

SCHEDULE

Policy Number 1891376

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance : Continuous cover from **1st June 2017** until the policy is cancelled
Date issued to insured: 23rd June 2017
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method : Payment by Broker's Account

INSURED DETAILS

Insured : Elm Parish Council
Address : Antwerp House
252 Gosmoor Lane
Elm
Wisbech
Cambridgeshire PE14 0EG
Additional insureds : There are no Additional Insureds on this policy
Business : Parish Council
General terms and conditions wording : 11604 WD-HSP-UK-PAC-GTC(3)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£2,318.24	Annual Tax :	£278.19	Total :	£2,596.43
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SCHEDULE

Policy Number 1891376

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(3)
Insurer Hiscox Insurance Company Limited

Premises : 'Cemetery Cottage' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £177,433.88
 'Chapel of Rest' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £153,354.00
 'Portacabin' - Playing Field, Begdale Road, Elm, Wisbech, PE14 0AZ £28,246.52
 'Brick Garage' - 15 Friday Bridge Road, PE14 0AR £11,717.68

Item description	Excess	Amount Insured
Total Buildings	£250.00	£370,752.08
Gates and fences	£250.00	£21,981.87
Fixed outside equipment	£250.00	£663.50
Street furniture	£250.00	£178,204.49
War memorials	£250.00	£58,301.00
Playground equipment	£250.00	£23,938.52
Sports surfaces	£250.00	£0.00
Other surfaces	£250.00	£0.00
Rent receivable	£250.00	£0.00

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

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

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000



SCHEDULE

Policy Number 1891376

Endorsements

6351.0

Floating amount insured (Buildings)

SCHEDULE**Policy Number 1891376****PROPERTY – CONTENTS**

Section wording 11602 WD-HSP-UK-PAC-PYC(4)
Insurer Hiscox Insurance Company Limited

Premises :

- 'Cemetery Cottage' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £177,433.88
- 'Chapel of Rest' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £153,354.00
- 'Portacabin' - Playing Field, Begdale Road, Elm, Wisbech, PE14 0AZ £28,246.52
- 'Brick Garage' - 15 Friday Bridge Road, PE14 0AR £11,717.68

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£2,875.22
Gardening equipment, plant and machinery	£250.00	£1,440.25
Sports equipment	£250.00	£3,060.60
Rent payable	£250.00	£0.00

Excess applies to Each and every loss
Geographical limits: United Kingdom

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

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in	£25,000 or 10% of the amount insured for contents,

SCHEDULE
Policy Number 1891376

transit	whichever is the less
Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£150,000 in the aggregate per period of insurance

Endorsements

6222.0	Amendment of cover (Fidelity guarantee)
6226.0	Addition of cover (Travel expenses)
6349.1	Floating amount insured (Contents)

PROPERTY AWAY FROM THE PREMISES

Wording	11602 WD-HSP-UK-PAC-PYC(4)
Insurer	Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment	£250.00	£5,000

Excess applies to:	Each and every loss
Geographical limits:	European Union

Endorsements

65.0	Contents temporarily elsewhere
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PROPERTY – BUSINESS INTERRUPTION

Section wording	11601 WD-HSP-UK-PAC-PYI(3)
Insurer	Hiscox Insurance Company Limited
Premises :	'Cemetery Cottage' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £177,433.88 'Chapel of Rest' - 15 Friday Bridge Road, Elm, Wisbech, PE14 0AR £153,354.00 'Portacabin' - Playing Field, Begdale Road, Elm, Wisbech, PE14 0AZ £28,246.52 'Brick Garage' - 15 Friday Bridge Road, PE14 0AR £11,717.68

Item description	Amount Insured
Loss of income	£10,000

SCHEDULE
Policy Number 1891376

Additional increased costs of working	£10,000
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Indemnity period 12 Months

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

Key person	£250 per week up to a maximum of £2,500 per period of insurance
Unauthorised use of public utilities	£100,000 or the total amount insured for Business interruption, whichever is less

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

Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	Not Insured

Endorsements

6350.1 Floating amount insured – (Business interruption)

EQUIPMENT BREAKDOWN

Section wording	11609 WD-HSP-UK-PAC-EQB(2)
Insurer	Hiscox Insurance Company Limited
Amount insured	£0.00
Limit applies to	Total amount insured across all property sections combined
Excess	£250.00
Excess applies to	Each and every loss

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

Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

EMPLOYERS' LIABILITY

SCHEDULE

Policy Number 1891376

Section wording	11603 WD-HSP-UK-PAC-EL(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable courts	United Kingdom

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

3121.0	Employers Liability Tracing Office (ELTO) – mandatory information required
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PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom
Applicable courts	United Kingdom

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

Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

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
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0	Firework/bonfire condition endorsement
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INTERNET AND EMAIL

Section wording	11605 WD-HSP-UK-PAC-IE(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£50,000
Limit applies to	In the aggregate including costs
Excess	£500
Excess applies to	Each claim or loss excluding defence costs
Geographical limits	Worldwide

SCHEDULE
Policy Number 1891376

Applicable courts Worldwide excluding claims brought in USA or Canada

Endorsements

257.0 Business performed in the past for IE

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording 11614 WD-HSP-UK-PAC-DO(3)
Insurer Hiscox Insurance Company Limited
Policy limit £500,000
Limit applies to In the aggregate including costs
Legal representation costs £15,000
Legal representation basis In the aggregate any one period of insurance
Geographical limits United Kingdom
Applicable courts United Kingdom

Endorsements

705.4 Prior & pending litigation date

COMMERCIAL LEGAL PROTECTION (DAS)

Section wording 9927 WD-HSP-UK-CHR-DAS(2)
Insurer DAS Legal Expenses Insurance Company Limited
Section limit £100,000
Limit applies to All claims resulting from one or more event arising at the same time or from the same originating cause
Excess £200
Excess applies to Each and every claim arising from aspect enquiries only
Geographical limits For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0 Commercial legal protection (charities)
504.0 DAS Statutory Licence Protection

PERSONAL ACCIDENT

Section wording 11608 WD-HSP-UK-PAC-PA(3)
Insurer Hiscox Insurance Company Limited

Personal accident

Capital benefit £100,000
Temporary benefit £500 per week
Medical expenses £10,000
Insured persons Councillors, trustees, volunteers and employees of the insured
Operative time While working for you or on your behalf
Geographical limits United Kingdom

SCHEDULE

Policy Number 1891376

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

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person
Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man, the Channel Islands and

Special limits (included within and not in addition to the amount insured above)

Outside working hours discretionary crisis mitigation costs	£2,000
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Endorsements

9003.0	Crisis containment provider: Hill & Knowlton
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Business Travel

Section wording	9522 TRA Portfolio
Insurer	Hiscox Insurance Company Limited
Insured persons	Councillors and employees of the insured
Operative Times	While on a business trip in the insured person's usual country of residence involving a pre-booked overnight stay away from home or a flight in a commercial aircraft, and business travel outside the insured person's usual country of residence, starting from the time of leaving the insured person's home or place of work whichever is later, until return to the insured person's home or place of work, whichever is first.
Excess	£150
Excess applies to	Each and every loss

Benefits

Medical expenses, emergency travel and repatriation expenses	£2,000,000 any one claim
Hospital benefit	£30 for each complete 24 hour period, up to a maximum of £2,400 in all
Funeral expenses	£5,000 any one claim



SCHEDULE

Policy Number 1891376

Cancellation and curtailment	£5,000 any one claim
Replacement staff	£5,000 any one claim
Missed departure	£1,000 any one claim
Travel delay	£30 per hour after the first 8 hours delay, up to a maximum of £240 in all
Personal property	£1,000 any one claim
Temporary loss of baggage	£500 any one claim
Money	£750 any one claim
Business travel documents	£225 any one claim
Extra costs to replace travel documents	£750 any one claim
Hi-jack and kidnap	£250 per day, up to a maximum of £10,000 in all
Personal liability	£2,000,000 any one claim
Legal expenses	£25,000 any one claim

Endorsements

131.2 Travel country exclusions

PROPERTY- TERRORISM

Section wording 6243 WD-PIP-UK-PRE(3)
Insurer Hiscox Insurance Company Limited

Material damage

Amount insured	Excess
£0.00	£250.00

Business interruption

Amount insured	Excess
£0.00	£250.00

SCHEDULE

Policy Number 1891376

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

Property – buildings clauses in full

Clause	6351.0	Floating amount insured (Buildings) The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to such items however many locations are affected.
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Property – contents clauses in full

Clause	6222.0	Amendment of cover: fidelity guarantee What is not covered , 9 is amended to read as follows: g. loss by fraud or dishonesty of a councillor or any other person working under a contract of service with you , other than where cover is provided under Additional cover, Fidelity guarantee. How much we will pay , Fraud and Dishonesty is deleted. The following is added to What is covered , Additional cover: Fidelity guarantee 23. your financial loss resulting solely and directly from fraud or dishonesty of a councillor or any other person working under a contract of service with you , discovered by you during the period of insurance provided that: a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; and b. you were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such councillor or any other person working under a contract of service with you ; and c. there was a clear intention to cause you financial loss and to obtain a personal financial gain over and above salary, bonus or commission; and d. your financial loss was wholly sustained within the 12 month period prior to its discovery; and
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SCHEDULE
Policy Number 1891376

- e. the loss is notified to **us** within ten working days of its discovery by **you**; and
- f. satisfactory references covering a period of two years prior to the commencement of employment for all new clerks and any other person under a contract of service with **you** are obtained from:
 - i. a previous employer; or
 - ii. an accountant and one other customer in respect of any periods of self employment; or
 - iii. the school or college in respect of any full-time education.

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

Fidelity guarantee

The most **we** will pay for all financial losses covered under **What is covered**, Additional cover, Fidelity guarantee, including the reasonable charges **you** must pay to **your** professional accountant for producing information **we** require in support for a request for settlement under this section, is £150,000.

Clause 6226.0

Addition of cover - travel expenses

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

Travel expenses

23. **We** will also pay for:

the unused travel, accommodation and pre-booked conference or excursion expenses which **you** have paid or legally have to pay and which cannot be recovered; and

the necessary and reasonable additional travel and accommodation expenses for **your** member of staff, **councillor** or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the **period of insurance**, for one of the following reasons:

the death, accidental injury or illness of a member of staff, **councillor** or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, **councillor** or trustee; or

the death, accidental injury or illness of any person with whom a member of staff, **councillor** or trustee is planning to stay or conduct business; or a member of staff, **councillor** or trustee being called for jury service or as a court witness; or

damage to a member of staff or **councillor**'s or trustee's pre-booked accommodation making it impossible for the member of staff or **councillor** or trustee to stay there.

damage to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the **period of insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause 6349.1

6349.1 Floating amount insured (Contents)

The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for **damage** to **your contents** however many locations are affected.

Property away from the premises clauses in full

Clause 65.0

Contents temporarily elsewhere

We will not make any payment when such property is temporarily outside the UK

SCHEDULE

Policy Number 1891376

unless it is in **your** care, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.

Business interruption clauses in full

Clause	6350.1	<p>6350.1 Floating amount insured (Business interruption)</p> <p>The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for each interruption to your activities however many locations are affected.</p>
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Employers' liability clauses in full

Clause	3121.0	<p>Employers Liability Tracing Office (ELTO) – mandatory information required</p> <p>You must provide us with the following information for this section of the policy for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> 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.
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You must inform **us** immediately of any changes to the above information.

Public and products liability clauses in full

Clause	6080.0	<p>Firework and bonfire condition endorsement</p> <p>The following applies to the whole of this policy and is a condition precedent to our liability.</p> <p>We will not make any payment under this insurance unless you comply with all of the requirements below.</p> <p>Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that:</p> <ol style="list-style-type: none"> 1. there is a written risk assessment in place for the proposed event; and 2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and 3. 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 4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and 5. fireworks are purchased from a reputable supplier and are not modified in any way; and 6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and 7. there is appropriate first aid presence on site, in line with the risk assessment document; and 8. 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 9. 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 10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and 11. any bonfire is kept at least 100 metres away from any premises, car park or
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SCHEDULE
Policy Number 1891376

- storage of any flammable or dangerous material; and
12. there will be no use of accelerants or other flammables on any bonfire; and
 13. 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
 14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

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.

Internet and email clauses in full

Clause 257.0 Business performed in the past IE
We will not make any payment for any claim or loss which arises from any of **your activities** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 01/06/2016

Officials indemnity clauses in Full

Clause 705.4 Prior & pending litigation date
 Prior & pending litigation date 01/06/2016

Commercial legal protection (DAS) clauses in full

Clause 524.0 Commercial legal protection (charities)
 Legal Expenses - cover for up to £100,000
 DAS legal advice line: Tel. 0117 933 0626
 Please quote policy reference TS5/6702387 in all correspondence
 For the purpose of Commercial Legal Protection, **We/Our** means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.

Crisis containment: endorsements

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.

Business travel clauses in full

Clause 131.2 Travel country exclusions
We will not make any payment under this section for any trip to or in the following countries:

- Afghanistan
- Chad
- Chechnya
- Congo (Democratic Republic)
- Iraq

SCHEDULE
Policy Number 1891376

Israel
Ivory Coast
Somalia
Sudan (South of latitude 10 degrees North & Darfur)

Clauses- applicable to the whole policy

Clause	603.0	
		Commercial assistance & legal advice helpline Your Hiscox policy gives you access to a general business advice line.
		For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call +44 (0)870 050 3030 .
		Data Protection Act
		By accepting your policy , you consent to us and the Hiscox group of companies (collectively referred to as Hiscox) using the information we may hold about you or others related to your policy for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about you or others related to your policy where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you , you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. You or others related to your policy may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected. For training and quality control purposes, telephone calls may be monitored or recorded.

Long term agreement

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 1st June
- c. Claims payments and costs shall mean the total of all:
 - i. claims and losses paid; and
 - ii. legal costs and expenses incurred; and
 - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 1st June 2016 and ending on 31st May 2019, provided that:
 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

SCHEDULE

Policy Number 1891376

INFORMATION ABOUT US

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

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker

Name	Came & Company Local Council Insurance a trading style of Stackhouse Poland Ltd
Registered address	Blenheim House 1-2 Bridge Street Guildford GU1 4RY
Company registration	Registered in England number 1163431
Status	Authorised and regulated by the Financial Conduct Authority