the **insured premises**.
Continuing hire charges	16.	**We** will pay the costs of continuing hire charges for **contents** hired in by **you** while such **contents** are being repaired or until permanently replaced, but for no longer than six months, as a direct result of **damage** covered under this section, provided that: a. **you** are legally liable for such costs under a written contract; and b. **we** have made payment or admitted liability for such **damage**.
Refrigerated stock	17.	**We** will pay for the necessary and reasonable costs and expenses **you** incur to replace spoiled refrigerated **stock** stored in a refrigeration unit at the **insured premises** where such spoilage occurs during the **period of insurance** and is caused by: a. a fault in the refrigeration unit or escape of refrigerant, provided that the refrigeration unit is; i. less than five years old at the date of loss; or ii. maintained under annual contract by a suitably qualified refrigeration engineer; or b. failure of the public supply of electricity or gas, unless the failure is as a result of a deliberate act of the supply authority to withhold or restrict supply.
Bequeathed contents	18.	**We** will pay for **damage** occurring during the **period of insurance** to **property** anywhere in the **United Kingdom** bequeathed to **you**, provided that: a. the **property** is not insured elsewhere; b. **you** tell **us** the additional values as soon as possible and no later than three months from the commencement of **your** interest in the **property**; c. **you** pay **us** any additional premium which **we** deem to be appropriate from the date of commencement of **your** interest in the **property**; and d. the building in which the bequeathed **property** is contained has not been left unoccupied or unused for more than 30 consecutive days when the **damage** occurs.
Contents at fundraising events	19.	**We** will pay for **damage** occurring during the **period of insurance** to raffle prizes, auction lots, additional **stock** or **contents** hired in for any fundraising event or similar event within the **United Kingdom** organised by **you** or on **your** behalf.
Marquees	20.	**We** will pay for **damage** occurring during the **period of insurance** to any marquee and associated lighting, heating and furnishings which are erected within the confines of the **insured premises** provided that **you** are legally responsible for such **damage** and it is not insured elsewhere.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

We will not make any payment for:

1. **damage** to:
   a. buildings, land or water;
   b. any mechanically propelled vehicle which requires insurance under the Road Traffic Act 1988 or any equivalent act in any other territory, and any successor legislation;
   c. any aircraft or other aerial device, drone, hovercraft, motorised scooter or watercraft, other than hand propelled or sailing craft less than 20 feet in length. However, **we** will not make any payment for **damage** to any watercraft while in use;
   d. **money** or any electronic, online or crypto currency, including bitcoin, even where such currency exists in physical form;
   e. **personal effects**, however this does not apply to the cover under **What is covered**, **Additional cover**, Personal effects; or
   f. any item attached to any of the above, other than external signs, aerials and satellite dishes attached to **buildings**.
2. **damage** caused by:
   a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
   b. dryness, humidity or being exposed to light or extreme temperatures, unless such **damage** is caused by **storm** or fire. This clause does not apply to the cover under **What is covered**, Refrigerated stock;
   c. pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds;
   d. fraud or dishonesty, other than as provided under **What is covered**, **Additional cover**, Employee dishonesty; or
   e. theft from an **unattended vehicle** unless the item is:
      i completely hidden out of sight within the storage compartment, boot or trailer of the **unattended vehicle** so that the presence of the item cannot be identified; and
      ii all security measures on the **unattended vehicle** are fully operational and activated at the time of the theft.
3. **damage** to any animal or plant caused by illness or disease.
4. **damage** to any **property** while in the process of being cleaned, serviced, maintained, repaired, restored, altered or treated.
5. **damage** to any item directly resulting from its own **breakdown**.
6. **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:
   a. a **cyber attack** or fear or threat of a **cyber attack**;
   b. a **hacker** or fear or threat of a **hacker**;
   c. a **computer or digital technology error**; or
   d. its digital connectivity to any other item of **computer or digital technology** which has been affected by a **cyber attack, hacker** or **computer or digital technology error**.

   We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack**, **hacker** or **computer or digital technology error**.
7. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
8. unexplained loss or disappearance, inventory shortage or loss due to any clerical or accounting error.
9. financial loss due to **you** not receiving payment in full if **you** part with any title, possession of or rights to **property**.

10. any indirect losses which result from the incident which caused **you** to claim, other than as provided under **What is covered**, **Additional cover**.

11. a. **damage** caused by pollution or contamination. This does not apply to **damage** caused by accidental discharge during the **period of insurance** of oil or water from any storage tank, heating appliance or connected pipework located at the **insured premises** other than where resulting from **breakdown**; or

    b. any clean up or decontamination costs or expenses resulting or arising from pollution or contamination.

12. any **damage,** loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

    a. **terrorism**;

    b. **civil commotion** which occurs outside of England, Scotland or Wales;

    c. **war**;

    d. **confiscation**;

    e. **nuclear risks**;

    f. **communicable disease**;

    g. any fear or threat of 12.a. to 12.f. above; or

    h. any action taken in controlling, preventing, suppressing, responding or in any way relating to 12.a. to 12.g. above.

    If there is any dispute between **you** and **us** over the application of 12.a. or 12.b. above, it will be for **you** to show that the exclusion does not apply.

13. the amount of the **excess**.

Special conditions

Change of insured premises

If:

1. **you** notify **us** that **you** are changing **insured premises**; and
2. **we** agree to cover **you** for **damage** to **contents** at **your** new **insured premises** after **you** move;

we will continue to insure **you** for **damage** to **contents** contained in **your** former **insured premises**. This cover will be provided:

a. for a maximum of 30 days from the date **your** cover with **us** starts at the new **insured premises**;

b. until the keys to the former **insured premises** are returned by **you**; or

c. until **we** cease to provide any cover for **damage** to **contents** at **your** new **insured premises**;

whichever is the soonest. If the cover for **damage** to **contents** is provided on a different basis at the new **insured premises**, the cover provided under this Special condition for **damage** to **contents** at the former **insured premises** will continue on the same basis as that which previously applied.

The cover provided under this special condition does not increase any **amount insured**.

Right to inspect

We have the right to inspect damaged **property** before any repair work begins.

However, **you** may arrange for urgent repairs immediately without allowing **us** to inspect damaged **property** provided that **you** tell **us** as soon as reasonably possible and the urgent repairs will:

1. prevent further damage to the **property**; or
2. allow **you** to continue to trade.

We have the right to inspect the damaged **property** before any further repair work begins. **We** will tell **you** if **we** want to do this.

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Storm and flood

We will treat all **damage** to **your contents** at any one **insured premises** occurring during any period of 72 consecutive hours as one incident of loss provided that all the **damage** occurs within the **period of insurance**. **You** may select when the 72-hour period starts which will apply to all Property sections of this **policy**.

How much we will pay

We will pay up to the **amount insured** shown in the Property – contents section of **your** schedule, unless limited below or in **your** schedule.

Repair and replacement

At our option **we** will repair, restore, replace or pay for any loss or **damage** on the following basis:

1. for **contents**, other than **computers**, **stock**, hired-in equipment, **prototypes**, **art and collections**, **personal effects** and **employees' cycles**, the cost of repair or replacement as new.
2. for **computers**, the cost of repairs or replacement as new. If **damage** to **computers** results in existing **software** being incompatible with the replacement **computers**, at **our** option **we** will also pay for:
   a. i. the necessary modifications to the replacement **computers**; or
   ii. the conversion of the existing **software** into a format which is compatible with the replacement **computers**; and
   b. the cost of replacing incompatible data carrying media following 2.a.i. or 2.a.ii. above.
3. for **stock**, the cost of repair or replacement at the cost price to **you**. This clause does not apply to any second-hand merchandise goods, merchandise goods which have been sold but not delivered and goods held in trust.
4. for second-hand merchandise goods, the cost of repair or replacement at the trade market value.
5. for merchandise goods which have been sold but not delivered, the agreed contract price.
6. for hired-in equipment, the lesser of:
   a. the extent of **your** legal liability in respect of repairing or replacing the hired-in equipment as specified in the hire contract;
   b the costs of repair of the hired-in equipment; or
   c. the costs of replacement of the hired-in equipment with a model of equivalent specification, age and condition.
7. for goods held in trust, the lesser of:
   a. **your** liability in respect of the goods held in trust; or
   b. the cost of repair or replacement at the trade market value of such goods.
8. for **prototypes**, the cost to **you** of the materials necessary to reinstate the **prototype** to the same condition as it was in immediately prior to **damage** occurring.
9. for **art and collections**, either:
   a. the agreed value of any item which is individually stated in **your** schedule or contained in any valuation lodged with **us**; or
   b. the market value immediately prior to the **damage** of any item which is not individually stated in **your** schedule or contained in any valuation lodged with **us**. However, the most **we** will pay for any one item, pair or set which is not individually stated in **your** schedule or contained in any valuation lodged with **us** is the amount stated in **your** schedule.

   If **we** repair or restore a partly damaged item, **we** will also pay for any loss in value.
10. for **personal effects**, the cost of repair or replacement as new, but not more than the amount stated in **your** schedule for each incident of loss.
11. for **employees**' **cycles**, the cost of repair or replacement as new, but not more than the amount stated in **your** schedule for each incident of loss.

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Pairs and sets	If any **contents** which have an increased value because they form part of a pair or set are **damaged** any payment **we** make will take account of the increased value.
Rent payable	**We** will pay from the period the **insured premises** or any part of it is unusable as a result of **damage** until the **damage** is repaired but for no longer than 36 months.
Other interests	Any payment **we** make will take into account the interest of any party having an insurable interest in the **contents** insured, provided **you** have advised **us** of the nature and extent of the interest together with the name and address of that interested party.
Inflationary provision cover	If **your** schedule shows that inflationary provision cover applies, the **amount insured** will be increased by the additional percentage also stated in **your** schedule to take account of any inflationary increases over the **period of insurance**. **You** must advise **us** of the replacement value of the **contents** at the beginning of each **period of insurance**.
Under insurance	If, at the time of **damage**, **we** establish that: 1. the **amount insured**; or 2. the **declared amount**, where **you** have selected a **first loss limit** which is stated on **your** schedule; does not represent the total value of the **contents**, **we** will reduce the amount **we** pay in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you** if **you** had declared the total value of the **contents**. **We** will only apply this calculation if: a. **we** find that the **amount insured** is less than 85% of the replacement value of the **contents**; and b. **we** establish that **your** failure to declare the total value of the **contents** was not deliberate, reckless or a breach of **your** obligation to: i. make a fair presentation of the risk to **us** before the start of the **period of insurance**; ii. notify **us** of a change of circumstances in relation to the total value of the **contents**, which may materially affect the **policy**; or iii. make a fair presentation of the risk to **us** when notifying **us** of a change of circumstances in relation to the total value of the **contents** which may materially affect the **policy**. This remedy may apply in addition to General conditions 2.b.ii. and 4.b.ii. If **your** failure to declare the total value of the contents was deliberate or reckless, the remedy under General conditions 2.a. or 4.a. will apply at **our** discretion.
Seasonal increase	The **amount insured** for **stock** will automatically be increased by 30% during **your peak trading period**.
Index linking	If **you** decide to renew this section with **us**, **we** will automatically adjust the **amount insured** or **declared amount**, as appropriate, for **contents** for the subsequent period of insurance in line with any change in nationally publicised indices. **You** must advise **us** if **you** do not want **us** to increase the **amount insured** or **declared amount** in this manner. However, **we** will not reduce the **amount insured** or **declared amount** without **your** consent.
Value Added Tax	The amount **we** will pay is exclusive of Value Added Tax unless **you** cannot recover it from the tax authorities.

Your obligations

If any damage occurs	**We** will not make any payment under this section unless **you**: 1. notify **us** promptly of any **damage** which might be covered; 2. report to the police, as soon as reasonably possible, any **damage** arising from any criminal act and obtain a crime reference from them; and

3. notify **us** immediately of any **damage** due to any unlawful or malicious act by any director, partner, trustee, committee member, employee or volunteer of **yours**, but no later than ten working days of its discovery by **you**.

Backing-up electronic data

You must take all reasonable steps to make back-up copies of data at least once a week and keep the copies away from the **insured premises**. If **you** do not, **we** may reduce any payment **we** make by an amount equal to the detriment **we** have suffered as a result.

Hiring in equipment

When hiring in **property**, **you** must complete and record an inventory check and inspect all hired in **property** for **damage** prior to acceptance and agree a schedule of any **damage** with the hire company before taking charge of such **property**. Upon returning any **property** to the hire company, **you** must only return the **property** to persons authorised within the hire company to accept the return of equipment.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Protections

You must advise **us** as soon as **you** become aware, if for any reason, any fire protection system, security system or other physical protection installed at the **insured premises** is not working properly. **We** may then vary the terms and conditions of this **policy**.

All systems must be regularly serviced under contract by a reputable company at least annually and a written record of the servicing must be retained by **you**.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Unoccupancy

You must tell **us** immediately if the **insured premises**, including any part capable of being separately let, will be left **unoccupied**.

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** occurring while the **insured premises** is **unoccupied**.

Building works

If **you** or anyone on **your** behalf intends to undertake any demolition, building work or groundwork at or on the **insured premises** 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** indirectly caused by or resulting from the demolition, building work or groundwork, or stoppage of such work, at or on the **insured premises**.

You do not have to tell **us** if the work is for minor alternations, repairs, decoration or maintenance only.

Unauthorised use of utilities

If the **insured premises** is not occupied by **you**, **you** must inspect the **insured premises** at least weekly and take action to prevent further losses if any potential unauthorised use of utilities is discovered.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the unauthorised use occurring in the circumstances in which it occurred.

Cleaning and use of extraction ducting

In respect of any extraction ducting and related equipment at the **insured premises**, **you** must ensure that all:

1. extraction hoods, canopies, filters and grease traps are cleaned at least once every seven days; and
2. extraction hoods, ducts, extractors and plenums are professionally cleaned by a qualified

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independent contractor at least once every six months, or more frequently where recommended by the contractor, and a record of such cleaning is retained by **you**.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Deep fat frying

In respect of any deep fat frying equipment at the **insured premises**, other than table-top fryers, **you** must ensure that:

1. all deep fat frying equipment is:
    a. fitted with a thermostat to prevent the temperature of oil and fat rising above 210 degrees centigrade or the manufacturer's recommended temperature, whichever is lower;
    b. fitted with a non-resetting high temperature limit control which shuts off the heat source if the temperature of oil or fat exceeds 230 degrees centigrade;
    c. fitted with an automatic cut-out arranged to cut off the heat source power and extraction system in the event of failure of the thermostat;
    d. securely fixed and free from contact with combustible material;
    e. operated and maintained in accordance with the manufacturers' instructions and recommendations; and
    f. only ever connected to the power or gas supply by qualified contractors;
2. a fire blanket is situated in the cooking area in such a position where it can be safely reached in the event of fire; and
3. a Class F wet chemical fire extinguisher is situated where it is easily accessible in the vicinity of any deep fat frying equipment.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

Property – business interruption (leisure, education and retail)

Policy wording

Please read **your** schedule to see if **your** loss of **income**, loss of **gross profit**, loss of **fees**, **increased costs of working**, **additional increased costs of working**, **additional research expenditure** or outstanding debts are covered, or if a **first loss limit** or **flexible business interruption cover** applies.

The General terms and conditions, the Property definitions and the following terms and conditions all apply to this section. **Your** schedule will state whether **your policy** includes this section.

Special definitions for this section

Additional increased costs of working	The additional costs and expenses reasonably incurred by **you** with **our** prior consent in order to continue **your activities** or minimise **your** loss of **income** or loss of **gross profit** or loss of **fees** during the **indemnity period** and not limited to the loss of **income** or loss of **gross profit** saved.
Additional research expenditure	The additional costs and expenses reasonably incurred by **you** with **our** prior consent in order to restore **your research projects** to the state they were in prior to any **insured damage**.
Annualised amount insured	The **amount insured** divided by the indemnity period stated in the Property – business interruption section of **your** schedule multiplied by 12.
Annualised declared amount	The **declared amount** for **your** actual **income** or **gross profit** or **fees** divided by the indemnity period stated in the Property – business interruption section of **your** schedule multiplied by 12.
Earth movement	Any natural or man-made earth movement including, but not limited to earthquake, seaquake, volcanic eruption, **subsidence**, and any ensuing tsunami.
Employee	Any person working for **you** in connection with **your activities** who is employed by **you** under a contract of service or apprenticeship.
Fees	The difference between **your income**, and the sum of the wage roll of persons supplied to all clients by **you** under contract and **uninsured working expenses**.
Flexible business interruption cover	Any combination of **your** loss of **income**, loss of **gross profit**, loss of **fees**, **increased costs of working**, **additional increased costs of working or additional research expenditure**.
Gross profit	The difference between the sum of **your income**, closing stock and work in progress and the sum of **your** opening stock, work in progress and **uninsured working expenses**.
Homeworker	An **employee** of **yours** who is permitted to carry out all or part of their work for **you** from their own main residence at the time of **insured damage**.
Income	The total income of **your business** or **your activities**.
Increased costs of working	The costs and expenses necessarily and reasonably incurred by **you** in order to continue **your activities** or minimise **your** loss of **income** or loss of **gross profit** or loss of **fees** during the **indemnity period**, but not exceeding the loss of **income** or loss of **gross profit** or loss of **fees** saved.
Indemnity period	The period, as set out under **How much we will pay** below, which **we** will apply when determining the amount **we** will pay for each covered item under this section.
Insured breakdown	**Breakdown** of **equipment** or **computers** occurring during the **period of insurance** which is covered under the Property – equipment breakdown section of this **policy**. **Your** schedule will state whether **your policy** includes this section.
Insured damage	**Damage**, other than **breakdown**, to **property** occurring during the **period of insurance**, which is covered:

1. under the Property – buildings, Property – contents, Property – away and in transit or other Property section of this **policy**; or
2. by any other insurer, provided that the **damage** would not have been excluded by the Property – buildings, Property – contents, Property – away and in transit or other Property section of this **policy**.

Licence

The premises licence or equivalent in respect of an **insured premises** for the provision of licensable activities, including the retail sale of alcohol.

Loss of licence

The suspension, withdrawal of or refusal to renew **your licence** by the Licensing Committee or other relevant licensing authority.

Minimum interruption period

A period of 24 consecutive hours immediately following the interruption.

Rate of gross profit

The percentage amount which is produced by dividing **your gross profit** during the financial year immediately before any **insured damage**, **insured breakdown** or **restrictions** by **your income** during the same financial year, and then multiplying the result by 100.

Research projects

Your projects in relation to the development of new products or services or improvements to existing products or services directly related to **your activities**.

Restrictions

Restrictions imposed by any civil or statutory authority or by order of the government or any public authority, including the British Armed Forces or the Police, which affect the access to or use of any **insured premises**.

Specified customer

Any direct customer or direct client of **yours** individually stated in the Property – business interruption section of **your** schedule.

Specified disease

Any of the following diseases:

1. acute encephalitis;
2. anthrax;
3. cholera;
4. dysentery;
5. legionellosis;
6. leptospirosis;
7. paratyphoid fever;
8. rabies; or
9. tetanus.

Specified supplier

Any supplier of **yours** individually stated in the Property – business interruption section of **your** schedule.

Uninsured working expenses

Purchases less discounts received, bad debts and any other item described in the Property – business interruption section of **your** schedule.

What is covered

We will insure **you** for:

1. **your** financial losses and other items stated in the Property – business interruption section of **your** schedule, resulting solely and directly from an interruption to **your activities** caused by:

Financial losses from insured damage

   a. **insured damage** to **your property**, provided that, if such **damage** is covered by any other insurer, it occurred while the **property** was contained in an **insured premises**;

Denial of access

   b. a part of an **insured premises** being inaccessible to **you** or **your employees** or **your** suppliers provided that such interruption:
      i. first occurs during the **period of insurance**; and
      ii. lasts for more than the **minimum interruption period**; and

iii. is due to **insured damage** within a one-mile radius of those **insured premises**. For the purposes of this cover only, such **damage** does not have to occur during the **period of insurance**;

Non-damage denial of access

c. all of an **insured premises** being inaccessible to **you** or **your employees** provided that such interruption:

i. lasts for more than the **minimum interruption period**; and

ii. is due to **restrictions** imposed during the **period of insurance** as a direct result of an incident occurring within a one-mile radius of those **insured premises**.

For the purposes of this cover, the incident referred to at (ii) above must not:

a. be **insured damage**; or

b. be caused by the presence, suspected presence, fear or threat of an incendiary or explosive device; or

c. occur at the relevant **insured premises**.

Bomb threat

d. all of an **insured premises** being inaccessible to **you** or **your employees** provided that such interruption:

i. lasts for more than the **minimum interruption period**; and

ii. is due to **restrictions** imposed during the **period of insurance** as a direct result of the presence, suspected presence, fear or threat of an incendiary or explosive device.

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

a. for the period after any **damage**, if **damage** to any **property** is caused by the device; or

b. if the total area to which the **restrictions** apply is greater than ten miles across at its widest point;

Unspecified customers

e. **insured damage** to **property** which **your** direct customers or direct clients own or are legally responsible for, arising at their premises within the **United Kingdom**.

For the purposes of this cover, **insured damage** does not include loss or **damage** caused by **flood** or **earth movement**.

This cover does not apply to any **specified customer**;

Specified customers

f. **insured damage** to **property** which any **specified customer** owns or is legally responsible for, arising at their premises as stated in the Property – business interruption section of **your** schedule;

Unspecified suppliers

g. **insured damage** to **property** which **your** suppliers own or are legally responsible for, arising at their premises within the **United Kingdom**.

For the purposes of this cover, **insured damage** does not include loss or **damage** caused by **flood** or **earth movement**.

This cover does not apply to any **specified supplier** or any supplier of water, gas, electricity, telecommunications, internet or cloud services;

Specified suppliers

h. **insured damage** to **property** which any **specified supplier** owns or is legally responsible for, arising at their premises as stated in the Property - business interruption section of **your** schedule;

Homeworkers

i. **insured damage** occurring at the main residence in the **United Kingdom** of a **homeworker**;

Public utilities

j. **insured damage** to:

i. any land-based premises of a service provider operating and based in the **United Kingdom**, the European Union or Gibraltar;

ii. the terminal feed to an **insured premises**; or

iii. underground cables conveying such services from the service provider to an **insured premises**,

which directly results in the total failure in the supply of water, gas or electricity to those **insured premises** for more than 24 consecutive hours.

For the purposes of this cover, **insured damage** does not include loss or **damage** caused by **flood** or **earth movement**.

For cover following a total failure in the supply of water, gas or electricity, **damage** shall be considered as **insured damage** where it is self-insured by the provider of water, gas or electricity and the **damage** is not otherwise excluded by the Property – buildings, Property – contents, Property – away and in transit or other Property section of this **policy**;

Telecommunications and internet service providers

k. **insured damage** to:

i. any land-based premises of a service provider operating and based in the **United Kingdom**, the European Union or Gibraltar;

ii. the terminal feed to an **insured premises**; or

iii. underground cables conveying such services from the service provider to an **insured premises**,

which directly results in the total failure in the supply of telecommunications, internet or cloud services to those **insured premises** for more than 24 consecutive hours.

For the purposes of this cover, **insured damage** does not include loss or **damage** caused by **flood** or **earth movement**.

For cover following a total failure in the supply of telecommunications, internet or cloud services, **damage** shall be considered as **insured damage** where it is self-insured by the provider of such services and the **damage** is not otherwise excluded by the Property – buildings, Property – contents, Property –away and in transit or other Property section of this **policy**;

Public authority

l. a part of an **insured premises** being unusable for the purposes of **your activities** by **you** or **your employees** provided that such interruption:

i. lasts for more than the **minimum interruption period**; and

ii. is due to **restrictions** imposed during the **period of insurance** caused by:

a. a murder, rape or suicide at those **insured premises**;

b. an occurrence of a **specified disease** at those **insured premises**, where **you** are required by any law or regulation to notify an outbreak to the relevant civil, statutory or public authority;

c. injury or illness of any person traceable to food or drink consumed on those **insured premises**;

d. defects in the drains, sewers or other sanitary fixtures and fittings at those **insured premises**; or

e. vermin or pests at those **insured premises**;

Equipment breakdown

m. **insured breakdown**;

Failure of safety equipment

n. accidental failure of any safety curtain, emergency lighting system or fire alarm system to operate at an **insured premises** for more than 24 consecutive hours, which first occurs during the **period of insurance**.

However, **we** will not make any payment for any losses arising from the failure or withholding of any power supply to those **insured premises**;

Loss of licence

o. **loss of licence** occurring during the **period of insurance** due to any cause outside of **your** direct control.

We will also pay the reasonable costs and expenses **you** incur with **our** prior written consent in connection with any appeal against such **loss of licence**.

However **we** will not make any payment for any losses arising from:

i. any suspension or withdrawal of or refusal to renew a **licence** for which **you** are entitled to claim statutory compensation;

ii. the actual or proposed compulsory acquisition of an **insured premises**;

iii. any scheme of town or country planning improvement or redevelopment;

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iv. any alteration, after the start of the **period of insurance**, of the law governing the suspension, withdrawal or renewal of **licences**, unless **we** confirm in writing that the insurance will apply after such alteration; or

v. the suspension, 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.

Outstanding debts

2. outstanding debts owed to **you** relating to **your activities** which **you** are unable to recover following loss of **your** accounting records held at an **insured premises** as a direct result of **insured damage** occurring during the **period of insurance** at those **insured premises**, provided:

   a. such debt is not outstanding for more than 120 days after its due date at the time of the **insured damage**;

   b. **you** ensure all reasonable measures are taken to recover the outstanding debts; and

   c. such loss of outstanding debts is not insured under any other insurance.

What is not covered

In addition to the General exclusions set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

A **We** will not make any payment for any interruption to **your activities** or for any loss, cost, payment or expense which is directly or indirectly caused by, contributed to by, resulting from or in any way connected with any of the following:

1. a. **terrorism**. This does not apply to the cover under **What is covered**, 1.d. Bomb threat;

   b. **civil commotion**, strikes or industrial action. This does not apply to **civil commotion** in respect of the cover under **What is covered**, 1.a. Financial losses from insured damage;

   c. **war**;

   d. **confiscation**;

   e. **nuclear risks**;

   f. any **communicable disease**. This does not apply to a **specified disease** for the purposes of the cover under **What is covered**, 1.l.ii.b. Public authority;

   g. any fear or threat of 1.a. to 1.f. above; or

   h. any action taken in controlling, preventing, suppressing, responding or in any way relating to 1.a. to 1.g. above.

   If there is any dispute between **you** and **us** over the application of clause 1.a. or 1.b. above, it will be for **you** to show that the clause does not apply.

2. a. **cyber attack**;

   b. **hacker**;

   c. **computer or digital technology error**;

   d. any fear or threat of 2.a. to 2.b. above; or

   e. any action taken in controlling, preventing, suppressing, responding or in any way relating to 2.a. to 2.d. above.

   However:

   i. exclusion 2. does not apply to **What is covered**, 1.a. Financial losses from insured damage; and

   ii. exclusion 2.c. does not apply to **What is covered**, 1.m. Equipment breakdown.

3. fraud or dishonesty. However this exclusion 3. does not apply to **What is covered**, 1.a. Financial losses from insured damage arising from the direct physical theft of **property**.

4. any act, failure to act or omission which **you** deliberately or recklessly commit, condone or ignore. This does not apply to the cover under **What is covered**, 1.c. Non-damage denial of access, 1.d. Bomb threat or 1.l. Public authority where such act, failure to act or omission occurs to comply with **restrictions** imposed.

B **We** will not make any payment for any interruption to **your activities** or for any loss, cost, payment or expense:

1. a. if **you** decide to discontinue **your activities**;

   b. if **your activities** are discontinued permanently; or

   c. if a liquidator or receiver is appointed in respect of **your activities**,

   prior to **your activities** first being interrupted by any **insured damage**, **insured breakdown** or **restrictions**.

2. in connection with the hire of any substitute item while insured **property** is being repaired or replaced following **insured breakdown**.

How much we will pay

We will pay up to the **amount insured** shown in the Property – business interruption section of **your** schedule for each interruption to **your activities**, unless limited below or in **your** schedule.

The amount **we** will pay in respect of each interruption under this section for financial losses and other items stated in the Property – business interruption section of **your** schedule will be calculated in accordance with the paragraphs below.

Loss of income

For loss of **income**, the difference between **your** actual **income** during the **indemnity period** and the **income** it is estimated **you** would have earned during that period or, if this is **your** first trading year, the difference between **your income** during the **indemnity period** and during the period immediately prior to the loss, less any savings resulting from the reduced costs and expenses **you** pay out of **your income** during the **indemnity period**. **We** will also pay for **increased costs of working** within and not in addition to the **amount insured** for loss of **income** stated in the Property – business interruption section of **your** schedule.

Loss of gross profit

For loss of **gross profit**, the sum produced by applying the **rate of gross profit** to any reduction in **income** during the **indemnity period**, less any savings resulting from the reduced costs and expenses **you** pay out of **your income** during the **indemnity period**. **We** will also pay for **increased costs of working** within and not in addition to the **amount insured** for loss of **gross profit** stated in the Property – business interruption section of **your** schedule**.**

Loss of fees

For loss of **fees**, the difference between **your** actual **fees** during the **indemnity period** and the **fees** it is estimated **you** would have earned during that period or, if this is **your** first trading year, the difference between **your fees** during the **indemnity period** and during the period immediately prior to the loss, less any savings resulting from the reduced costs and expenses **you** pay out of **your fees** during the **indemnity period**. **We** will also pay for **increased costs of working** within and not in addition to the **amount insured** for loss of **fees** stated in the Property – business interruption section of **your** schedule.

Flexible business interruption cover

If the Property – business interruption section of **your** schedule states **you** are covered on a **flexible business interruption cover** basis, the **amount insured** stated in **your** schedule applies to the total of **your** loss of **income**, loss of **gross profit**, **increased costs of working**, **additional increased costs of working**, **additional research expenditure** and outstanding debts combined.

Value added tax

If **you** are accountable to the tax authorities for Value Added Tax, the amount **we** pay will be exclusive of such tax.

Accountant's charges

We will also pay for the necessary and reasonable charges **you** pay to **your** professional accountant for producing information which **we** request or require in support of **your** claim under this section. We will not pay for any other charges **you** incur in presenting or assessing any loss or claim under this section.

Business trends

To reflect the trends in your **income** or **gross profit** or **fees**, **we** will adjust the amount **we** pay so that it puts **you** in the same position that **you** would have been in had the interruption to **your activities** not occurred.

In respect of **What is covered** 1.c. Non-damage denial of access,1.d. Bomb threat and 1.l. Public authority, **we** will not make any payment in respect of any unwillingness of any customer or client of **yours** to purchase **your** goods or services where **restrictions** have not been or are no longer imposed.

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Business trends uplift	If the Property – business interruption section of **your** schedule states that a percentage uplift for business trends applies, the **amount insured** will be increased accordingly to reflect any special circumstances or business trends affecting **your activities** during the **period of insurance** or during the **indemnity period**. For this uplift to apply, these circumstances or trends must have been reasonably unforeseeable by **you** when **you** provided **us** with the **declared amount** at the beginning of the **period of insurance**. **We** will determine the amount of any increase in order to put **you** in the same position that **you** would have been in had the interruption to **your** activities not occurred.
Under insurance (if you have been carrying out your activities for less than 12 months)	At the beginning of each **period of insurance**, **you** must declare to **us** an accurate estimate of **your income** or **gross profit** or **fees** for the next 12 months. In the event of any claim under this section, if **you** have been carrying out **your activities** for less than 12 months and if **we** establish that: 1. the **annualised amount insured**, or 2. where **you** are covered on a **first loss limit** basis, the **annualised declared amount**, is less than 85% of **your** actual **income** or **your** actual **gross profit** or **your** actual **fees** during the period that **you** have been carrying out **your activities**, **we** will reduce the amount **we** pay. When making this calculation, **we** will pro-rata the **annualised amount insured** or the **annualised declared amount** to reflect the period that **you** have been carrying out **your activities**. The reduction **we** will make will be in the proportion that the premium for this section of the **policy you** have paid bears to the premium **we** would have charged **you** if it had been based on **your** actual **income** or **your** actual **gross profit** or **your** actual **fees**. The remedy described above will apply if **your** failure to declare an accurate estimate of **your income** or **gross profit** or **fees** was not deliberate or reckless and this remedy may apply in addition to General condition 2.b.i. and ii. If **your** failure to declare an accurate estimate of **your income** or **gross profit** or **fees** was deliberate or reckless, the remedy under General condition 2.a. will apply at **our** discretion.
Under insurance (if you have been carrying out your activities for 12 months or more)	At the beginning of each **period of insurance**, **you** must declare to **us** an accurate estimate of **your income** or **gross profit** or **fees** for the next 12 months. In the event of any claim under this section, if **you** have been carrying out **your activities** for 12 months or more and if **we** establish that: 1. the **annualised amount insured**, or 2. where **you** are covered on a **first loss limit** basis, the **annualised declared amount**, is less than 85% of **your** actual **income** or **your** actual **gross profit** or **your** actual **fees** during the 12 months immediately preceding the date of the first interruption to **your activities**, **we** will reduce the amount **we** pay. The reduction **we** will make will be in the proportion that the premium for this section of the **policy you** have paid bears to the premium **we** would have charged **you** if it had been based on **your** actual **income** or **your** actual **gross profit** or **your** actual **fees** during the 12 months immediately preceding the date of the first interruption to **your activities**. The remedy described above will apply if **your** failure to declare an accurate estimate of **your income** or **gross profit** or **fees** was not deliberate or reckless and this remedy may apply in addition to General condition 2.b.i. and ii. If **your** failure to declare an accurate estimate of **your income** or **gross profit** or **fees** was deliberate or reckless, the remedy under General condition 2.a. will apply at **our** discretion.
Indemnity period	The **indemnity period** in respect of each interruption to **your activities** will be calculated as stated below but **we** will not pay for longer than the period stated as your 'indemnity period' in the Property – business interruption section of **your** schedule. All covers in **What is covered**, 1. except those stated below: The period beginning at the date of the **insured damage** and lasting for the period during which **your income** is affected as a result of such **insured damage**. Denial of access: The period beginning at the date that **you** or **your employees** or **your** suppliers were first unable to access a part of an **insured premises** and

	lasting until **you** and **your employees** and **your** suppliers are able to access all of those **insured premises**.
Non-damage denial of access	The period beginning at the date that all of an **insured premises** first became inaccessible to **you** or **your employees** and lasting until the relevant **restrictions** are lifted.
Bomb threat	The period beginning at the date that all of an **insured premises** first became inaccessible to **you** or **your employees** and lasting until the relevant **restrictions** are lifted.
Public utilities	For each failed service, the period beginning at the date of the first total failure in that supply to an **insured premises** and lasting until any supply of that service is reinstated to those **insured premises**.
Telecommunications and internet service providers	For each failed service, the period beginning at the date of the first total failure in that supply to an **insured premises** and lasting until any supply of that service is reinstated to those **insured premises**.
Public authority	The period beginning at the date that a part of an **insured premises** first became unusable for the purposes of **your activities** by **you** or **your employees** and lasting until the relevant **restrictions** are lifted.
Equipment breakdown	The period beginning at the date of the **insured breakdown** and lasting for the period during which **your income** is affected as a result of such **insured breakdown**.
Failure of safety equipment	The period beginning at the date of the first failure of any safety curtain, emergency lighting system or fire alarm system and lasting until the earlier of: 1. the date that the safety curtain, emergency lighting system or fire alarm system is fully operational; or 2. 72 consecutive hours.
Loss of licence	The period beginning at the date of the **loss of licence** and lasting until the earlier of: 1. **your licence** is reinstated; or 2. a decision is made by **you** not to appeal; or 3. a decision is reached by the relevant licensing authority in respect of any appeal.

Special conditions

Specified customers	If the Property – business interruption section of **your** schedule states that you are covered for specified customers, the most **we** will pay for any interruption caused by **insured damage** arising at the premises of **your specified customer** is the amount stated in the Property – business interruption section of **your** schedule. If **your** customer or client is not individually stated in the Property – business interruption section of **your** schedule, cover may apply under **What is covered**, Unspecified customers.
Specified suppliers	If the Property – business interruption section of **your** schedule states that you are covered for specified suppliers, the most **we** will pay for any interruption caused by **insured damage** arising at the premises of **your specified supplier** is the amount stated in the Property – business interruption section of **your** schedule. If **your** supplier is not individually stated in the Property – business interruption section of **your** schedule, cover may apply under **What is covered**, Unspecified suppliers.
Homeworkers	If the Property – business interruption section of **your** schedule states that you are covered for Homeworkers, the most **we** will pay for any interruption caused by **insured damage** arising at the main residence of a **homeworker** is the amount stated in the Property – business interruption section of **your** schedule.

Equipment breakdown	Where **we** make a payment under **What is covered**, 1.m. Equipment breakdown, any amounts payable by **us** will be included within the **amount insured** stated in **your** schedule under the Property – equipment breakdown section of this **policy**. This **amount insured** is also stated in the Property – business interruption section of **your** schedule. This **amount insured** is an aggregate limit for both the Property – equipment breakdown section of this **policy** and the cover available under this Property – business interruption section, **What is covered**, 1.m. Equipment breakdown and the maximum **we** will pay for all relevant claims or losses covered under both of these parts of **your policy** during the **period of insurance**.
Outstanding debts	The most **we** will pay for outstanding debts is the amount stated in the Property – business interruption section of **your** schedule.
Multiple insureds	If **your** schedule shows that cover under the Property – business interruption section of the **policy** applies to more than one insured, each **amount insured** stated in that section of the schedule shall apply in total to all insureds, regardless of how many insureds are affected.
Multiple insured premises	If any single Property – business interruption section of **your** schedule shows that cover under that section of the **policy** applies to more than one **insured premises**, each **amount insured** stated in that single section of **your** schedule shall apply in total to all **insured premises**, regardless of how many **insured premises** are affected.
Loss under more than one cover	If the same interruption to **your activities** is insured under more than one cover under **What is covered** above, **we** shall only make payment for that interruption to **your activities** under one of the covers, being the cover that is most advantageous for **you**.

Your obligations

If any damage occurs	**We** will not make any payment under this section unless **you** notify **us** promptly of any **damage** or circumstance which might cause an interruption to **your activities**.
Property insurance	Where the **damage** involves **property you** own or are legally responsible for, **we** will not make any payment unless **you** have property insurance in force covering the **damage** and payment has been made, or liability admitted, under that insurance for the **damage**.
Accounts records	**You** must keep a record of all amounts owed to **you**. **You** must keep a copy of the record away from an **insured premises** and provide copies to **us** promptly on request. If **you** do not, **we** may reduce any payment **we** make under this section by an amount equal to the detriment **we** have suffered as a result. In the event of a claim under **What is covered**, 2. Outstanding debts, **you** must provide **us** with all information **we** may reasonably require to assist in evidencing **your** outstanding debts. If **you** do not, **we** may reduce any payment **we** make under this section by an amount equal to the detriment **we** have suffered as a result.
Loss of licence	**We** will not make any payment for **loss of licence** unless **you** notify us in writing within 48 hours after: 1. **you** receive information, whether oral or written, that: a. any notice, caution or complaint has been given or made against an **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 of **your licence** 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 out **your activities**; 2. a. **your licence** is suspended, withdrawn or not renewed; b. **you** become aware of any event which is likely to prejudice the **licence**; and **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.

PolicyBee Ltd
14 Brightwell Barns
Waldringfield Road
Ipswich
IP10 0BJ
Tel: 0345 222 5360
Email: contactus@policybee.co.uk

Terms of business

Please read this document carefully as it sets out our terms and contains important regulatory and statutory information.

Accepting our terms of business
By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business.

How we are regulated
Definitions - We/us/our means PolicyBee Ltd, 14 Brightwell Barns, Waldringfield Road, Ipswich IP10 0BJ.

Status - PolicyBee Ltd is an insurance intermediary authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London, E20 1JN. Our FCA register number is 945969.

This can be checked by clicking here, https://www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

If you have a complaint
We aim to provide you with a high level of customer service at all times. If you're not satisfied in any way, please contact Kerri-Ann Hockley, Director of Customer Service, on 0345 222 5364 or by emailing her - kerri-ann@policybee.co.uk.

We'll follow our complaint handling procedure, available on request. If you're still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. Further details can be obtained here: https://www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet.

Financial Services Compensation Scheme (FSCS)
We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business/circumstances of the claim. Further details are available by downloading the Protecting your Money FSCS Leaflet (pdf).

Our services
We're a broker. That means we do not underwrite your insurance. Instead we arrange cover for you with one of the insurers we work with.

As an advised broker we assess your individual needs and make a considered personal recommendation about your insurance. Also assisting you with any policy changes you want to make, or your insurer makes, and helping you with any claims.

By accessing our diverse panel of insurers, we conduct a fair market analysis specifically tailored to meet your individual needs and demands. Sometimes, this means we'll only offer products from a single insurer, but we'll let you know who this is.

We act as your agent when finding your insurance and putting it in place, and when you make a claim. We act as the insurer's agent when we collect your premium and we'll let you know if there are other situations where we are acting on behalf of the insurer.

Our remuneration and fees
Remuneration is commission paid to us, which is a percentage of the premium paid by you; commission may well include a profit share arrangement that your policy may contribute towards. We are committed to ensuring complete transparency of our remuneration and we will, at your request fully disclose our remuneration.

Some insurers may charge a fee, we'll agree this with you before you purchase the policy. We do not charge any additional fees (payable by you) for handling your insurance or arranging premium finance.

Your responsibilities - Fair presentation of risk
Before entering into a contract of insurance, prior to a midterm alteration and ahead of your policy renewal, it is your statutory duty to make a fair presentation of your risk. This information must be provided in a clear and accessible format. You must disclose, where practical, all material circumstances about your risk, this being information that might affect the judgement of a prudent insurer in deciding whether to accept your risk or not - should you require additional explanation of what constitutes a material circumstance, please contact us immediately.

You must make reasonable enquiries before presenting your risk and ensure that all individuals holding knowledge about the risk have been approached in the compilation of this information.

If you feel you have not been able to do so, please advise us, so we can allow underwriters to make further enquiries if they wish to do so.

You must complete any proposal forms or fact finds provided to you, honestly, accurately and in good faith.

Any deliberate or reckless misrepresentation may involve part, or your entire claim being declined and in some circumstances; the Insurer may be entitled to retain your premium whilst avoiding the policy or apply additional terms to your policy.

Security
We do not guarantee the solvency of any insurer we place business with. A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

GDPR/Data Protection - how we use your data
We treat your personal information as private and confidential, and we're registered with the Information Commissioner's Office (ICO) as a Data Controller. We comply with the UK General Data Protection Regulation (UK-GDPR), Data Protection Act 2018 (DPA2018) and Privacy and Electronic Communications Regulations (EC Directive) when handling your personal data. If you'd like specific information on how we use your personal data, and other rights you have under these regulations, such as 'Right of Access'. You can review our privacy notice at: https://www.policybee.co.uk/privacy-notice.

Information which you provide to us will not be used or disclosed by us to other parties, except in the normal course of handling a contract of insurance or a claim on your behalf and any related activities, unless we have obtained the necessary consent from you or where we are required to by law or a regulatory body that has authority over us. We will take appropriate steps to maintain the security of your confidential documents and information which are in our possession.

Credit checks
To make sure you get the best offer from Insurers or Third Parties involved in your insurance, i.e. finance providers, now or at any renewal or at any time and to protect their customers from fraud and to verify your identity, they may use publicly available data which they obtain from a variety of sources, including a credit reference agency and other external organizations. Their search will appear on your credit report whether your applications proceed.

Unless you contact us to confirm you do not want these searches to be carried out we will assume your consent has been given and proceed as above.

Claims
You must notify us as soon as possible of a claim and circumstances which may give rise to a claim. In the event of a claim you should contact us and we will promptly advise you and pass all details to your Insurer. You should not admit liability or agree to any course of action, other than emergency measures carried out to minimise the loss, until you have an agreement from your Insurer. We will remit claims payments to you as soon as possible after they have been received on your behalf. If an insurer becomes insolvent or delays making settlement we do not accept liability for any unpaid amounts.

Handling your money
We collect and hold money in a Non-Statutory Trust account pending payment. The establishment of the Non-Statutory Trust account follows FCA rules introduced to protect money held by authorised intermediaries. However, you should be aware that, under the Non-Statutory Trust account rules, we are permitted to use such monies temporarily held to advance credit to clients generally. A copy of the Deed of Trust is available on request or may be inspected at our premises during normal office hours. If you object to your money being held in a Non-Statutory Trust account, you should advise us immediately. Otherwise, your agreement to pay the premium together with your acceptance of these Terms of Business will constitute your informed consent to our holding your money in a Non-Statutory Trust account. Interest earned on monies held in such a Non-Statutory Trust account will be retained by us.

Our financial arrangement with one insurance company is on a 'Risk Transfer' basis. In these circumstances such monies are deemed to be held by the insurer with which your insurance is arranged.

Cancellation clause
Your insurance may include a cancellation clause. Full cancellation details will be explained to you during the negotiation process. If you fail to pay your premium by the due date the insurance may be cancelled forthwith or by the insurers, giving notice of the cancellation. In the event of cancellation, insurers may return the pro rata premium to us, but you are advised to check your insurance policy for full details of your insurers' cancellation clause. Once our remuneration has been earned if the insurance is cancelled after inception, our commission will not usually be returnable.

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days' notice. Valid reasons may include but are not limited to non-payment of premium, failure to provide requested information, deliberate failure to comply with terms, deliberate misrepresentation or non-disclosure or attempted fraud, removal of the product from the market by us or the insurer, change of insurer or broker appetite.

Financial crime
The National Crime Agency (NCA) requires us to report any suspicious transactions to them. We also carry out checks of the consolidated list of financial sanctions targets designated by the United Nations, The European Union, The USA and the United Kingdom for all customer transactions. In these circumstances, we might ask for evidence of your identity. This could mean we ask to see your passport, a utility bill or a bank statement. We may request your date of birth or nationality. For companies, we might want to see your Certificate of Incorporation or we may check the Companies House register.

We are obliged to report evidence of suspicion of financial crime to the relevant authorities at the earliest opportunity and may be prohibited from disclosing any such report to you.

If sanctions apply we are obliged to report the transaction to the relevant authorities and, in such cases, we shall not make any further payments or process already notified claims and insurers may invoke cancellation rights to terminate affected insurance contracts.

Conflict of Interest
Occasions can arise where we, clients or product providers, may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment.

Health & Safety
We cannot be held responsible for any client who fails to comply with current Health & Safety (or other relevant) legislation.

How to cancel your insurance
You can request cancellation of your policy by giving us one month's notice without cause or penalty by email, phone, web form or letter. In this event we will be entitled to retain the commission payable. The responsibility for handling claims reported after the date of termination shall, in the absence of an express agreement, be the responsibility of the party taking over the role.

Refusal of service
We reserve the right to refuse service to any customer at our discretion without the need for justification or explanation.

Quality Assurance
Files may be audited by us or your insurer for quality assurance purposes. This may include using public and personal data from a variety of sources.

Law and jurisdiction
The insurance policy offered is strictly available to individuals aged 18 years or older, ensuring compliance with legal requirements and promoting responsible insurance practices.

These terms of business are written according to English law. Any legal action or proceedings arising out of or in connection with these terms of business fall under the jurisdiction of English courts.

We may change the terms of this agreement from time to time to reflect changes in our services or where changes are required due to legal or regulatory developments.

PolicyBee Ltd's Fair Processing Notice

We collect and process your information to provide insurance policies and to process claims. We also use your information 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 third parties such as insurers, loss adjusters, or our regulators.

If you have questions or concerns about how your information has been used, please call us on 0345 222 5399 or email contactus@policybee.co.uk.

For more information about how we process your information and your rights regarding your personal information please see our full privacy notice at: www.policybee.co.uk/privacy-notice.

Hiscox's Fair Processing Notice

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.

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.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

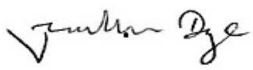
Policy number:	15116821
Name of Policyholder:	The Pump, Trowbridge
Date of commencement of insurance policy:	07/06/2026
Date of expiry of insurance policy:	06/06/2027 both days inclusive

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and

2. the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd



Jon Dye
CEO, Hiscox UK

Notes:

(a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

The certificate above shows that you are insured

(i) with an authorised insurer, and
(ii) terms required by the Act for your liability for bodily injury or disease sustained by your employees.

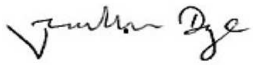
The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd
Registered in England Number 70234
Registered Office 22 Bishopsgate, London, EC2N 4BQ
Telephone No: 020 7448 6000

CERTIFICATE OF PUBLIC LIABILITY AND EVENT COVER INSURANCE

Policy Number:	15116821
Name of Policyholder:	The Pump, Trowbridge
Description of Activities:	Charity/not-for-profit organisation - Music Society / Therapy; Social / Community Group
Date of commencement of insurance policy:	07/06/2026
Date of expiry of insurance policy:	06/06/2027 expiring at Midnight
Limit of Indemnity:	£1,000,000

Signed on behalf of Hiscox Insurance Company Ltd



Jon Dye
CEO, Hiscox UK

Notes:

a. This insurance is subject to policy terms and conditions and any special terms notified to the insured.
b. The certificate above shows that you are insured with an authorised insurer.
c. The certificate (or any copy) must only be displayed whilst the policy remains active and within the policy period above.

About the insurer:

Insurer	Hiscox Insurance Company Ltd
Company registration	Registered in England number 70234
Registered address	22 Bishopsgate, London, EC2N 4BQ
Status	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Invoice

Your invoice from PolicyBee Ltd

Reference no. 15116821

Issued on 02 June 2026

The Pump, Trowbridge

For your Hiscox charity insurance

Effective from 07/06/2026

Premium including IPT @ 12%	£199.92
Total	£199.92

Policy paid by BACS transfer