

**RENEWAL SCHEDULE**  
**Policy: HU PI6 9402341 (164)**



**INSURANCE DETAILS**

<b>Period of Insurance:</b>	From 01 January 2023 to 31 December 2023 both days inclusive
<b>Underwritten by:</b>	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording :</b>	11422 WD-HSP-UK-PSS-GTC(8) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
<b>Payment Method :</b>	Payment by Monthly Direct Debit
<b>Anniversary Date:</b>	01 January 2023

**INSURED DETAILS**

<b>Insured :</b>	The British Mountaineering Council
<b>Address :</b>	177-179 Burton Road MANCHESTER M20 2BB
<b>Additional Insureds :</b>	For Additional Insureds refer to the Additional Insureds Section below.
<b>Business :</b>	Representative Body for mountaineering, ski mountaineering, hill walking in England, Wales and Property Owners. Route Setters

#### CLAIMS DETAIL

If you need to make a claim:

- For claims relating to buildings or contents please contact our claims team on : 0800 711 7156, available 8.30am – 5.30pm for household claims, 9.00am – 5.30pm for commercial claims, or contact your broker. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at

<https://claims.hiscox.co.uk/>

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if buildings, contents or travel cover is included in your policy. If cover is not held we may be able to support you on a pay and claim basis. 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 or the policyholder by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly, please email us at [liability.claims@hiscox.com](mailto:liability.claims@hiscox.com). If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, available 9.00am – 5.30pm for commercial claims. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>

You will need to provide your full name and contact details, the address and postcode where the claim has occurred, the policy reference and circumstances of the claim. For commercial claims, you will also need to provide the name of the business or organisation, and the address and postcode.

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, available 8.30am – 5.30pm for Household claims, 9.00am – 5.30pm for Commercial claims. They will ensure you get through to the correct claims team and let you know what actions you need to take.

#### SPECIFIC LIMIT FOR PROFESSIONAL INDEMNITY

<b>Section wording :</b>	11421 WD-HSP-UK-PSS-SP(4)
<b>Insurer:</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity:</b>	£ 10,000,000
<b>Limit applies to :</b>	any one claim excluding defence costs
<b>Excess Applies to :</b>	each claim or loss excluding defence costs
<b>Geographical Limits :</b>	Worldwide
<b>Applicable Courts :</b>	Worldwide excluding claims brought in USA/Canada

#### Business Activities

Representative Body for mountaineering, ski mountaineering, hill walking in England, Wales and Property Owners. Route Setters

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**Endorsements**

Removal of cover: financial services  
**6738.0** Amendment of cover: cyber claims and losses

**PUBLIC AND PRODUCTS LIABILITY**

**Section wording :** 11420 WD-HSP-UK-PSS-GL(9)  
**Insurer:** Hiscox Insurance Company Limited  
**Limit of indemnity:** £ 5,000,000  
**Limit applies to :** Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.  
**Excess Applies to :** each and every claim for property damage only  
**Geographical Limits :** Worldwide  
**Applicable Courts :** Worldwide excluding claims brought in USA\CANADA

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

Criminal proceedings £ 250,000 in the aggregate  
 Pollution £ 100,000

**Endorsements**

Addition of cover: abuse or molestation  
**6168.1** Public and products liability: specific abuse or molestation  
**6735.0** Removal of cover: cyber claims

**EMPLOYERS LIABILITY**

**Section wording :** 11412 WD-HSP-UK-PSS-EL(7)  
**Insurer:** Hiscox Insurance Company Limited  
**Limit of indemnity:** £ 10,000,000  
**Limit applies to :** All claims and their defence costs which arise from the same accident or event  
**Geographical Limits :** Worldwide  
**Applicable Courts :** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

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

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Criminal defence costs	£ 100,000 in the aggregate
Criminal proceedings	£ 250,000 in the aggregate
Terrorism	£ 5,000,000 in the aggregate

#### Endorsements

- 3040.0** Employers' Liability Tracing Office (ELTO) and your data
- 3121.0** Employers liability insurance - mandatory information required
- 6734.0** Confirmation of cover: cyber claims

#### MANAGEMENT LIABILITY - DIRECTORS AND OFFICERS LIABILITY

**Section wording :** 11417 WD-HSP-UK-PSS-DOT(9)  
**Insurer:** Hiscox Insurance Company Limited  
**Limit of indemnity:** £ 10,000,000  
**Limit applies to :** in the aggregate including costs  
**Geographical Limits :** Worldwide excluding the USA and Canada  
**Applicable Courts :** Worldwide excluding claims brought in USA\CANADA

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

Bail costs £ 250,000 or 10% of the total limit for this section, whichever is the less

**Additional cover** (in addition to the overall limit/amount insured above)

Additional defence costs £ 250,000 in aggregate during any one period of insurance

#### Endorsements

- 705.6** Prior and pending litigation date
- 3215.0** Amendment of cover: cyber claims (DO)
- 3216.0** Amendment of cover: breach of professional duty (DO)
- 5002.0** Retroactive date (D&O and CLL only and PS SCH7)

#### CRISIS CONTAINMENT

**Section wording :** 9809 WD-PIP-UK-CRI(2)  
**Insurer:** Hiscox Insurance Company Limited

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**Limit of indemnity:** £ 25,000

**Limit applies to :** per crisis and in the aggregate

**Geographical Limits :** The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

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

Outside working hours discretionary crisis £ 2,000  
mitigation costs

**Endorsements**

**9003.0** Crisis containment provider: Hill & Knowlton

ADDITIONAL INSURED

Club Hut Trusts: Covered on the same basis as the Insured.

Mountain Heritage Trust: Covered on the same basis as the Insured.

United Kingdom

Mountain Training Association: Covered on the same basis as the Insured.

United Kingdom

Mountain Training England Limited: Covered on the same basis as the Insured.

United Kingdom

Mountain Training Limited: Covered on the same basis as the Insured.

United Kingdom

Mountain Training UK Limited: Covered on the same basis as the Insured.

United Kingdom

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**ADDITIONAL INSUREDS**

The members of Affiliated clubs, whether incorporated or unincorporated: Covered on the same basis as the Insured.