

RENEWAL SCHEDULE

Policy: HU PI6 1838055 (418)



INSURANCE DETAILS

Period of Insurance:	From 01 October 2025 to 30 September 2026 both days inclusive
Underwritten by:	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
General terms and conditions wording :	6253 WD-PIP-UK-GTC(7) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Monthly Direct Debit
Endorsement Effective:	01 October 2025

INSURED DETAILS

Insured :	Lawn Tennis Association Ltd
Address :	National Tennis Centre 100 Priory Lane LONDON SW15 5JQ
Additional Insureds :	For Additional Insureds refer to the Additional Insureds Section below.
Business :	Governing body of tennis in Great Britain, the Channel Islands and the Isle of Man with the general object of advancing and safeguarding the interests of tennis and to promote an increase in participation at all levels of the game. Provision, management and maintenance of facilities for the playing, coaching and social aspects of tennis and other sports, Coaching, Charity, Property Owner/Occupiers, major tennis event organiser

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. 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.

PROFESSIONAL INDEMNITY

Section wording : 5998 WD-PIP-UK-SP(4)

Insurer: Hiscox Insurance Company Limited

Special limit for claims brought in USA/Canada (included within and not in addition to the overall limit above)

Limit of indemnity: £ 10,000,000

Limit applies to : any one claim and in the aggregate including defence costs

Excess Applies to : each claim or loss including defence costs

Geographical Limits : USA and Canada

Applicable Courts : USA and Canada

Policy: HU PI6 1838055 (418)

Professional indemnity

Limit of indemnity: £ 10,000,000
Limit applies to : any one claim excluding defence costs
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide excluding the USA/Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada

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

Court attendance compensation - directors and partners	£ 500 per person, per day
Court attendance compensation - employees	£ 250 per person, per day
Court attendance compensation: in total	£ 100,000 in total during any one period of insurance

Business Activities

Governing body of tennis in Great Britain, the Channel Islands and the Isle of Man with the general object of advancing and safeguarding the interests of tennis and to promote an increase in participation at all levels of the game

Endorsements

150.4 Amendment of cover: USA and Canada
316.0 Specified run-off cover
316.0 Specified run-off cover
800.1 Retroactive date
 Retroactive date: registration
 Amended definition: you/your
 Amendment of cover: discrimination
 Amendment of cover: discrimination - The Tennis Foundation
1050.1 Aggregate limit USA/Canada
1058.0 Removal of cover: bodily injury
6738.0 Amendment of cover: cyber claims and losses

Policy: HU PI6 1838055 (418)

MEDICAL MALPRACTICE

Section wording : 8119 WD-PIP-UK-MM(8)
Insurer: Hiscox Insurance Company Limited

Limit of indemnity: £ 1,000,000
Limit applies to : any one claim and in the aggregate including defence costs
Excess Applies to : each and every claimant including costs
Geographical Limits : Worldwide excluding the USA/Canada
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Endorsements

- 41.1** Business description
- 113.1** Loss of own documents endorsement
- 180.1** Medical malpractice: Aids and Hepatitis
- 181.2** Medical malpractice: Sexual misconduct
- 182.1** Medical malpractice: use of instruments
- 400.1** Retroactive date: Business performed in the past
- 778.1** Medical malpractice: Malpractice only
Removal of cover: specific activities
- 6749.0** Amendment of cover: cyber claims and losses
- 7014.2** Medical malpractice: Dishonesty special limit

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(6)
Insurer: Hiscox Insurance Company Limited

Public and products liability

Limit of indemnity: £ 10,000,000
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

Policy: HU PI6 1838055 (418)

Geographical Limits : Worldwide excluding the USA/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)

Criminal defence costs £ 100,000 in the aggregate

Pollution defence costs £ 100,000 in the aggregate

Specific cover for business activities in the USA/Canada (included within and not in addition to the overall limit above)

Limit of indemnity: £ 10,000,000

Limit applies to : in the aggregate including costs

Excess Applies to : each and every claim for property damage only

Geographical Limits : USA and Canada

Applicable Courts : United Kingdom and European Union

Endorsements

- 316.0** Specified run-off cover
 - Member to member liability
 - Amendment of cover: professional advice
 - Removal of cover: participation in other sports exclusion
 - Specific run-off
 - Business performed in the past
 - Amendment of cover: abuse and molestation
 - Retroactive date: registration
 - Firework / bonfire condition endorsement
 - Amendment of cover: claims made
 - Amendment of cover: claims against named third parties
 - Amendment of cover: claims against named third parties
 - Amendment of cover: claims against named third parties
 - Amendment of cover: property for which you are responsible
- 6735.0** Removal of cover: cyber claims
- 7150.1** Removal of cover: certain products and activities in the USA/Canada

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(6)
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)

Criminal defence costs	£ 100,000 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

CRISIS CONTAINMENT

Section wording : 9809 WD-PIP-UK-CRI(1)
Insurer: Hiscox Insurance Company Limited

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 mitigation costs	£ 2,000
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Policy: HU PI6 1838055 (418)

Endorsements

9003.0 Crisis containment provider: Hill & Knowlton

ADDITIONAL INSURED

Accredited Coaches of the Lawn Tennis Association: Covered on the same basis as the Insured.

United Kingdom

Accredited Plus Coaches of the Lawn Tennis Association: Covered on the same basis as the Insured.

United Kingdom

Advantage Compete Members (previously British Tennis Members): Covered on the same basis as the Insured.

United Kingdom

British Universities & Colleges Sport Ltd: Covered on a different basis to the Insured.

United Kingdom

Cover	Insurer	Coverage
Professional indemnity	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Medical malpractice	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Public and products liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Employers' liability	Hiscox Insurance Company Limited	Not Covered
Crisis containment	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured

ADDITIONAL INSURED

Cambridge University Lawn Tennis Club: Covered on the same basis as the Insured.

United Kingdom

Club members, Officials, Leaders, Activators and Volunteers: Covered on the same basis as the Insured.

United Kingdom

Ilkley Lawn Tennis and Squash Club Events Ltd: Covered on the same basis as the Insured.

United Kingdom

Insurance LTA: Covered on a different basis to the Insured.

United Kingdom

Cover	Insurer	Coverage
Professional indemnity	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Medical malpractice	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Public and products liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Employers' liability	Hiscox Insurance Company Limited	Not Covered
Crisis containment	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured

Lawn Tennis Association Limited: Covered on the same basis as the Insured.

United Kingdom

ADDITIONAL INSURED

Leicestershire Tennis Ltd: Covered on the same basis as the Insured.
United Kingdom

Local Tennis Leagues Limited: Covered on the same basis as the Insured.
United Kingdom

LTA Approved Leagues: Covered on the same basis as the Insured.
United Kingdom

LTA Developments Limited: Covered on the same basis as the Insured.
United Kingdom

LTA Events Limited: Covered on the same basis as the Insured.
United Kingdom

LTA Ground Limited: Covered on the same basis as the Insured.
United Kingdom

ADDITIONAL INSURED

LTA Holdings Limited: Covered on the same basis as the Insured.

United Kingdom

LTA Nominees Limited: Covered on the same basis as the Insured.

United Kingdom

LTA Operations Limited: Covered on the same basis as the Insured.

United Kingdom

LTA Property Limited: Covered on the same basis as the Insured.

United Kingdom

LTA Services Limited: Covered on the same basis as the Insured.

United Kingdom

LTA Tennis Foundation: Covered on the same basis as the Insured.

United Kingdom

National Wheelchair Tennis Association: Covered on the same basis as the Insured.

United Kingdom

Policy: HU PI6 1838055 (418)

ADDITIONAL INSURED

Oxford University Lawn Tennis Club: Covered on the same basis as the Insured.

United Kingdom

Registered Venues/Clubs registered to the National, County and Island in Accordance with LTA Rules: Covered on the same

United Kingdom

Registered Venues/Clubs registered to the National, County and Island In Accordance with LTA rules: Covered on the same basis

United Kingdom

Royal Air Force Tennis Association: Covered on a different basis to the Insured.

United Kingdom

Cover	Insurer	Coverage
Professional indemnity	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Medical malpractice	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Public and products liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Employers' liability	Hiscox Insurance Company Limited	Not Covered
Crisis containment	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured

ADDITIONAL INSURED

Royal Navy Tennis Association: Covered on a different basis to the Insured.

United Kingdom

Cover	Insurer	Coverage
Professional indemnity	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Medical malpractice	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Public and products liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Employers' liability	Hiscox Insurance Company Limited	Not Covered
Crisis containment	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured

Scottish Lawn Tennis Foundation: Covered on the same basis as the Insured.

United Kingdom

Seniors Tennis GB: Covered on the same basis as the Insured.

United Kingdom

Tennis GB Limited: Covered on the same basis as the Insured.

United Kingdom

Tennis Leaders: Covered on a different basis to the Insured.

ADDITIONAL INSURED

Cover	Insurer	Coverage
Professional indemnity	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Medical malpractice	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Public and products liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Employers' liability	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured
Crisis containment	Hiscox Insurance Company Limited	Excess: As insured Limit: As insured

TF Enterprises Limited: Covered on the same basis as the Insured.
United Kingdom

The Association of British Tennis Officials: Covered on the same basis as the Insured.
United Kingdom

The Civil Service Lawn Tennis Association: Covered on the same basis as the Insured.
United Kingdom

The County Associations of England: Covered on the same basis as the Insured.
United Kingdom

ADDITIONAL INSURED

The International Lawn Tennis Club of Great Britain: Covered on the same basis as the Insured.

United Kingdom

The Island Associations of the Channel Islands and the Isle of Man: Covered on the same basis as the Insured.

United Kingdom

The National Associations and districts of Scotland and Wales: Covered on the same basis as the Insured.

United Kingdom

The Tennis Foundation (Legacy): Covered on the same basis as the Insured.

United Kingdom

United Banks Lawn Tennis Association: Covered on the same basis as the Insured.

United Kingdom



Policy: HU PI6 1838055 (418)

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Professional indemnity: endorsements

Clause 150.4 Amendment of cover: USA and Canada

We will not make any payment for any:

1. claim or loss directly or indirectly due to any:
 - a. breach of the Racketeer Influenced and Corrupt Organisations (RICO) Act 18 USC Sections 1961 et seq., any amendments to this Act or any rules or regulations made under it;
 - b. breach of the Securities Act of 1933 or the Securities Exchange Act of 1934, both as amended, the rules or regulations of the Securities Exchange Commission under either or both acts, similar securities laws or regulations of any state, or any laws of any state relating to any transaction arising out of, involving or relating to the sale of securities;
 - c. breach of the Employment Retirement Income Security Act of 1974 as amended, or any rules or regulations made under it, or similar provisions of any federal, state or local law;
 - d. governmental enforcement of any state or federal regulation, including but not limited to any regulation promulgated by the Federal Trade Commission, Federal Communications Commission or the Securities and Exchange Commission; or
 - e. opioid, opioid product, or product derived from opium or opiates, including but not limited to any liability arising out of the use, sale, promotion, manufacture, distribution, delivery, transport, transfer, or possession of any opioid, opioid product, or product derived from opium or opiate.
2. claim first brought in the USA or Canada directly or indirectly due to any:
 - a. false or misleading advertisement about **your** products or services that is published or broadcast to the general public or a specific marketing segment for the purpose of promoting any aspect of **your** business;
 - b. violation of any law, regulation or statute relating to unsolicited communication, distribution, sending or transmitting of any communication via telephone or any other electronic or telecommunications device;
 - c. unauthorised acquisition, access, use, disclosure or improper collection of or failure to protect any non-public personally identifiable information or confidential corporate information in **your** care, custody or control;
 - d. violation of any privacy law or consumer data protection law protecting against the use, collection or disclosure of any information about a person or any confidential corporate information; or
 - e. advantage to which **you** were not legally entitled, including any unjust enrichment.
3.
 - a. punitive or exemplary damages;
 - b. criminal, civil, or regulatory sanctions, including any fines or penalties;
 - c. disgorgement of profits; or
 - d. multiple damages, including those imposed by any federal, state or local governmental body awarded, imposed or ordered in the USA or Canada.

Policy: HU PI6 1838055 (418)

Clause	316.0	Specified run-off cover We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, after 01/10/2011 in respect of The Lawn Tennis Association.
Clause	316.0	Specified run-off cover We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, after 01/10/14 in respect of The Veterans' Lawn Tennis Association of Great Britain.
Clause	800.1	Retroactive date Retroactive date: none
Clause		Retroactive date: registration We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any business activity performed by any club whilst not registered with you .
Clause		Amended definition: you/your Special definitions for this section, You/your is amended to read as follows: You/Your Also includes any director, employee, member , volunteer, general partner, trustee or committee member of yours whilst acting on your behalf. The following is added to Special definitions for this section : Member Your: - current registered members; - past members whilst acting on your behalf under your supervision; - prospective members whilst participating in your activities under your supervision.

Clause**Amendment of cover: discrimination**

What is not covered, A. 11. is amended to read as follows:

11. any discrimination, harassment or unfair treatment. However, this does not apply to claims due to discrimination committed after 1 October 2019.

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

Discrimination

For claims due to discrimination, the most **we** will pay is £500,000 any one claim, including **defence costs**. This is included within, and not in addition to, the overall limit of indemnity shown on the schedule.

Clause**Amendment of cover: discrimination - The Tennis Foundation**

What is not covered, A. 11. is amended to read as follows:

11. any discrimination, harassment or unfair treatment. However, this does not apply to claims due to discrimination committed by The Tennis Foundation before 1 October 2019. **We** will not in any event make any payment for any such claim brought by any employee of **yours**.

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

Discrimination

For claims due to discrimination committed by The Tennis Foundation, the most **we** will pay is £250,000 any one claim and in the aggregate, including **defence costs**. This is included within, and not in addition to, the overall limit of indemnity shown on the schedule.

Policy: HU PI6 1838055 (418)

Clause	1050.1	Aggregate limit USA/Canada For claims first brought against you in the USA or Canada, the following is deleted from How much we will pay : All claims and losses which arise from the same original cause, a single source or a repeated or continuing shortcoming in your work will be regarded as one claim. This includes such claims and losses arising after, as well as during, the period of insurance .
Clause	1058.0	Removal of cover: bodily injury What is not covered A 12. is amended to read as follows: 12. the death of or any bodily or mental injury or disease suffered by anyone.

Clause 6738.0 Amendment of cover: cyber claims and losses**A. Additional definitions**

The following are added to **Special definitions for this section**:

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**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

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

- 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.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

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

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.

Social engineering communication

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

B. Changes to What is covered

What is covered, Claims against you, negligence or breach of a duty of care in connection with the transmission of a computer **virus** or a denial of service attack, is deleted.

What is covered, Your own losses, Dishonesty of your employees, sub-contractors and outsourcers, is deleted.

What is covered, Your own losses, Loss of documents, is amended to read as follows:

If during the **period of insurance** any tangible document of **yours** which is necessary for the performance of **your business activity** is physically lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it.

C. Additional exclusions

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:

- a. **cyber attack;**
- b. **hacker;**
- c. **social engineering communication;**
- d. fear or threat of a. to c. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any **computer or digital technology error**.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier or other infrastructure provider.

We will not make any payment for any claim or part of a claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**. However, this does not apply to any covered claim or part of a covered claim made against **you** by a client which arises directly from **your** performance of a **business activity** for that client and which is not otherwise excluded by this **endorsement**. The most **we** will pay is the lesser of:

- 1. £250,000; or
- 2. The overall limit of indemnity shown on the schedule,

for the total of all such claims and losses, including their **defence costs**, regardless of the number of claims or losses. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

D. Changes to How much we will pay

All references to **your** own losses arising from dishonesty are deleted from **How much we will pay**, **Special limits**, Aggregate limit for dishonesty, physical damage and injury.

E. Changes to Control of defence

Control of defence is amended to read as follows:

We have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any 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 not wholly covered by this section or is brought 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 or 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 will 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 the 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**, the **General condition** within the **General terms and conditions** which provides for the resolution of disputes arising out of or relating to this insurance by arbitration, 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 Queen'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 & Wales. The opinion of such Queen'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**.

Medical malpractice: endorsements

Clause	41.1	Business description
		The business of the insured is Physiotherapy treatment provided by the following two qualified physiotherapists only: Anna Poyser & Milena Mirkovic.
Clause	113.1	Loss of own documents endorsement
		This section is extended to cover you against the cost of restoring or replacing any document, information or data of yours which is necessary for the performance of your business activity if you discover during the period of insurance that it has been lost, damaged or destroyed while in your possession. This does not include any bearer bonds, coupons, share certificates, stamps, money or other negotiable documents or any artwork created in the performance of your business activity. We will not make any payment arising from the loss or distortion of any data held electronically.

HOW MUCH WE WILL PAY

We will pay the reasonable expenses **you** incur with **our** prior written consent in restoring or replacing the lost, damaged or destroyed document, information or data.

This endorsement does not increase the total amount **we** will pay for all claims inclusive of **defence costs**, and **your** own losses, arising from dishonesty and from the physical loss or destruction of or damage to tangible property and from the death, disease or bodily or mental injury of anyone. **You** must pay the relevant **excess** shown in the schedule.

Policy: HU PI6 1838055 (418)

Clause	180.1	Medical malpractice: Aids and Hepatitis
		The following is added to What is not covered A:
	AIDS and Hepatitis	Hepatitis Non-A or any condition directly or indirectly caused by, or associated with Human Immunodeficiency Virus (HIV), even if this is initially named as either HTLV III or LAV or is a mutant, derivative or variation, or is in any way related to Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or any syndrome or condition of a similar kind howsoever it may be named.
Clause	181.2	Medical malpractice: Sexual misconduct
		The following is added to What is not covered A:
	Sexual misconduct	any actual or attempted sexual relations, sexual contact or intimacy, sexual harassment or sexual exploitation in the course of or under the guise of any business activity .

Policy: HU PI6 1838055 (418)

Clause	182.1	Medical malpractice: use of instruments		
		The following is added to What is not covered A:		
		<table><tr><td>Use of instruments</td><td> the handling, use or storage of any tool or implement used in the performance of a business activity which is intended to penetrate tissue or be in contact with bodily fluid, either that of a human or an animal, unless any such tools or implements are handled, used and stored at all times in accordance with the manufacturer's instructions. Where any tool or implement is suitable and approved by the manufacturer to be used on more than a single occasion, any such tool or implement must be sterilised prior to each use in accordance with the guidelines of the Department of Health or equivalent regulatory body. </td></tr></table>	Use of instruments	the handling, use or storage of any tool or implement used in the performance of a business activity which is intended to penetrate tissue or be in contact with bodily fluid, either that of a human or an animal, unless any such tools or implements are handled, used and stored at all times in accordance with the manufacturer's instructions. Where any tool or implement is suitable and approved by the manufacturer to be used on more than a single occasion, any such tool or implement must be sterilised prior to each use in accordance with the guidelines of the Department of Health or equivalent regulatory body.
Use of instruments	the handling, use or storage of any tool or implement used in the performance of a business activity which is intended to penetrate tissue or be in contact with bodily fluid, either that of a human or an animal, unless any such tools or implements are handled, used and stored at all times in accordance with the manufacturer's instructions. Where any tool or implement is suitable and approved by the manufacturer to be used on more than a single occasion, any such tool or implement must be sterilised prior to each use in accordance with the guidelines of the Department of Health or equivalent regulatory body.			
Clause	400.1	Retroactive date: Business performed in the past		
		We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 1st October 2020		

Clause 778.1
Medical malpractice: Malpractice only

What is covered, Claims against you, is amended to read as follows:

Claims against you If during the **period of insurance**, and as a result of **your business activity** within the **geographical limits** for clients, any party brings a claim against **you** for **malpractice**, **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.

What is not covered A 11 is amended to read as follows:

11. any personal liability incurred by a director or officer of **yours** when acting in that capacity or managing **your** business, or **your** breach of any fiduciary duty, or any statement, representation or information concerning **you** or **your** business contained in **your** accounts, reports or financial statements.

Clause 1 of **Your obligations** is amended to read as follows:

1. unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 14 days after it expires for any problem **you** first become aware of in the seven days before expiry:
 - a. **your** first awareness of a shortcoming in **your** work for a client which is likely to lead to a claim against **you**. This includes any criticism of **your** work even though regarded by **you** as unjustifiable. If **we** accept **your** notification **we** will regard any subsequent claim as notified to this insurance.
 - b. the receipt of notice from any person of an intention to hold **you** responsible for any **malpractice**.
 - c. every letter, claim, writ, summons or process against **you** for **malpractice** or alleged **malpractice**.

Clause
Removal of cover: specific activities

The following applies to section **Medical malpractice insurance**:

We will not make any payment for any claim or loss directly or indirectly due to acupuncture for fertility treatment, general or regional anaesthesia including peripheral nerve blocks, epidural injections with or without the use of local anaesthetic, spinal and caudal injections, spinal and caudal nerve blocks or injections of lipogems.

Clause 6749.0 Amendment of cover: cyber claims and losses**A. Additional definitions**

The following are added to **Special definitions for this section**:

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**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

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

- 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.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

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

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.

Social engineering communication

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

B. Changes to What is covered

Where applicable, **What is covered**, **Your own losses**, Dishonesty of your employees and freelancers is deleted.

What is covered, **Your own losses**, Loss of documents, is amended to read as follows:

If during the **period of insurance** any tangible document of **yours** which is necessary for the performance of **your business activity** is physically lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it.

C. Changes to What is not covered

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:

- a. **cyber attack**;
- b. **hacker**;
- c. **social engineering communication**;
- d. fear or threat of a. to c. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any **computer or digital technology error**.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier or other infrastructure provider.

We will not make any payment for any claim or part of a claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**. However, this does not apply to any covered claim or part of a covered claim made against **you** by a client which arises directly from **your** performance of a **business activity** for that client and which is not otherwise excluded by this **endorsement**. The most **we** will pay is the lesser of:

1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such claims and losses, including their **defence costs**, regardless of the number of claims or losses. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

D. Changes to Control of defence

Control of defence is amended to read as follows:

We have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any 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 not wholly covered by this section or is brought 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 or 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 will 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 the 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**, the **General condition** within the **General terms and conditions** which provides for the resolution of disputes arising out of or relating to this insurance by arbitration, 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 Queen'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 & Wales. The opinion of such Queen'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**.

Clause	7014.2	Medical malpractice: Dishonesty special limit The following is added to How much we will pay : Dishonesty For claims and your own losses arising from dishonesty, the most we will pay is NIL for the total of all such claims, their defence costs and your own losses. You must pay the relevant excess shown in the schedule. This limit is included within and not in addition to the overall limit of indemnity for this section.
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Policy: HU PI6 1838055 (418)

Public and products liability: endorsements

Clause	316.0	Specified run-off cover We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, after 01/10/14 in respect of The Veterans' Lawn Tennis Association of Great Britain.
Clause		Member to member liability The following is added to What is covered: Member to member liability We will separately indemnify each member as if they were insured individually including the liability of members to each other. Our total liability will not exceed the limit of indemnity shown in this policy irrespective of the number of members involved in a claim.
Clause		Amendment of cover: professional advice The following is deleted from What is not covered A: Professional advice 6. designs, plans, specifications, formulae, directions or advice prepared or given by you.
Clause		Removal of cover: participation in other sports exclusion The following is added to What is not covered A: 15. any participation in cricket, hockey, football, clay pigeon shooting, rugby, martial arts, rowing, sailing, canoeing, windsurfing, scuba diving, horse riding, any airborne sports, rock climbing, abseiling, bungee jumping, motor sport, potholing. will not apply to indoor quick cricket, football or tab or touch rugby if organised as part of a tennis coaching session or as a fitness training method for players under the guidance of a licensed coach.

Clause	Specific run-off We will not make any payment for any claim or loss directly or indirectly due to any bodily injury, personal injury, denial of access or property damage occurring or any document, information or data lost, damaged or destroyed, after 01/10/2011 in respect of the Lawn Tennis Association.
Clause	Business performed in the past We will not make any payment for any claim or loss which arises from any business activity performed before: 01/10/1985.
Clause	Amendment of cover: abuse and molestation The following is added to What is not covered B: Criminal action against employees for abuse or molestation 16. any criminal action brought against any employee, volunteer worker or member of yours for abuse or molestation. However we will pay the costs incurred with our prior written consent to defend such an action against your employee, volunteer worker or member but only up to the date of any judgment or other final adjudication against the employee, volunteer worker or member or an admission by the employee, volunteer worker or member that abuse or molestation did occur. following is added to How much we will pay, special limits: abuse or molestation For claims arising directly or indirectly from abuse or molestation, the most we will pay is £5,000,000 for the total of all such claims and their defence costs.
Clause	Retroactive date: registration We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any business activity performed by any club whilst not registered with you.

Clause	Firework / bonfire condition endorsement
	The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the business premises, you must ensure that: i) there is a written risk assessment in place for the proposed event; and ii) the fire brigade have been notified of the details of the event at least 7 days before the event is due to take place; and iii) the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with; and iv) all manufacturer's guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and v) fireworks are purchased from a reputable supplier and are not modified in any way; and vi) all employees or volunteers have received appropriate training (recorded in writing) and are aware of the safety procedures for the event; and vii) there is appropriate first aid presence on site, in line with the risk assessment document; and viii) appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and ix) all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and x) any bonfire is kept at least 25 metres away from the firework display area, and is not located within 5 metres of any trees, fencing or other combustible material; and xi) any bonfire is kept at least 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials; and xii) there will be no use of accelerants or other flammables on any bonfire; and xiii) an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and xiv) at the end of the display a thorough check is undertaken (and a written record kept) of the area to ensure that no potential fire hazards remain - any bonfire area must be doused in water; and

- xv) if a subcontractor is operating the display, the sub contractor has public liability insurance in place to a limit no less than £5,000,000, and **you** have retained a written record of their insurance details including their policy number and a copy of their policy schedule.

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Clause**Amendment of cover: claims made**

The following is added to **Special definitions for this section**:

Abuse or molestation

Physical or mental abuse, assault, battery, harassment, voyeurism, invasion of privacy, mistreatment or maltreatment, any act of a sexual nature or any act undertaken with a sexual motive.

What is covered, Claims against you, is amended to read as follows:

If during the **period of insurance**, and as a result of **your business**, any party brings a claim against **you** for:

- a. **bodily injury**, other than **abuse or molestation**, or **property damage**;
- b. **personal injury** or **denial of access**,

we will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee or volunteer worker of **yours** 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.

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

Abuse or molestation claims

If, as a result of **your business**, any party brings a claim against **you** during the **period of insurance** for **abuse or molestation**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee or volunteer worker of **yours** when they are acting on **your** behalf in whatever capacity. However, **we** will not in any event provide cover 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.

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

Abuse or molestation claims

If, as a result of **your business**, any party brings a claim against **you** during the **period of insurance** for **abuse or molestation**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee or volunteer worker of **yours** when they are acting on **your** behalf in whatever capacity. However, **we** will not in any event provide cover 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.

What is not covered, Deliberate or reckless acts 10. is amended to read as follows:

10. 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. However, this does not apply to any claim against the insured for **abuse or molestation** unless the insured entity is solely controlled or managed by the individual who committed, condoned or ignored such **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.

What is covered, Criminal proceedings costs is amended to read as follows:

Criminal proceedings costs

If, during the **period of insurance**, any governmental, administrative or regulatory body brings any criminal action against **you** for any breach of statute or regulation directly relating to any actual or potential claim under this section, **we** will pay the costs incurred with **our** prior written consent to defend such an action against **you** or any employee of **yours**.

The following is added to **Your obligations**, If a problem arises:

We will not make any payment under this section for claims arising from **abuse or molestation** unless **you** notify **us** promptly of:

- a. **your** first awareness of any circumstance which is likely to lead to a claim against **you**. If **we** accept **your** notification **we** will regard any subsequent claim as notified to this insurance; or
- b. any claim or threatened claim against **you**,

within the **period of insurance**, or at the latest within 14 days after it expires for any circumstance **you** first become aware of in the seven days before expiry.

However, for claims arising out of bodily injury, you must notify us immediately.

Clause

Amendment of cover: claims against named third parties

As used in this **endorsement** only:

Named third party shall mean ATP Tour Inc in regard to ATP Challenger events

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

Claims against a named third party

We agree that if, as a result of **your business**, any party brings a claim, which falls within the scope of **What is covered**, Claims against you, against the **named third party** for whom **you** are providing services under contract or agreement and **you** are liable for that claim, **we** will treat such claim as if made against **you** and make the same payment to the **named third party** that **we** would have made to **you**, provided that the **named third party**:

- a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;
- b. accepts that **we** can control the claim's defence and settlement 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.

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

Claims against a named third party

For claims against a **named third party** the most **we** will pay is £10,000,000 for the total of all such claims excluding **defence costs**.

Clause	Amendment of cover: claims against named third parties
	As used in this endorsement only: Named third party shall mean Judy Murray in regard to Six She Rallies "appearance" days The following is added to What is covered: Claims against a named third party We agree that if, as a result of your business, any party brings a claim, which falls within the scope of What is covered, Claims against you, against the named third party for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to the named third party that we would have made to you, provided that the named third party: a. has not, in our reasonable opinion, caused or contributed to the claim against them; b. accepts that we can control the claim's defence and settlement 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. The following is added to How much we will pay, Special limits: Claims against a named third party For claims against a named third party the most we will pay is £10,000,000 for the total of all such claims excluding defence costs.

Clause	Amendment of cover: claims against named third parties
	As used in this endorsement only:
	Named third party shall mean ITF Limited and ITF Licensing (UK) in respect of ITF sanctioned events
	 The following is added to What is covered :
	Claims against a named third party
	We agree that if, as a result of your business , any party brings a claim, which falls within the scope of What is covered , Claims against you, against the named third party for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to the named third party that we would have made to you , provided that the named third party :
	a. has not, in our reasonable opinion, caused or contributed to the claim against them; b. accepts that we can control the claim's defence and settlement 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.
	 The following is added to How much we will pay, Special limits :
	Claims against a named third party
	For claims against a named third party the most we will pay is £10,000,000 for the total of all such claims excluding defence costs .

Policy: HU PI6 1838055 (418)

Clause	Amendment of cover: property for which you are responsible
	What is not covered A. Property for which you are responsible 1. c. is amended to read as follows: c. premises rented to you, for loss or damage not insurable by you under property insurance policies and for which you would not be liable other than by the lease or other agreement.

Clause 6735.0 Removal of cover: cyber claims

The following are added to **Special definitions for this section**:

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**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

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

- 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.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

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

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.

The following is added to **What is not covered**:

Cyber incidents

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

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Clause	7150.1	Removal of cover: certain products and activities in the USA/Canada The following is added to What is not covered: We will not make any payment in respect of any actual or potential: - i (i) claim or part of a claim; or - ii (ii) criminal or regulatory action or proceedings, brought against you in the United States of America or Canada where such actual or potential claim, action or proceedings directly or indirectly arises out of, or makes any allegation in relation to: 1. the intoxication by alcohol of any person or the breach of any law or regulation relating to the sale, gift, distribution or use of any product containing or derived from alcohol; 2. any products that contain or are derived from tobacco or nicotine, including any resulting smoke or gaseous by-products; 3. any products that contain any other drugs or derivatives of drugs, including but not limited to controlled substances, pharmaceuticals, opioids, opium and opiates; 4. the sale, supply, distribution, manufacture, construction, erection, installation, alteration, testing, servicing, maintenance, repair, cleaning or treatment by you of any: a. firearm, gun or automatic weapon; or b. ammunition or munitions; 5. any products that contain or are derived from liquid fuels or gaseous fuels; 6. the contaminative, pathogenic, toxic or hazardous property of any biological agent; 7. the transmission of any communicable disease; 8. any false or misleading advertising about your business; 9. any false or misleading advertising if your business is partially or wholly involved in: a. advertising, broadcasting, publishing or telecasting; b. designing or determining content of websites or mobile software applications for others; or c. acting as an internet search, access, content, hosting or internet service provider; 10. any failure to protect or the unauthorised or improper access to, collection, acquisition, use, disclosure or retention of any non-public personally identifiable information or confidential corporate or commercial information in the care, custody, or control of you or your business; 11. any: a. defamation; or b. infringement of intellectual property rights. This clause endorsement applies to any proceedings brought outside the United States of America or Canada: 1. to enforce, or which are based on, a judgment or award from proceedings first brought in the United States of America or Canada; or 2. which are subject to the laws or jurisdiction of the United States of America or Canada.
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Employers' liability: endorsements

Clause	3040.0	Employers' Liability Tracing Office (ELTO) and your data Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time. You can find out more: - from your insurance adviser (if you have one); or - by contacting us; or - at www.elto.org.uk.
Clause	3121.0	Employers liability insurance - mandatory information required You must provide us with the following information for each entity insured under this section of the policy: 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). If any insured entity does not have an ERN, you must provide us with one of the following reasons: a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or c. The entity is not registered in England, Wales, Scotland or Northern Ireland. You must inform us immediately of any changes to the above information. This information is required by us to enable compliance with mandatory regulatory requirements for Employers' liability insurance.
Clause	6734.0	Confirmation of cover: cyber claims The following is added to What is covered: Cyber claims We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.

Policy: HU PI6 1838055 (418)

Crisis containment: endorsements

Clause 9003.0

Crisis containment provider: Hill & Knowlton

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

If **you** first become aware of a **crisis** outside of **working hours**, **you** must notify **us** of the **crisis** as soon as possible within **working hours** by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Policy: HU PI6 1838055 (418)

Endorsements which apply to whole policy

Clause	332.1	Survey requirement clause
		This insurance is subject to a satisfactory survey of your premises which we will arrange. We will insure you in accordance with the terms and conditions of this policy from the start of the period of insurance until the date we inform you of the results of the survey. If we find the results of the survey to be satisfactory, this insurance will continue without any change being made to the terms and conditions of the policy at that time. However, if we find the results to be unsatisfactory, 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. In addition we retain our right to cancel this insurance at any time in accordance with General condition 5 within the General terms and conditions of the policy.

Clause	603.2	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 • Tax advice • Counselling service Helpline number: +44 (0)800 840 2269 Counselling helpline: +44 (0)117 934 2121 Helpline hours: 24 hours a day, 7 days a week These helplines are provided by ARAG Legal Expenses Insurance Company Limited. as a service for eligible Hiscox policyholders.

Clause

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.

Policy: HU PI6 1838055 (418)

INFORMATION ABOUT US

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

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

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 and regulated by the Prudential Regulation Authority and the Financial Conduct Authority



Professional insurance portfolio

Policy wording

A seamless integrated insurance solution for professionals.

Please read this wording, together with any **endorsements** and the schedule, very carefully. If anything is not correct, please notify **us** immediately.

This wording is fully protected by the laws of copyright. No unauthorized 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**.

Steve Langan
Managing Director, 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
Hiscox House
Sheepen Place
Colchester
CO3 3XL

or by telephone on 01206 773705
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. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

General definitions	Words shown in bold type have the same meaning wherever they appear in this policy . The words defined below are used throughout this policy . Any other definitions are shown in the section to which they apply.
Asbestos risks	a. The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or b. exposure to asbestos, asbestos fibres or materials containing asbestos; or c. 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 the schedule.
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.
Date recognition	Any failure by any equipment (including any hardware or software) to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date.
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 the schedule.
Nuclear risks	a. Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination; b. 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; c. 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 the schedule.
Policy	This insurance document and the schedule, including any endorsements .
Programme	A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment.
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: a. is committed for political, religious, ideological or similar purposes; and b. is intended to influence any government or to put the public, or any section of the public, in fear; and c. i. involves violence against one or more persons; or ii. involves damage to property; or iii. endangers life other than that of the person committing the action; or iv. creates a risk to health or safety of the public or a section of the public; or v. is designed to interfere with or to disrupt an electronic system.
Virus	Programmes that are secretly introduced without your permission or knowledge including, but not limited to, malware, worms, trojans, rootkits, spyware, dishonest adware, crimeware and other malicious unwanted software.
War	War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

General terms and conditions

We / us / our

The insurers named in the schedule.

You / your

The insured named in the schedule.

Conditions precedent

General Conditions 2, 3 and 4 below, General Claims Condition 1 and the conditions shown in each section under the heading **Your obligations** are all conditions precedent to **our** liability. **We** will not make any payment under this insurance unless **you** comply with all the requirements of those conditions.

General conditions

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

Basis of insurance

1. Because of its importance, all information which **you** or anyone on **your** behalf provided before **we** agreed to insure **you** is incorporated into and forms the basis of this **policy**.
All facts and matters which might be relevant to **our** consideration of **your** proposal must be disclosed and all material representations made to **us** must be true, otherwise **we** are entitled to treat this insurance as if it had never existed.

Change of circumstances

2. **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**.

Due diligence

3. **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.

Premium payment

4. **We** will not make any payment under this **policy** unless **you** have paid the premium.

Cancellation

5. **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 under £10.
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

6. The most **we** will pay is the relevant amount shown in the schedule.
If more than one insured is named in the 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 the schedule, or if there is more than one insured named in the schedule the first of them, is authorised to receive all notices and agree any amendments to the **policy**.

Aggregate limit

7. Where this **policy** specifies an aggregate limit, this means **our** maximum payment for all relevant claims or losses covered under the **policy** during the **period of insurance**.
If the **period of insurance** is continuous, the aggregate limit will apply to all relevant claims or losses covered under the **policy** during the 12 months from the date the continuous cover starts. Each aggregate limit will be reinstated to the level shown in the schedule at each anniversary.

Rights of third parties

8. **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.

General terms and conditions

Other insurance	9. 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.
Governing law	10. Unless some other law is agreed in writing, this policy will be governed by the laws of England.
Arbitration	11. 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.

General claims conditions

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

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; 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; c. 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; d. give us all assistance which we may reasonably require to pursue recovery of amounts we may become liable to pay under this policy, in your name but at our expense.
Fraud	2. If you , or anyone on your behalf, tries to deceive us by deliberately giving us false information or making a fraudulent claim under this policy then we will treat this policy as if it had never existed.

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Advertising	Advertising, publicity or promotion in or of your products or services.
Business activity	The activities shown in the schedule, which you perform in the course of your business .
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Retroactive date	The date stated as the retroactive date in the schedule.
You/your	Also includes any person who was, is or during the period of insurance becomes your partner or director or senior manager in actual control of your operations.

What is covered

Claims against you	If during the period of insurance, and as a result of your business activity or advertising on or after the retroactive date within the geographical limits, any party brings a claim against you for: a. negligence or breach of a duty of care; b. negligent misstatement or negligent misrepresentation; c. infringement of intellectual property rights including copyright, trademark or moral rights or any act of passing-off; d. breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use; e. defamation; f. dishonesty of your individual partners, directors or employees, or sub-contractors or outsourcers directly contracted to you and under your supervision; g. negligence or breach of a duty of care in connection with the transmission of a computer virus or a denial of service attack; h. any other civil liability unless excluded under What is not covered below; 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.
Sub-contractors or outsourcers	We will indemnify you against any claim falling within the scope of What is covered. Claims against you, which is brought as a result of business activity undertaken on your behalf by any sub-contractor or outsourcer.
Avoiding a potential claim against you	If your client has reasonable grounds for being dissatisfied with the work you have done or which has been done on your behalf, refuses to pay for any or all of it, including amounts you legally owe to sub-contractors or outsourcers at the date of the refusal, and threatens to bring a claim against you for more than the amount owed, it may be possible to settle the dispute with the client by your agreeing not to press for the disputed amount. If so, we will pay you the amount owed to you at that time if we believe that this will avoid a legitimate claim for a greater amount and we have given our prior written approval to settling in this way and for this amount. Alternatively, if it is not possible to reach agreement with the client on this basis but we still believe that by not pressing for the disputed amount you will avoid a legitimate claim or counterclaim for a greater amount, we will pay the amount owed to you at that time. If a claim is still brought, we will deal with it but our total payment, including what we have already paid you or on your behalf, will not exceed the applicable limit of indemnity shown in the schedule. You must return the amount we have paid if you eventually recover the debt, less your reasonable expenses.

Once **we** agree to make this payment **you** will assign to **us** such rights as **you** have in relation to the amounts owed to **you**.

We will not make any payment for any part of a claim not covered by this section.

Your own losses

Dishonesty of your employees, sub-contractors and outsourcers

If during the **period of insurance**, and in the performance of **your business activity** within the **geographical limits**, **you** discover a loss from the dishonesty of **your** employees, or sub-contractors or outsourcers directly contracted to **you** and under **your** supervision, where there was a clear intention to cause **you** loss or damage and to obtain a personal financial gain over and above any salary, bonus or commission, **we** will indemnify **you** against **your** direct financial loss provided that the loss was suffered on or after the **retroactive date**.

Loss of documents

If during the **period of insurance** any document, information or data of **yours** which is necessary for the performance of **your business activity** is lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written consent in restoring or replacing it. The most **we** will pay for the total of all such expenses is the relevant amount shown in the schedule.

Additional cover

Court attendance compensation

If any person within the definition of **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 amount shown in the schedule as compensation for each day or part of a day that their attendance is required by **us**. The most **we** will pay for the total of all court attendances is the amount shown in the schedule.

What is not covered

Matters specific to your business

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

1. any investment of, or direct advice on the investment of, client funds.
2. any survey or valuation of physical property or any construction or erection work, other than heating, lighting, electrical, venting and other work normally undertaken by a building services engineer.
3. any operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or any breach of any legislation or regulation related to these activities.
4. any liability for any breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation.
5. any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
6. the work of any personnel supplied by **you** to a client, unless **you** have breached a duty of care in supplying them.
7. any computer **virus** that was not specifically targeted to **your** system.
8. any liability under any contract which is greater than the liability **you** would have at law without the contract.
9. any infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret.

Matters insurable elsewhere

10. anyone's employment with or work for **you**, or any breach of an obligation owed by **you** as an employer.
11. any discrimination, harassment or unfair treatment.
12. the death of or any bodily or mental injury or disease suffered by anyone, unless arising directly from **your** breach of a duty of care in the performance of a **business activity**.
13. the ownership, possession or use of any land or building, any animal, any aircraft, any watercraft or any motor vehicle.

	14. the loss, damage or destruction of any tangible property: - other than documents in your care, custody or control in connection with a business activity for a client; or - unless arising directly from your breach of a duty of care in the performance of a business activity. This clause does not apply to your own loss under the Loss of documents cover in What is covered.
	15. the loss, damage or destruction of any bearer bonds, coupons, share certificates, stamps, money or other negotiable paper.
	16. the loss or distortion of any data held electronically.
	17. any personal liability incurred by a director or officer of yours when acting in that capacity or managing your business , or a breach of any fiduciary duty, other than when performing a business activity for a client, or any statement, representation or information concerning you or your business contained in your accounts, reports or financial statements.
	18. any supply, manufacture, sale, installation or maintenance of any product.
Deliberate, reckless or dishonest acts	19. any statement you knew, or ought reasonably to have known, was defamatory at the time of publication.
	20. any act, breach, omission or infringement you deliberately, spitefully, dishonestly or recklessly commit, condone or ignore. This does not apply to any claim under the dishonesty cover in What is covered , Claims against you, but we will not in any event provide cover to any party who actually commits, condones or ignores any dishonesty.
Pre-existing problems	21. any shortcoming in your work or your own loss which you knew about, or ought reasonably to have known about, before we agreed to insure you .
Date recognition	22. date recognition .
War, terrorism and nuclear	23. war, terrorism or nuclear risks .
Asbestos	24. asbestos risks .
	B. We will not make any payment for:
Claims brought by a related party	1. any claim brought by an insured within the definition of you or any party with a financial, executive or managerial interest in you , including any parent company or any party in which you have a financial, executive or managerial interest, including any subsidiary company. This does not apply to a claim based on a liability to an independent third party directly arising out of the performance of your business activity .
Restricted recovery rights	2. that part of any claim where your right of recovery is restricted by any contract.
Lost profit and VAT	3. your lost profit, mark-up or liability for VAT or its equivalent.
Trading losses	4. any trading loss or trading liability including those arising from the loss of any client, account or business.
Non-compensatory payments	5. fines and contractual penalties, tax liabilities or debts, aggravated, punitive or exemplary damages, and also additional damages under section 97(2) of the Copyright, Designs and Patents Act 1988 or any statutory successor to that section.
Claims outside the applicable courts	6. any claim, including arbitration, brought outside the countries set out in the schedule under applicable courts. This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.

How much we will pay

We will pay up to the overall limit of indemnity for this section shown in the schedule unless limited below or otherwise in the schedule. We will also pay for **defence costs**. However, if a payment greater than the applicable 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 relevant **excess** shown in the schedule.

When **we** settle a loss under **Your own losses**, Dishonesty of your employees, sub-contractors and outsourcers, **we** will deduct any sums **you** owe or the value of any property **you** hold belonging to the perpetrator.

All claims and losses which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one claim. This includes such claims and losses arising after, as well as during, the **period of insurance**.

Special limits

Aggregate limit for dishonesty, physical damage and injury

For **your** own losses arising from the dishonesty of **your** employees, sub-contractors and outsourcers and for claims brought against **you** arising from dishonesty of **your** partners, directors, employees, subcontractors or outsourcers and from the physical loss or destruction of or damage to tangible property and from the death, disease or bodily or mental injury of anyone, the most **we** will pay is a single limit of indemnity for the total of all such losses and claims and their **defence costs**. The most **we** will pay for the total of **your** own losses arising from the dishonesty of **your** employees, sub-contractors and outsourcers is further limited to the amount shown in the schedule, which amount is included within the overall aggregate limit stated in this paragraph and not in addition to it.

You must pay the relevant **excess** shown in the schedule.

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 that claim or its **defence costs**.

Your obligations

If a problem arises

We will not make any payment under this section:

1. unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 14 days after it expires for any problem **you** first become aware of in the seven days before expiry:
 - a. **your** first awareness of a shortcoming in any work for a client which is likely to lead to a claim against **you**. This includes any criticism of **your** work even though regarded by **you** as unjustifiable.
If **we** accept **your** notification **we** will regard any subsequent claim as notified to this insurance;
 - b. any claim or threatened claim against **you**;
 - c. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any partner, director, employee, sub-contractor or outsourcer has acted dishonestly.
2. if, when dealing with **your** client or a third party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement. **You** must also not reveal the amount of cover available under this insurance, unless **you** had to give these details in negotiating a contract with **your** client or have **our** prior written agreement.

Control of defence

This is a duty to defend section. This means that **we** have the right and duty to defend **you** against any claim or part of a claim brought against **you** which is covered by this section and which **we** consider **you** have reasonable prospects of successfully defending.

If **we** do not consider that **you** have reasonable prospects of defending a claim or part of a claim **we** have the right but not the obligation to take control of and conduct in **your** name, the investigation, settlement or defence of the claim or part of the claim. Proceedings will only be defended taking into account the commercial considerations of the costs of defence. **We** may request that an opinion be obtained from a mutually agreed Queen's Counsel, or equivalent in a different jurisdiction, as to the prospects of **you** successfully defending a claim or part of a claim. Such opinion shall be binding on **you** and **us**. The costs of obtaining such opinion shall be met by **us**.

Appointment of legal representation

If a covered or partially covered claim is brought against **you**, then **we** have the right to appoint suitably qualified legal representation to defend **you**. **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.

Partially covered claims

If a claim which is only partially covered by this section is brought against **you**, amounts relating to the non-covered parts of the claim will be deducted from **our** final settlement. **We** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any claim. If **you** and **we** cannot agree on a fair allocation, **you** and **we** agree to refer any such dispute to a single arbitrator in accordance with the Arbitration Act then in force.

Payment of full limit of indemnity

We have no duty to defend **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.

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.



Professional insurance portfolio

Policy wording

A seamless integrated insurance solution for professionals.

Please read this insurance document, together with any **endorsements** and the schedule very carefully, if anything is not correct, please return it immediately

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**.

Signed for and on behalf of Hiscox Underwriting Limited:



Steve Langan
Managing Director, Hiscox UK

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

Complaints procedure

We pride ourselves on providing a first class, reliable and efficient service to all of our customers. Complaints are a key to monitoring our service and wherever possible, **we** seek to take action to prevent recurrence of a problem.

We define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, about a service or activity provided by the insurance company.

If you have a complaint, please contact your insurance adviser in the first instance if you have one.

If your complaint cannot be resolved satisfactorily by your insurance adviser, please contact our Customer Relations Manager:

Customer Relations Manager
Hiscox
Hiscox House
Sheepen Place
Colchester
CO3 3XL
Telephone: 0845 213 8777
Email: customer.relations@hiscox.com

You may also, in accordance with the Rules of the Financial Services Authority, be able to refer **your** complaint to the Financial Ombudsman Service without affecting **your** legal rights. The address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: 0845 080 1800

General definitions	Words shown in bold type have the same meaning wherever they appear in this policy . The words defined below are used throughout this policy . Any other definitions are shown in the section to which they apply.
Asbestos risks	a. the mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or b. exposure to asbestos, asbestos fibres or materials containing asbestos; or c. 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 the schedule.
Confiscation	Confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
Date recognition	Any failure by any equipment (including any hardware or software) to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date.
Endorsement	A change to the terms of the policy .
Excess	The amount you must bear as the first part of each agreed claim.
Geographical limits	The geographical area shown in the schedule.
Nuclear risks	a. Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination; b. 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; c. 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 the schedule.
Policy	This insurance document and the schedule, including any endorsements .
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: a. is committed for political, religious, ideological or similar purposes; and b. is intended to influence any government or to put the public, or any section of the public, in fear; and c. i. involves violence against one or more persons; or ii. involves damage to property; or iii. endangers life other than that of the person committing the action; or iv. creates a risk to health or safety of the public or a section of the public; or v. is designed to interfere with or to disrupt an electronic system.
Virus	A piece of unauthorised executable code which propagates itself through your computer system or network.
War	War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
We / us / our	The insurers named in the schedule.
You / your	The insured named in the schedule.

Conditions precedent

General Conditions 2, 3 and 4 below, General Claims Condition 1 and the conditions shown in each section under the heading **Your Obligations** are all conditions precedent to **our** liability. **We** will not make any payment under this insurance unless **you** comply with all the requirements of those conditions.

General conditions

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

- | | |
|-------------------------|--|
| Basis of insurance | <p>1. Because of its importance, all information which you or anyone on your behalf provided before we agreed to insure you is incorporated into and forms the basis of this policy.</p> <p>All facts and matters which might be relevant to our consideration of your proposal must be disclosed and all material representations made to us must be true, otherwise we are entitled to treat this insurance as if it had never existed.</p> |
| Change of circumstances | <p>2. 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.</p> |
| Due diligence | <p>3. 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.</p> |
| Premium payment | <p>4. We will not make any payment under this policy unless you have paid the premium.</p> |
| Cancellation | <p>5. You or we can cancel the policy by giving 30 days' written notice. We will give you a refund of the premium for the remaining period.</p> <p>If we have agreed that you can pay us the premium by installments and we have not received an installment 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 installments have been paid to us. We will confirm the cancellation and amended period of insurance to you in writing.</p> |
| Multiple insureds | <p>6. The most we will pay is the relevant amount shown in the schedule.</p> <p>If more than one insured is named in the schedule, the total amount we will pay will not exceed the amount we would be liable to pay to any one of you.</p> <p>You agree that the insured named in the schedule, or if there is more than one insured named in the schedule the first of them, is authorised to receive all notices and agree any amendments to the policy.</p> |
| Aggregate limit | <p>7. Where this policy specifies an aggregate limit, this means our maximum payment for all relevant claims or losses covered under the policy during the period of insurance.</p> <p>If the period of insurance is continuous, the aggregate limit will apply to all relevant claims or losses covered under the policy during the 12 months from the date the continuous cover starts. Each aggregate limit will be reinstated to the level shown in the schedule at each anniversary.</p> |
| Rights of third-parties | <p>8. 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.</p> |
| Other insurance | <p>9. This policy does not cover any loss or claim where you would be entitled to be paid under any other insurance if this policy did not exist.</p> |
| Governing law | <p>10. Unless some other law is agreed in writing, this policy will be governed by the laws of England.</p> |
| Arbitration | <p>11. 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.</p> |

General claims conditions

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

1. Your obligations

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;
- 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**;
- c. 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;
- d. give **us** all assistance which **we** may reasonably require to pursue recovery of amounts **we** may become liable to pay under this **policy**, in **your** name but at **our** expense.

2. If **you**, or anyone on **your** behalf, tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy** then **we** will treat this **policy** as if it had never existed.

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Business activity	The activities shown in the schedule, or proposal form, or in material representations agreed by us, which you perform in the course of your business .
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you , including representation at a coroner's inquest, arising out of the death of any patient of yours .
Malpractice	Any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed by you : a. in the performance of a business activity; or b. in the course of a Samaritan act .
Samaritan act	Treatment administered by you at the scene of a medical emergency, accident or disaster at which you are present either by chance or in response to a S.O.S. call following a disaster.
You / your	Also includes any person who was, is or during the period of insurance becomes your partner, director, senior manager, employee, member of the ethics committee, or volunteer performing activities in the course of your business .

What is covered

Claims against you	If during the period of insurance, and as a result of your business activity within the geographical limits for clients, any party brings a claim against you or your employee or volunteer for: a. malpractice; b. negligence or breach of a duty of care; c. dishonesty of your individual partners, directors, employees or self-employed freelancers directly contracted to you and under your supervision; 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.
Avoiding a potential claim against you	If your client has reasonable grounds for being dissatisfied with the work you have done, refuses to pay for any or all of it, including amounts you legally owe to sub-contractors at the date of the refusal, and threatens to bring a claim against you for more than the amount owed, it may be possible to settle the dispute with the client by your agreeing not to press for the disputed amount. If so, we will pay you the amount owed to you at that time if we believe that this will avoid a legitimate claim for a greater amount and we have given our prior written approval to settling in this way and for this amount. Alternatively, if it is not possible to reach agreement with the client on this basis but we still believe that by not pressing for the disputed amount you will avoid a legitimate claim or counterclaim for a greater amount, we will pay the amount owed to you at that time. If a claim is still brought, we will deal with it but our total payment, including what we have already paid you or on your behalf, will not exceed the applicable limit of indemnity shown in the schedule. You must return the amount we have paid if you eventually recover the debt less your reasonable expenses. Once we agree to make this payment you will assign to us such rights as you have in relation to the amounts owed to you. We will not make any payment for any part of a claim not covered by this section.

Medical malpractice insurance

Your own losses

If during the **period of insurance**, and in the performance of **your business activity** within the **geographical limits**, **you** suffer a loss from the dishonesty of **your** employees or self-employed freelancers directly contracted to you and under **your** supervision, where there was a clear intention to cause **you** loss or damage and to obtain a personal financial gain over and above any salary, bonus or commission, **we** will indemnify **you** against **your** direct financial loss.

What is not covered

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

Matters specific to your business

1. **your** operation or administration of any pension or employee benefit scheme or trust fund, or the sale or purchase of or dealing in any stocks, shares or securities or the misuse of any information relating to them, or **your** breach of any legislation or regulation related to these activities.
2. **your** breach of any taxation, competition, restraint of trade or anti-trust legislation or regulation.
3. any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
4. transmission of a computer **virus**.
5. **your** liability under any contract which is greater than the liability **you** would have at law without the contract, unless **our** prior written agreement has been obtained.
6. activities carried out in the name of a consortium, joint venture or profit-sharing scheme in which **you** are a party, unless our **prior** written agreement has been obtained.

Matters insurable elsewhere

7. the death or any bodily or mental injury or disease suffered by anyone, other than **malpractice**.
8. anyone's employment with or work for **you**, or any breach of an obligation owed by **you** as an employer or any kind of discrimination, harassment or unfair treatment.
9. the ownership, possession or use of any land or building, any animal, any aircraft, watercraft or any motor vehicle.
10. the loss, damage or destruction of any tangible property.
11. any personal liability incurred by a director or officer of **yours** when acting in that capacity or managing **your** business, or **your** breach of any fiduciary duty, other than when performing a **business activity** for a client, or any statement, representation or information concerning **you** or **your** business contained in **your** accounts, reports or financial statements.
12. **your** supply, manufacture, sale, installation or maintenance of any product.
13. defamation.

Deliberate, reckless or dishonest acts

14. any act, breach, omission or infringement **you** deliberately, spitefully, dishonestly or recklessly commit, condone or ignore. This does not apply to any claim or **your** own loss under the dishonesty cover in what is covered, but **we** will not in any event provide cover to any party who actually commits, condones or ignores any dishonesty.
15. the performance of any **business activity** by **you** whilst under the influence of intoxicants or narcotics.

Pre-existing problems

16. any shortcoming in **your** work or **your** own loss which **you** knew about, or ought reasonably to have known about, before **we** agreed to insure **you**.

Date recognition

17. **date recognition**.

War, terrorism and nuclear

18. **war, terrorism or nuclear risks**.

Asbestos

19. **asbestos risks**.

Medical malpractice insurance

Claims brought by a related party

B. We will not make any payment for:

1. any claim brought by an insured within the definition of **you** or any party with a financial, executive or managerial interest in **you**, including any parent company or any party in which you have a financial, executive or managerial interest, including any subsidiary company. This does not apply to a claim based on a liability to an independent third-party directly arising out of the performance of **your business activity**.

Restricted recovery rights

2. that part of any claim where **your** right of recovery is restricted by any contract, unless **our** prior written agreement has been obtained to that contract.

Consequential loss

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

4. any trading loss or trading liability including those arising from the loss of any client, account or business.

Non-compensatory payments

5. fines and contractual penalties, aggravated, punitive or exemplary damages, and additional damages under section 97(2) of the Copyright, Designs and Patents Act 1988 or any statutory successor to that section.

Claims outside the applicable courts

6. any claim, including arbitration, brought outside the countries set out in the schedule under Applicable Courts.

This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.

How much we will pay

The most **we** will pay for the total of all claims, losses and **defence costs** is the single limit of indemnity shown in the schedule, irrespective of the number of claims. **You** must pay the **excess** shown in the schedule for each claim, including **defence costs**.

All claims and losses which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one claim. This includes claims and losses arising after, as well as during, the **period of insurance**.

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 that claim or its **defence costs**.

Your obligations

If a problem arises

We will not make any payment under this section:

1. unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 14 days after it expires for any problem **you** first become aware of in the seven days before expiry:
 - a. **your** first awareness of a shortcoming in **your** work for a client which is likely to lead to a claim against **you**. This includes any criticism of **your** work even though regarded by **you** as unjustifiable.
If **we** accept **your** notification **we** will regard any subsequent claim as notified to this insurance.
 - b. the receipt of notice from any person of an intention to hold **you** responsible for any **malpractice**, dishonesty, error or omission.
 - c. every letter, claim, writ, summons or process against **you** for **malpractice** or alleged **malpractice**.
 - d. **your** discovery, or the existence of reasonable grounds for **your** suspicion, that any partner, director, employee or self-employed freelancer has acted dishonestly.
2. if, when dealing with **your** client or a third-party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement. **You** must also not reveal the amount of cover available under this insurance, unless **you** had to give these details in negotiating a contract with **your** client or have **our** prior written agreement.

Medical malpractice insurance

3. unless **you** at all times:
- a. maintain accurate descriptive records of all professional services and equipment used in procedures which shall be available for inspection and use by **us** or **our** duly appointed representatives; and
 - b. retain the records referred to in 3.a above for a period of at least ten years from the date of treatment and, in the case of a minor, for a period of at least ten years after that minor attains majority.

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.

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Bodily injury	Death, or any bodily or mental injury or disease of any person.
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 easement or right of air, light, water or way.
Inefficacy	The failure of any of your products or any service, process or system provided or managed by you to perform the function or serve the purpose for which it was intended.
Personal injury	False arrest, detention or imprisonment; malicious prosecution; wrongful entry into, or eviction of a person from, a room, dwelling or premises that they occupy; invasion of any rights of privacy.
Pollution	Any pollution or contamination, including noise, electromagnetic fields, radiation and radio waves.
Products	Any goods sold, supplied, distributed, manufactured, constructed, erected, installed, altered, tested, serviced, maintained, repaired, cleaned or treated by you .
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	Mobile plant or equipment being used where insurance or security is not required under the provisions of any road traffic legislation.
You / your	Also includes any person who was, is or during the period of insurance becomes your partner or director or senior manager in actual control of your operations.

What is covered

Claims against you	If, as a result of your business, any party brings a claim against you for: a. bodily injury or property damage occurring during the period of insurance; b. 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. This includes a claim against any employee or volunteer worker of yours 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.
Overseas personal liability	We will indemnify you and if you so request, any of your directors, partners or any employee or spouse of such person against legal liability as a result of bodily injury, property damage or personal injury incurred in a personal capacity whilst temporarily outside the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man other than a. where indemnity arises out of the ownership or occupation of land or buildings; b. where indemnity is provided by any other insurance.
Claims against principals	If, as a result of your business, any party brings a claim, which falls within the scope of What is covered, Claims against you, against a customer of your business for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to such customer that we would have made to you, provided that the party to be indemnified:

Public and products liability

Policy wording

- a. has not, in **our** reasonable opinion, caused or contributed to the claim against them;
- b. accepts that **we** can control the claim's defence and settlement 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;
- 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 the 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 limit of indemnity shown in the schedule.

Criminal proceedings costs

If any governmental, administrative or regulatory body brings any criminal action against **you** during the **period of insurance** for any breach of statute or regulation directly relating to any actual or potential claim under this section, **we** will pay the costs incurred with **our** prior written consent to defend such an action against **you** or any employee of **yours**.

Additional cover

Court attendance compensation

If any person within the definition of **you** has to attend court as a witness in connection with a claim against **you** covered under this section, **we** will pay **you** compensation for each day, or part of a day that their attendance is required by **our** solicitor.

What is not covered

Property for which you are responsible

- A. **We** will not make any payment for any claim or loss directly or indirectly due to:
1. loss of or damage to any property belonging to **you** or which at the time of the loss or damage is in **your** care, custody or control. This does not apply to:
 - a. employees' or visitors' vehicles or effects while on **your** premises;
 - b. premises, including their contents, which are not owned or rented by **you**, where **you** are temporarily carrying out **your business**;
 - c. premises rented to **you**, for loss or damage not insurable under property insurance policies and for which **you** would not be liable other than by the lease or other agreement.
 2. the ownership, possession, maintenance or use by **you** or on **your** behalf of any aircraft or other aerial device, hovercraft, watercraft (other than hand propelled or sailing craft less than 20 feet in length in inland or territorial waters) or any mechanically propelled vehicles and their trailers.

This does not apply to:

 - a. any **tool of trade**;
 - b. the loading or unloading of any vehicle off the highway.

Injury to employees

3. **bodily injury** to any person arising out of and in the course of their employment under a contract of service or apprenticeship with **you**.

Pollution

4.
 - a.
 - i. any **pollution** of buildings or other structures or of water or land or the atmosphere; or
 - ii. any **bodily injury** or **property damage** directly or indirectly caused by **pollution**, unless 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**;
 - b. any **pollution** occurring in the United States of America or Canada.

Computer virus

5. transmission of a computer **virus**.

Professional advice

6. designs, plans, specifications, formulae, directions or advice prepared or given by **you**.

Public and products liability

Policy wording

Your products	7. the costs of recalling, removing, repairing, reconditioning or replacing any product or any of its parts. 8. a. any products relating to aircraft, including missiles or spacecraft, and any ground support or control equipment used in connection with such products; b. any products installed in aircraft, including missiles or spacecraft, or used in connection with such craft, or for tooling used in their manufacture including ground-handling tools and equipment, training aids, instruction manuals, blueprints, engineering or other data, advice and services and labour relating to such craft or products.
Inefficacy	9. inefficacy .
Deliberate or reckless acts	10. 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.
Contracts	11. your liability under any contract which is greater than the liability you would have at law without the contract.
Date recognition	12. date recognition .
War, terrorism and nuclear	13. war, terrorism or nuclear risks .
Asbestos	14. asbestos risks .
	B. We will not make any payment for:
Restricted recovery rights	1. that part of any claim where your right of recovery is restricted by any contract.
Non-compensatory payments	2. fines and contractual penalties, punitive or exemplary damages.
Claims outside the applicable courts	3. any claim, including arbitration, brought outside the countries set out in the schedule under applicable courts. This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.
Claims outside the geographical limits	4. any claim brought against you resulting from work you undertake in any country outside the geographical limits .

How much we will pay

We will pay up to the limit of indemnity shown in the schedule for each actual or threatened claim, unless limited below. **We** will also pay for **defence costs**. 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 **excess** for each claim.

All claims which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one claim.

Special limits

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. We will also pay for defence costs for those claims until the limit of indemnity has been exhausted. You must pay the relevant excess shown in the schedule.
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 , including any claims forming part of a series of other claims regarded as one claim under this section. The most we will pay for defence costs in relation to pollution claims is the amount shown in the schedule. You must pay the relevant excess shown in the schedule.

Claims brought against you in USA or Canada	If it is stated in the 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 . You must pay the relevant excess shown in the schedule.
Criminal proceedings costs	The most we will pay for the costs to defend criminal proceedings is the amount shown in the schedule. This applies to all actions brought against you during the period of insurance .
Court attendance compensation	We will pay you the following compensation for each day, or part day: You or your partner or director £250 - Any other employee £100 The most we will pay for the total of all court attendance compensation is £10,000.
Paying out the limit of indemnity	At any stage 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 those claims or their defence costs .

Your obligations

If a problem arises	We will not make any payment under this section: - unless you notify us promptly of any claim or threatened claim against you. For claims arising out of bodily injury, you must notify us immediately and in any event within 7 days of a claim or anything which may give rise to a claim under this section. 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, ensuring you quote your policy number: - By email to: liability.claims@hiscox.com; or - By post to: Hiscox Liability Claims, 25 London Road, Sittingbourne ME10 1PE. - unless you notify us as soon as practicable of: your discovery that products are defective; - any threatened criminal action by any governmental, administrative or regulatory body. - if, when dealing with your client or a third party, you admit that you are liable for what has happened or make any offer, deal or payment, unless you have our prior written agreement. You must also not reveal the amount of cover available under this insurance, unless you had to give these details in negotiating a contract with your client or have our prior written agreement.
Correcting problems	We will not make any payment for products claims if you fail to take reasonable steps to remedy or rectify, at your expense, any defect or failure in the goods or services you have supplied to a client, customer or distributor.

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.

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Bodily injury	Death or any bodily or mental injury or disease.
Defence costs	Costs incurred with our prior written agreement to investigate, settle or defend a claim against you .
Employee	Any person normally resident in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or Republic of Ireland working for you in connection with your business who is: a. employed by you under a contract of service or apprenticeship; b. hired to or borrowed by you; c. self-employed and working on a labour only basis under your control or supervision; d. engaged by labour only sub contractors; e. a labour master or a person supplied by him; f. engaged under a work experience or training scheme; g. a voluntary helper.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat of force or violence, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

What is covered

Claims against you	If any employee brings a claim against you for bodily injury caused to them during the period of insurance arising out of their work for you within the geographical limits, we will indemnify you against the sums you have to pay as compensation. 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.
Criminal proceedings	If any governmental, administrative or regulatory body brings any criminal action against you during the period of insurance for any breach of statute or regulation directly relating to any actual or potential claim under this section, we will pay the costs incurred with our prior written consent to defend such an action against you.
Claims against principals	If, as a result of your business, any party brings a claim, which falls within the scope of What is covered, Claims against you, against a customer of your business for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to such customer that we would have made to you, provided that the party to be indemnified: a. has not, in our reasonable opinion, caused or contributed to the claim against them; b. accepts that we can control the claim's defence and settlement 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; 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 of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands and that judgment remains unpaid for more than 6 months, we will pay to the employee at your request the amount of any unpaid damages and awarded costs provided that: - the bodily injury is caused during the period of insurance and arises out of and in the course of his or her employment in your business; and we would have covered your liability if you had caused the bodily injury; and - there is no appeal outstanding; and - the employee assigns his or her judgment to us.
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Additional cover

Court attendance compensation	If any person within the definition of you has to attend court as a witness in connection with a claim against you covered under this section, we will pay you compensation for each day, or part of a day, that their attendance is required by our solicitor.
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What is not covered

	We will not make any payment for: - Any claim or loss directly or indirectly due to: - any act, breach or omission you deliberately or recklessly commit, condone or ignore. - 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. - any bodily injury to any employee while being carried in or upon, or entering or getting onto, or alighting from a vehicle for which insurance or security is required under any road traffic legislation or where you are entitled to indemnity from any other source. - Any claim, including arbitration, brought outside the countries set out in the schedule under applicable courts. This applies to proceedings in the applicable courts to enforce, or which are based on, a judgment or award from outside the applicable courts.
Deliberate or reckless acts	
Offshore	
Road traffic legislation	
Claims outside the applicable courts	

How much we will pay

We will pay up to the limit of indemnity shown in the schedule, unless limited below, for all claims and their **defence costs** which arise from the same accident or event.

Special limits

Terrorism	The most we will pay for claims and their defence costs arising from terrorism is the amount shown in the schedule. If we decide that this limit applies to a claim, it is your responsibility to prove that the claim does not arise from terrorism.
Criminal proceedings costs	We will pay up to the amount shown in the schedule for the costs to defend criminal proceedings. This applies to all actions brought against you during the period of insurance.
Court attendance compensation	We will pay you the following compensation for each day, or part day: You or your partner or director £250 - Any other employee £100 The most we will pay for the total of all court attendance compensation is £10,000.

Your obligations

If a problem arises

We will not make any payment under this section:

1. unless **you** notify **us** promptly of any claim or threatened claim against **you**. For claims arising out of **bodily injury**, **you** must notify **us** immediately and in any event within 7 days of a claim or anything which may give rise to a claim under this section. 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, ensuring **you** quote **your policy** number:
By email to: liability.claims@hiscox.com
By post to: Hiscox Liability Claims, 25 London Road, Sittingbourne ME10 1PE
2. unless **you** notify **us** as soon as practicable of any threatened criminal action by any governmental, administrative or regulatory body.
3. if, when dealing with **your employee** or a third party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment, unless **you** have **our** prior written agreement.

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 clause

This insurance is in accordance with the provisions of any law relating to compulsory insurance of liability to employees in the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands 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.

Crisis containment

Policy wording

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Crisis	A time of severe difficulty in your activities or danger to your business as a result of an insured event that could, if left unmanaged, cause adverse or negative publicity of or media attention to you or your business .
Crisis containment costs	Costs incurred with our consent in utilising the services of the crisis containment provider to limit or mitigate the impact of a crisis .
Crisis containment provider	The person or company named in the schedule.
Insured event	An incident, act or problem that in your good faith opinion could potentially give rise to a covered claim being made by you under any other section of this policy .
Working hours	The hours between 09:00 and 17:00 on any day other than Saturday, Sunday or a public holiday.

What is covered

Crisis containment costs	We will pay crisis containment costs as a direct result of a crisis commencing during the period of insurance .
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What is not covered

We will not make any payment for:

1. **crisis containment costs** relating to any part of a claim not covered by this **policy**.
2. costs which are covered under any other section of this **policy**.
3. **crisis containment costs** which have not been approved in advance by **us** or, if applicable, the **crisis containment provider**.
4. any **crisis containment costs** directly or indirectly due to:
 - a. any incident, act, investigation or problem that affects **your** profession or industry; or
 - b. governmental regulations which affect another country or **your** profession or industry; or
 - c. any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
 - d. socioeconomic changes or business trends which affect **your business** or **your** profession or industry.

How much we will pay

The most **we** will pay under this section is the single limit of indemnity shown in the schedule, irrespective of the number of **crises** or **insured events**.

Your obligations

If a crisis arises during working hours

We will not make any payment under this section unless **you** notify any **crisis** in accordance with either of the following:

1. If **you** first become aware of the **crisis** during **working hours** **you** must notify **us** of it immediately by phoning **us** on the number stated in the schedule.

We will then determine if the incident, act or problem that **you** have notified would give rise to a covered claim under any other section of this **policy**. If **we** determine this to be the case then **we** will contact the **crisis containment provider** to assist **you** in the management of the **crisis**.

If **we** determine that the incident, act or problem that **you** have notified would not result in a covered claim under any other section of this **policy** then **we** will not make any payment under this section and no work will be carried out by the **crisis containment provider**.

You must give **us** any information which **we** may reasonably require and co-operate fully with **us**, the **crisis containment provider** and any of **our** representatives in the management of the **crisis**.

If a crisis arises outside of working hours

2. If **you** first become aware of the **crisis** outside of **working hours** **you** must notify the **crisis containment provider** immediately by phoning them on the number stated in the schedule.

You must give the **crisis containment provider** any information which they may reasonably require and co-operate fully with them in the management of the **crisis**. The **crisis containment provider** will then notify **us** of the **crisis** as soon as reasonably practicable.

The **crisis containment provider** is authorised by **us** to spend, at their discretion, up to the amount shown in the schedule in carrying out immediate work outside of **working hours** to limit or mitigate the impact of the **crisis**. Any such work done by the **crisis containment provider** will not be confirmation of cover under this **policy**.