



Hiscox Insurance
Your policy summary





Hiscox Insurance

Policy summary

Your Hiscox Insurance policy summaries

This document contains the summaries for any policy covers you have selected to protect you. These summaries outline the key information about your policy so you can be confident that you have understood what you have bought and what you are covered for. However, you should carefully read your policy in full and ensure that you understand its terms and conditions. If you have any queries, you should contact Hiscox or your insurance advisor.

Your obligations

Remember, your premium and insurance are based on the details you have provided to us. Please make sure this information accurately reflects your circumstances and that you inform us immediately if anything needs to change. Please also tell us of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too.

You need to consider:

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss;
- we will not make any payment in respect of anything you knew, or ought to have known, before the start of the period of insurance which would be likely to result in a claim or loss;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay;
- if you make a fraudulent claim or try to deceive us, we may terminate the policy.

Policy length

The period of insurance is shown on your policy schedule. Your policy schedule will also show if the policy is on a continuing cover basis. If it is on a continuing cover basis, we will renew your policy each year for another 12 months and continue to take payment (including any premium adjustment shown in your renewal invitation) using your existing arrangement, unless you tell us otherwise or if your risk changes. If your policy schedule does not show that the policy is on a continuing cover basis, cover will cease at the end of the period of insurance, unless you renew your policy with us.

We will provide you with a statement of fact each year and provided that the information contained within the statement of fact is true, complete and accurate, you do not need to provide us with any further information. If any of the information in your statement of fact is not true, complete and accurate, you must let us know. If you do not let us know, it may affect the validity of the policy or our ability to pay a claim.

Retroactive dates, geographical and jurisdiction limits

Where any section of your policy schedule includes a retroactive date, we will not make any payment for any claim or loss under that section which arises from any activity performed or any act, incident or occurrence taking place, before the retroactive date.

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the applicable courts stated in that section of your policy schedule.



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Cancellation rights

You can cancel this policy by giving us 30 days' notice. You will only be charged for the premiums due up to the date of cancellation. If we need to cancel the policy, we'll give you 30 days' notice in writing and refund any surplus premiums you might have paid. Please note – we may deduct an administration fee from any refunded payment. There is an exception to our 30-day notice period, which is triggered when we don't receive your Direct Debit payments within the agreed 14-day period. At this point, we will contact you as soon as possible and stop the policy immediately.

Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers named in the schedule.

Draft

Professional indemnity insurance for accountants

Policy summary

Policy wording ref: WD-PROF-UK-AC2(4) 6290 02/21

Key benefits: what risks are you protected against?

Professional indemnity insurance covers you for compensation you have to pay to your clients or any other third parties as a result of problems with your work. We will pay for claims which are made against you during the period of insurance, up to the limit shown in the policy schedule. We will also pay your legal defence costs incurred with our agreement for covered claims.

We will pay compensation in relation to claims against you for:

- negligence or breach of duty: if you fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work;
- your advertising or branding: mistakes such as inadvertently defaming or infringing on the copyright of a third party;
- infringement of intellectual property rights like copyright or trademark;
- defamation: libel and slander;
- work undertaken on your behalf by sub-contractors or outsourcers. However, we reserve the right to recover losses from your sub-contractors or outsourcers;
- dishonesty of your partners, directors, employees, sub-contractors and outsourcers.

We will also pay your direct losses suffered as a result of any tangible documents needed for your business which are lost, damaged or destroyed.

Your policy may also reimburse you for fees that your client refuses to pay if we believe this is likely to prevent a future claim against you for a greater amount.

Significant or unusual exclusions and limitations

We will not make any payment for your lost profit or any trading loss suffered by you. We will not pay for claims or losses arising from:

- any financial advice, investment of client funds or any activity regulated by the Financial Conduct Authority or any other similar or successor regulatory body;
- any breach of taxation, competition, restraint of trade or anti-trust legislation relative to your own business;
- any bodily or mental injury or death, unless arising from your breach of a duty of care;
- the ownership, use or possession of any land, building, animal or vehicle;
- the loss, destruction or damage to tangible property, unless arising from your breach of a duty of care;
- your supply, manufacture, sale, installation or maintenance of any product;
- anything which was likely to lead to a claim and which you knew about before the policy started;
- any contractual terms which make you responsible for losses you would not be responsible for if the contractual terms did not exist;
- any breach of your obligations as an employer;
- terrorism, war or nuclear risks; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to such an incident;
- a cyber attack, hacker or social engineering communication; including any fear or threat of a cyber attack, hacker or social engineering communication, or any action taken in controlling, preventing or responding to a such an attack;
- any negligent act, error or omission in the operation or maintenance of computer or digital technology such as development, installation, patching or upgrading;
- the failure of the service provided by internet, telecommunications, utilities or other infrastructure providers;
- the processing, acquisition, storage, damage, loss, alteration, disclosure, use of or access to personal data. We will pay such claims where they arise from your performance of a business activity and which is not otherwise excluded. Subject to the limit shown in the schedule.

Please read the policy for details of its terms in full.

Public and products liability insurance

Policy summary

Policy wording ref: WD-PROF-UK-PPL(2) 16166 01/21

Key benefits: what risks are you protected against?

Public and products liability insurance covers you when you have to pay compensation to any third-party for accidental injury to them or damage to their property, occurring during the period of insurance and as a result of your business. We will pay up to the limit of indemnity stated in the policy schedule for claims against you arising from:

- bodily injury or property damage;
- trespass or nuisance;
- false arrest, detention, malicious prosecution or eviction.

We will also pay:

- for defence costs incurred with our agreement for covered claims. Your policy schedule will state if such costs are included within the limit of indemnity or payable in addition to it;
- criminal defence costs relating to any regulation or statute which applies to your business, for example prosecution under any health and safety legislation, in relation to a covered claim;
- the costs of replacing locks, keys and electronic pass cards if you lose any key or pass card to a third-party's premises;
- the sums you have to pay as compensation for failing to secure a third-party's premises where you have been carrying out your business, provided that you have reasonably secured the premises as required;
- the sums you have to pay as compensation if any of your employees uses a third-party's telephone system without their authority;
- the sums you have to pay as compensation under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975.

The limit of indemnity you select may be on an each and every claim basis or an aggregate basis depending upon the type of claim. Your policy schedule will show which basis applies.

Significant or unusual exclusions and limitations

We will not pay claims arising from:

- abuse or molestation, unless this cover is specifically shown as being covered in your policy schedule;
- death or bodily or mental injury or disease of any employee or volunteer of yours;
- the ownership, possession or use of any watercraft, hovercraft, aircraft, drone or mechanically propelled vehicle;
- any cyber attack, hacker or unintentional error affecting any computer or digital technology, including any fear or threat of such an incident or any action taken in controlling, preventing, suppressing or responding to such an incident;
- any designs, plans, specifications, formulae, diagnoses, prescriptions, directions or advice given by you;
- the recall, removal, repair, reconditioning or replacement of any goods you have supplied;
- the failure of any product, service, process or system provided by you to perform its intended function;
- the actions of any person supplied by you to a client under contract;
- terrorism, civil commotion in Northern Ireland, war, confiscation or nuclear risks, including any fear or threat of such incidents or any action taken in controlling, preventing, suppressing or responding to such incidents;
- any actual or alleged breach of any data protection legislation or regulation.

We may reduce any payment we make equal to the detriment we have suffered if you do not take reasonable steps to remedy any defect in goods you have supplied, at your expense.

Please read the policy for details of its terms in full.

Employers' liability insurance

Policy summary

Policy wording ref: WD-PROF-UK-EL(2) 16164 12/20

Key benefits: what risks are you protected against?

Employers' liability insurance is compulsory cover for most companies with employees. It covers you for compensation you have to pay to your employees for accidental injury to them, occurring during the period of insurance and in the course of their work for you. We will pay up to the limit of indemnity stated in the policy schedule for:

- claims against you arising from death, bodily or mental injury or disease of an employee or volunteer arising out of their work for you;
- defence costs incurred with our agreement for covered claims. These costs are included within the limit of indemnity;
- legal costs to defend you if any government or any administrative or regulatory body brings a criminal action against you in relation to a claim;
- your employees' judgments for bodily injury which remain outstanding against any defendant for six months, provided that the injury arose out of their work for you, we would have covered your liability if you had caused the injury, and the judgment is assigned to us.

Significant or unusual exclusions and limitations

We will not pay for claims arising from any:

- deliberate or reckless act committed or condoned by you;
- bodily injury occurring offshore;
- bodily injury suffered where motor insurance is compulsory;
- bodily injury to any person supplied by you to a client under contract.

This insurance complies with the compulsory cover that you are required by law to have. You must repay all payments we are required to make under the legal provisions governing compulsory insurance of liability to employees, which we would not have been liable to pay under this section of the policy in the absence of such law.

Please read the policy for details of its terms in full.

Property – contents insurance

Policy summary

Policy wording ref: 16088 WD-PROF-UK-PYC(4)

Key benefits: what risks are you protected against?

Contents insurance protects you when the contents of your insured premises are lost, damaged or stolen. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the schedule.

We will pay to repair or replace items following loss or damage:

- caused by storm, flood or escape of water;
- caused by fire;
- caused by accidental damage;
- caused by theft, even where there is no evidence of forced or violent entry to the premises.

In addition, we will pay for loss or damage to:

- fixed glass in windows, doors, shelves and mirrors, including the costs of temporary boarding-up;
- the personal effects of your employees or visitors to your premises, including theft of employees' cycles;
- outdoor furniture, heaters, ornaments and other similar items that are normally left outdoors;
- spoiled refrigerated stock provided that the refrigeration unit is less than five years old and is maintained by a qualified refrigeration engineer.

We will also pay:

- the costs of reconstituting documents and electronic data which have been lost or destroyed, provided a back-up is made at least once a week;
- your direct financial loss from dishonesty which you discover during the period of insurance, provided:
 - it was committed by a person under a contract of service with you;
 - it was committed while your contents were insured with us; and
 - you notify us of your discovery within ten working days.

Significant or unusual exclusions and limitations

You must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever the premises is left unattended. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

You must tell us immediately if the premises will be left unoccupied or will not be used for more than 30 consecutive days. If you do not, we will not make any payment for damage occurring while the premises is unoccupied.

You must tell us if you are intending to have any building works carried out at the insured premises where the estimated cost is more than £75,000 at least 30 days before the work commences.

We will not pay for losses caused by:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- electrical or mechanical breakdown;
- distortion or loss of data or records, other than where covered under Additional cover: Reconstitution of electronic data;
- fraud or dishonesty of any person who is not under a contract of service with you, other than the direct physical theft of property;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease or any fear or threat of such an incident;
- any computer or digital technology error;
- your parting with the title or possession of property or rights to property prior to receiving payment.

We will not pay for loss of or damage to any:

- building, marine rig or platform, watercraft, hovercraft, aircraft, drone or other aerial device;
- vehicle, plant or equipment for which insurance or security is required under the provisions of any road traffic legislation;
- cash, bank or currency notes;
- phones, laptops, tablets, PDAs or wearable technology while away from the premises;
- item of computer or digital technology which is directly caused by:
 - a cyber attack or hacker; or
 - its digital connectivity to any other item of computer or digital technology which is affected by a cyber attack or hacker.



However, we will pay for any other damage or loss which is caused by the cyber attack or hacker and which is insured under this section.

Please read the policy for details of terms in full.

PS-PROF-UK-PYC(4)
16887 04/21

Draft

Property – business interruption insurance

Policy summary

Policy wording ref: 16089 WD-PROF-UK-PYI(6)

Key benefits: what risks are you protected against?

Business interruption insurance protects you when you are unable to carry out some or all of your activities due to an unforeseen interruption which results in a financial loss to you. We will pay for your loss of income or gross profit, as shown in the policy schedule, occurring during the period of insurance. We will also pay for the costs and expenses incurred by you to minimise the reduction in your income or gross profit. We will pay up to the amounts and time period shown in the policy schedule.

We will pay for interruptions caused by:

- insured damage to your property;
- physical damage in the vicinity of the insured premises which prevents or hinders access to the premises;
- any other incident within a one-mile radius of the insured premises which results in any civil, statutory or government or public authority denying or hindering access to the premises for more than 24 hours;
- damage arising at the premises of one of your customers or suppliers in the European Union (including the United Kingdom and Gibraltar);
- failure in the supply of water, gas, electricity, telecommunications or internet services for more than 24 hours as a result of damage to the service provider's premises, the terminal feed or underground cables, unless the damage is caused by flood or earth movement;
- electrical or mechanical breakdown of your equipment and computers, where we also cover you under the property – equipment breakdown section.

Significant or unusual exclusions and limitations

You must keep a record of all amounts owed to you and keep a copy of the record away from the premises, otherwise we may reduce any payment we may make by an amount equal to the detriment we have suffered.

We will not make any payment unless payment has been made, or liability admitted, by us or by another insurer for damage to property that you are legally responsible for, where the interruption to your activities is caused by such damage.

We will not pay for:

- any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises;
- any interruption to your business caused by terrorism, civil commotion in Northern Ireland, war, confiscation or nuclear risks including any fear or threat of such an incident;
- any interruption to your business caused by any cyber attack, hacker or computer or digital technology error, including any fear or threat of such an incident. However, we will cover an interruption which results from insured damage to your property. If you have selected cover under the property – equipment breakdown section of this policy, we will cover an interruption which results from an insured equipment failure caused by a computer or digital technology error
- permanent discontinuance of your business or appointment of a liquidator or receiver;
- any costs and expenses incurred by you to minimise the reduction in your income or gross profit which exceed the reduction in the income or gross profit saved, unless cover for additional increased costs of working is shown in the policy schedule.

Please read the policy for details of terms in full.

Property – money insurance

Policy summary

Policy wording ref: WD-PROF-UK-MON(2) 16092 01/21

Key benefits: what risks are you protected against?

Money insurance protects you when your money is accidentally lost or stolen. We will pay you for losses occurring within the UK during the period of insurance, up to the amounts shown in the policy schedule.

Your policy schedule will show which of the following locations you have cover for and the amounts insured for each:

- any building which is owned, rented or leased by you;
- the home of your partners, directors, trustees, employees or volunteers;
- in transit by road, rail, waterway or in person;
- any location where you are attending a promotional event or exhibition;
- any location where you have a contract to carry out your activities;
- any other location within the geographical limits.

We will also pay compensation up to the amounts shown in the policy schedule if any of your partners, directors, trustees, employees or volunteers, aged between 16 and 70, is killed or permanently disabled in a robbery.

Significant or unusual exclusions and limitations

If your amount insured for money in transit exceeds £2,000, you must comply with the following conditions:

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

If you do not, we will not make any payment unless you can demonstrate that such non-compliance could not have increased the risk of the loss occurring in the circumstances in which it occurred.

We will not pay for losses caused by theft from any unattended vehicle unless the money is completely hidden within the storage compartment or boot of a locked vehicle or locked trailer.

We will not pay for losses arising from:

- any social engineering communication, fraud or dishonesty, other than direct physical theft of money;
- any electronic, online or cryptocurrency; including Bitcoin;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease or any fear or threat of terrorism or communicable disease.

Please read the policy for details of terms in full.



Cyber and data insurance

Policy summary

Your cover in a nutshell:

Hiscox CyberClear cyber and data insurance is designed to support and protect you from evolving cyber threats and risks associated with data, whether electronic or non-electronic. We will pay for claims and investigations made against you during the period of insurance arising from your cyber or data liability, up to the limit of indemnity in the schedule, and including your legal defence costs for covered claims and investigations.

We also pay for your own losses arising from cyber or data incidents discovered during the period of insurance, up to the limit of indemnity shown in the schedule.

We work with experts who offer practical support and assistance in the event of a claim, including specialist IT forensics, legal and PR firms.

Each of the covers is subject to an aggregate limit of indemnity, which is the most we will pay under that cover regardless of the number of claims, losses or investigations. In some cases, the Your own losses and Claims and investigations against you covers are subject to a combined aggregate limit. Your schedule will show if this is the case. The policy may also be subject to further limits for certain items, details of which are stated in the schedule.

Key benefits: what risks are you protected against?

Please check your policy schedule to see which of the following sections you benefit from.

1. Your own losses

We will pay for losses incurred by you if you suffer:

- the unauthorised acquisition, access, use or disclosure of personal data or confidential corporate information;
- a failure by you, or others on your behalf, to secure your computer system against unauthorised access or use;
- a threat to damage your systems or disseminate sensitive information, following unauthorised access to your systems;
- a digital attack designed to disrupt access to or the operation of your computer system;
- an interruption to your business caused by an act or omission of an employee or supplier in the handling of a data asset or the maintenance or development of your computer system; or
- an interruption to your business caused by a dependent business suffering a cyber attack.

If you suffer any of the above, we will pay:

- the costs of computer forensic analysis to confirm a data breach;
- legal costs incurred to manage a data breach;
- costs incurred in notifying data subjects and any regulatory body, and providing credit monitoring services;
- the cost of a ransom demand and specialists to handle ransom negotiations;
- additional business expenses caused directly by a cyber attack;
- costs to regain access to or restore your data assets from back-ups or other sources;
- your loss of income and additional costs of working if your business suffers an interruption or if your reputation is damaged;
- the costs to appoint a public relations consultant to protect your reputation and manage your media; and
- the costs to engage a consultant to manage your response to the incident.

We will also pay for the above where you have incurred loss as the result of a breach by a supplier of yours.

2. Claims against you

We will cover you if:



- a claim is made against you for breach of confidence, personal data, sensitive commercial information or any contractual duty of confidentiality;
- an investigation is commenced arising from the unauthorised acquisition, access, use or disclosure of data, or breach of a law governing the handling of personal data, including GDPR investigations;
- a claim is brought against you for breach of PCI-DSS;
- a claim is brought against you for infringement of intellectual property rights, defamation or breach of licence arising from your email, website or social media accounts; or



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- a claim is brought against you for transmission of a virus, denial of service attack or prevention of authorised access to a computer system or data.

3. Financial crime and fraud

We will pay for your losses if you discover a loss from:

- electronic theft of money, securities or property;
- criminal use of your telephone lines;
- you transferring money, securities or property in direct response to a social engineering communication;
- a client transferring money, securities or property in response to a social engineering communication following a breach of your network;

4. Property damage

If any insured equipment shown on the schedule is rendered unusable as a result of a security failure, cyber attack, hacker or transmission of a virus, we will pay the costs of repairing or replacing the unusable part of the equipment.

5. Additional covers

We will also:

- pay to upgrade existing hardware and software and to obtain risk management advice to prevent or minimise a recurrence of certain claims or losses;
- cover your statutory directors, partners or officers if they suffer a loss or a claim is brought against them in their personal capacity which would have been covered under the policy if suffered by, or brought against, you; and
- pay court attendance compensation.

Significant or unusual exclusions and limitations:

We do not pay for any claims, losses, breaches, privacy investigations or threats due to:

- the provision of professional advice or services;
- the failure of service provided by an internet service, telecommunications or utilities supplier, or any other infrastructure provider;
- breach of intellectual property rights, other than where arising due to a data breach by a third party, a security failure, or any claim under the Online liability section;
- a hack by a partner or director of yours;
- personal injury or damage to tangible property, other than where covered under the Property damage section;
- degradation or deterioration of your computer system, other than due to operational error;
- the use of any outdated or unsupported software or systems;
- anything you knew or ought reasonably to have known about before the policy started;
- any acts or omissions you deliberately or recklessly commit, condone or ignore;
- any post from a social media account that does not belong to your business;
- online liability claims brought by your current or former employees; or
- any criminal, civil or regulatory fines, other than PCI charges and regulatory awards where legally insurable.

We will also not make payment:

- unless you notify us promptly of anything which is likely to give rise to a claim under this section; or
- for cyber extortion unless you inform or allow us to inform the appropriate law enforcement authorities.



We may reduce any payment we make equal to the detriment we have suffered if you:

- do not take all reasonable steps to negotiate with the supplier of any services to reduce or waive any charges that were not legitimately incurred for the purposes of your business; or
- admit that you are liable or make any offer without our prior written agreement.

If you notify us within 72 hours of your first awareness of any actual or suspected data breach, we will waive the excess in respect of that breach. This does not apply to any time excess.

PS-PIP-UK-CCLEAR(1)
19326 12/18

Draft

Commercial legal protection insurance

Policy summary

Policy wording ref: WD-PROF-UK-LST(1) 16375 03/17

Key benefits: what risks are you protected against?

Commercial legal protection insurance covers you for legal costs, including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. It will also pay the costs of appealing or defending an appeal. The limit of indemnity shown in the policy schedule is for all claims resulting from one or more event arising at the same time or from the same originating cause.

The policy covers:

- employment disputes: defending your legal rights in respect of any dispute with an employee or ex-employee relating to their contract of employment or to recover possession of your premises from them;
- compensation awards: basic and compensatory awards arising from an alleged breach of an employee's or ex-employee's statutory rights under employment legislation;
- legal defence: defending your legal rights in respect of any non-motor criminal prosecutions and some specific civil actions, such as breach of the Data Protection Act 1998 and unlawful discrimination;
- property protection: pursuing your legal rights in a civil action following an event causing physical damage to material property which you own or are responsible for, or any nuisance or trespass;
- bodily injury: at your request, pursuing your employees' and their family members' legal rights following their death or bodily injury;
- tax protection: negotiating on your behalf and representing you in any appeal proceedings arising out of an Income Tax or Corporation Tax compliance check by or a dispute with HM Revenue or Customs;
- contract disputes: negotiating for your legal rights in a contractual dispute over any agreement entered into by you for the purchase or provision of goods or services, where the disputed amount exceeds £250;
- debt recovery: negotiating for your legal rights to recover money and interest due from the sale or provision of goods or services, where the debt exceeds £250.

Significant or unusual exclusions and limitations:

The policy will not cover:

- any civil claim unless it is more likely than not that the insured person will recover damages or make a successful defence;
- any claim reported to DAS more than 180 days after the date that the relevant insured person should have known about the insured incident;
- any costs or expenses incurred before DAS have agreed to accept the claim;
- any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements;
- any claim relating to rights under a franchise or agency agreement entered into by you;
- judicial review, coroner's inquest or fatal accident enquiry;
- any claim where the insured person is not represented by a law firm, barrister or tax expert;
- any claim relating to written or verbal remarks that damage the insured person's reputation;
- employment disputes in respect of damages for personal injury or loss of or damage to property;
- employment disputes relating to the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations;
- compensation awards relating to trade union activities, pregnancy or parental rights, or statutory rights in relation to trustees of occupational pension schemes;
- any claim which leads to an insured person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle;
- any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident;
- any claim relating to import or excise duties or any tax avoidance scheme;
- any contract dispute or debt recovery relating to the amount of an insurance claim or any loan, mortgage, pension or other financial product;
- any contract dispute arising from a breach or alleged breach of professional duty by an insured person.

The policy will also not cover claims unless you tell DAS if you receive an offer of settlement in respect of a claim or if you make an offer without their written consent. DAS may reduce any payment by an amount equal to the detriment it has suffered if you do not take reasonable steps to keep any amount DAS have to pay as low as possible.



Please read the policy for details of terms in full.

PS-PROF-UK-LST(1)
16986 05/17

Draft

Crisis containment

Policy summary

Policy wording ref: WD-PIP-UK-CRI(2) 9809 02/13

Key benefits: what risks are you protected against?

Crisis containment insurance covers you for the costs of engaging the services of a public relations crisis specialist in relation to a covered claim under any section of your Hiscox policy.

We will pay up to the amounts shown in the policy schedule for:

- costs incurred with our prior written consent in utilising the services of the company named in the policy schedule to limit or mitigate the impact of adverse or negative publicity of or media attention to you;
- emergency costs incurred without our consent outside of working hours to limit or mitigate the impact of adverse or negative publicity of or media attention to you.

Significant or unusual exclusions and limitations

We will not pay for crisis containment costs:

- which do not relate to a claim which is covered under another section of this policy;
- which relate to a claim under any management liability – employment practices liability section;
- which relate to any employment claim under any management liability section;
- which relate to any incident, act, investigation, problem or business trend affecting your profession or industry in part or in whole, rather than just you.

We also don't pay for crisis containment costs unless:

- you notify us of the crisis immediately by telephone, using the number stated in the schedule;
- you co-operate fully with us and the crisis containment provider managing the crisis.

Please read the policy for details of terms in full.



Hiscox Insurance

Policy summary

In the event of a claim

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions within the General terms and conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is particularly important that you notify us of the incident or event giving rise to the claim in accordance with the notification provisions set out in the relevant section of the policy. If someone brings or threatens to bring a claim against you, you must not make any admission of liability or make any offer of settlement or appoint solicitors or other legal representation without our prior written agreement.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.

In the event of a claim, you must bear the amount of the corresponding excess stated on the policy schedule, if applicable.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fair, efficient and sensible claims service. We offer you access to experienced and dedicated claims handlers as well as experts including legal teams, loss adjusters and disaster management companies. Hiscox aims to handle claims quickly and efficiently, while minimising any disruption to you.

You must notify us of anything likely to lead to a claim under this policy. If you need to notify us of anything, please contact our experienced claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or email claims@hiscox.co.uk.

Under insurance

Where the amount insured in respect of any item or potential loss covered under any section of this policy is based upon estimates provided by you of the total value of such item or the total potential loss and we discover that the estimate provided is less than the actual value or full potential loss, we may reduce any payment we make by reference to the difference (in percentage terms) between the premium you were actually charged and the premium we would have charged if you had provided an accurate declaration.

Any questions? Any complaints?

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your broker.

If ever you're unhappy about anything we do, or fail to do, please contact our customer services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

Telephone: 0800 1164 627

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

Email: customer.relations@hiscox.com

If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).

If you remain dissatisfied with the way your complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. This does not affect your legal rights.



Hiscox Insurance

Policy summary

The address is:
Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567
+44 20 7964 0500 from outside the United Kingdom
Email: complaint.info@financial-ombudsman.org.uk

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

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