

## SCHEDULE

Policy Number - 1891378/39296127

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 December 2020** until the policy is cancelled  
Date issued to insured: 16th October 2020  
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 : Kings Hill Parish Council  
Address : The Kings Hill Community Centre  
0 Gibson Drive  
Kings Hill  
West Malling  
Kent  
ME19 4LG  
Additional insureds : There are no Additional Insureds on this policy  
Business : Parish Council  
General terms and conditions wording : 11604 WD-HSP-UK-PAC-GTC(4)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

### PREMIUM DETAILS

Annual premium :	£2,402.51	Annual Tax :	£288.30	Total :	£2,690.81
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## Local councils & not-for profit organisations scheme

### PROPERTY – BUILDINGS

**Section wording** 11600 WD-HSP-UK-PAC-PYB(5)  
**Insurer** Hiscox Insurance Company Limited

#### Premises :

Item description	Excess	Amount Insured
Total Buildings	£250.00	£0.00
Gates and fences	£250.00	£456.56
Fixed outside equipment	£250.00	£546.00
Street furniture	£250.00	£29,218.80
War memorials	£250.00	£0.00
Playground equipment	£250.00	£75,414.56
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)

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

#### Endorsements

6351.0 Floating amount insured (Buildings)

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### PROPERTY – CONTENTS

**Section wording** 11602 WD-HSP-UK-PAC-PYC(6)  
**Insurer** Hiscox Insurance Company Limited

#### Premises :

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£215,853.73
Gardening equipment, plant and machinery	£250.00	£84,474.00
Sports equipment	£250.00	£0.00
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)

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

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## Endorsements

<b>6222.0</b>	Amendment of cover (Fidelity guarantee)
<b>6349.1</b>	Floating amount insured (Contents)
<b>6226.0</b>	Addition of Cover (Travel expenses)

## PROPERTY AWAY FROM THE PREMISES

<b>Wording</b>	11602 WD-HSP-UK-PAC-PYC(6)
<b>Insurer</b>	Hiscox Insurance Company Limited

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

<b>Excess applies to:</b>	Each and every loss
<b>Geographical limits:</b>	European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

## Endorsements

<b>65.0</b>	Contents temporarily elsewhere
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## PROPERTY – BUSINESS INTERRUPTION

<b>Section wording</b>	11601 WD-HSP-UK-PAC-PYI(6)
<b>Insurer</b>	Hiscox Insurance Company Limited

**Premises :**

Item description	Amount Insured
Loss of income	£225,000
Additional increased costs of working	£100,000

<b>Indemnity period</b>	12 Months
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**Additional cover** (in addition to the overall limit/amount insured above)

<b>Key person</b>	£250 per week up to a maximum of £2,500 per period of insurance
<b>Unauthorised use of public utilities</b>	£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)

<b>Denial of access</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Non-damage denial of access</b>	£100,000 or the total amount insured for Business interruption, whichever is less

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<b>Bomb threat</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Suppliers</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public utilities</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public authority</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Failure of safety equipment</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Loss of attraction</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Alternative hire costs</b>	£5,000
<b>Equipment breakdown</b>	Not Insured

### Endorsements

<b>6350.1</b>	Floating amount insured – (Business interruption)
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### EQUIPMENT BREAKDOWN

<b>Section wording</b>	11609 WD-HSP-UK-PAC-EQB(3)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Amount insured</b>	£0.00
<b>Limit applies to</b>	Total amount insured across all property sections combined
<b>Excess</b>	£250.00
<b>Excess applies to</b>	Each and every loss

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

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

### EMPLOYERS' LIABILITY

<b>Section wording</b>	11603 WD-HSP-UK-PAC-EL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence including costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£5,000,000 in the aggregate

### Endorsements

<b>3121.0</b>	Employers Liability Tracing Office (ELTO) – mandatory information required
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### PUBLIC AND PRODUCTS LIABILITY

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<b>Section wording</b>	11607 WD-HSP-UK-PAC-GL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	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
<b>Excess</b>	£250
<b>Excess applies to</b>	Each and every claim for property damage only
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

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

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

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate
<b>Hirer liability</b>	£5,000,000 in the aggregate

### Endorsements

**6080.0** Firework/bonfire condition endorsement

### INTERNET AND EMAIL

<b>Section wording</b>	11605 WD-HSP-UK-PAC-IE(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£50,000
<b>Limit applies to</b>	In the aggregate including costs
<b>Excess</b>	£500
<b>Excess applies to</b>	Each claim or loss excluding defence costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide excluding claims brought in USA or Canada

### Endorsements

**257.0** Business performed in the past for IE

### OFFICIALS' AND TRUSTEES' INDEMNITY

<b>Section wording</b>	11614 WD-HSP-UK-PAC-DO(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£500,000
<b>Limit applies to</b>	In the aggregate including costs
<b>Legal representation costs</b>	£15,000
<b>Legal representation basis</b>	In the aggregate any one period of insurance
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

### Endorsements

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705.4 Prior & pending litigation date

### COMMERCIAL LEGAL PROTECTION (DAS)

<b>Section wording</b>	9927 WD-HSP-UK-CHR-DAS(3)
<b>Insurer</b>	DAS Legal Expenses Insurance Company Limited
<b>Section limit</b>	£100,000
<b>Limit applies to</b>	All claims resulting from one or more event arising at the same time or from the same originating cause
<b>Excess</b>	£200
<b>Excess applies to</b>	Each and every claim arising from aspect enquiries only
<b>Geographical limits</b>	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, 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

### PERSONAL ACCIDENT

<b>Section wording</b>	11608 WD-HSP-UK-PAC-PA(4)
<b>Insurer</b>	Hiscox Insurance Company Limited

### Personal accident

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

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

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

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### CRISIS CONTAINMENT

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

### 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 – NOT COVERED

<b>Section wording</b>	9522 TRA Portfolio
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Insured persons</b>	Councillors and employees of the insured
<b>Operative Times</b>	While on a business trip in the <b>insured person's</b> 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 <b>insured person's</b> usual country of residence, starting from the time of leaving the <b>insured person's</b> home or place of work whichever is later, until return to the <b>insured person's</b> home or place of work, whichever is first.
<b>Excess</b>	£150
<b>Excess applies to</b>	Each and every loss

### Benefits

<b>Medical expenses, emergency travel and repatriation expenses</b>	£2,000,000 any one claim
<b>Hospital benefit</b>	£30 for each complete 24 hour period, up to a maximum of £2,400 in all
<b>Funeral expenses</b>	£5,000 any one claim
<b>Cancellation and curtailment</b>	£5,000 any one claim
<b>Replacement staff</b>	£5,000 any one claim
<b>Missed departure</b>	£1,000 any one claim
<b>Travel delay</b>	£30 per hour after the first 8 hours delay, up to a maximum of £240 in all
<b>Personal property</b>	£1,000 any one claim
<b>Temporary loss of baggage</b>	£500 any one claim
<b>Money</b>	£750 any one claim
<b>Business travel documents</b>	£225 any one claim
<b>Extra costs to replace travel documents</b>	£750 any one claim
<b>Hi-jack and kidnap</b>	£250 per day, up to a maximum of £10,000 in all
<b>Personal liability</b>	£2,000,000 any one claim
<b>Legal expenses</b>	£25,000 any one claim

### PROPERTY- TERRORISM

<b>Section wording</b>	6243 WD-PIP-UK-PRE(3)
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**Insurer**

HiscoxInsurance Company Limited

<b>Material damage</b>
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Amount insured	Excess
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£0.00	£250.00
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<b>Business interruption</b>
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Amount insured	Excess
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£0.00	£250.00
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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

<b>Clause</b>	<b>6351.0</b>	<p>Floating amount insured (Buildings)</p> <p>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 <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage</b> to such items however many locations are affected.</p>
<b>Clause</b>	<b>308.0</b>	<p>Flat roof condition</p> <p><b>We</b> will not make any payment for <b>damage</b> arising directly or indirectly from any deficiency of a flat roof unless the roof is inspected once every 2 years by a competent person and any defects are rectified within 14 days.</p>

### Property – contents clauses in full

<b>Clause</b>	<b>6222.0</b>	<p>Amendment of cover: fidelity guarantee</p> <p><b>What is not covered</b>, 9 is amended to read as follows:</p> <p>g. loss by fraud or dishonesty of a <b>councillor</b> or any other person working under a contract of service with <b>you</b>, other than where cover is provided under Additional cover, Fidelity guarantee.</p> <p><b>How much we will pay</b>, Fraud and Dishonesty is deleted.</p> <p>The following is added to <b>What is covered</b>, Additional cover:</p> <p>Fidelity guarantee</p> <p>23. <b>your</b> financial loss resulting solely and directly from fraud or dishonesty of a <b>councillor</b> or any other person working under a contract of service with <b>you</b>, discovered by <b>you</b> during the <b>period of insurance</b> provided that:</p> <p>a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; and</p> <p>b. <b>you</b> were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such <b>councillor</b> or any other person working under a contract of service with <b>you</b>; and</p> <p>c. there was a clear intention to cause <b>you</b> financial loss and to obtain a personal financial gain over and above salary, bonus or commission; and</p> <p>d. <b>your</b> financial loss was wholly sustained within the 12 month period prior to its discovery; and</p> <p>e. the loss is notified to <b>us</b> within ten working days of its discovery by <b>you</b>; and</p> <p>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 <b>you</b> are obtained from:</p> <p>i. a previous employer; or</p> <p>ii. an accountant and one other customer in respect of any periods of self employment; or</p>
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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 £500,000.

<b>Clause</b>	<b>6349.1</b>	<p>6349.1 Floating amount insured (Contents)</p> <p>The cover under this section applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage to your contents</b> however many locations are affected.</p>
<b>Clause</b>	<b>6226.0</b>	<p>Addition of cover - travel expenses</p> <p>The following is added to <b>What is covered</b>, Additional cover:</p> <p>Travel expenses</p> <p>23. <b>We</b> will also pay for:</p> <ul style="list-style-type: none"> <li>the unused travel, accommodation and pre-booked conference or excursion expenses which <b>you</b> have paid or legally have to pay and which cannot be recovered; and</li> <li>the necessary and reasonable additional travel and accommodation expenses for <b>your</b> member of staff, <b>councillor</b> or trustee to return home;</li> <li>as a result of a pre-arranged business trip being cancelled or cut short, during the <b>period of insurance</b>, for one of the following reasons:             <ul style="list-style-type: none"> <li>the death, accidental injury or illness of a member of staff, <b>councillor</b> or trustee; or</li> <li>the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, <b>councillor</b> or trustee; or</li> <li>the death, accidental injury or illness of any person with whom a member of staff, <b>councillor</b> or trustee is planning to stay or conduct business; or</li> <li>a member of staff, <b>councillor</b> or trustee being called for jury service or as a court witness; or</li> </ul> </li> </ul> <ul style="list-style-type: none"> <li><b>damage</b> to a member of staff or <b>councillor's</b> or trustee's pre-booked accommodation making it impossible for the member of staff or <b>councillor</b> or trustee to stay there.</li> <li><b>damage</b> to the scheduled means of transport or any strike, riot, civil commotion or <b>terrorism</b> which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or <b>councillor</b> or trustee is booked to travel on their outward or return journey.</li> </ul> <p>The most <b>we</b> will pay during the <b>period of insurance</b> under this additional cover is £750. The <b>excess</b> which applies to this additional cover is £75.</p>

**Property away from the premises clauses in full**

<b>Clause</b>	<b>65.0</b>	<p>Contents temporarily elsewhere</p> <p><b>We</b> will not make any payment when such property is temporarily outside the UK unless it is in <b>your</b> 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.</p>
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### Business interruption clauses in full

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

<b>Clause</b>	<b>3121.0</b>	<p>Employers Liability Tracing Office (ELTO) – mandatory information required</p> <p><b>You</b> must provide <b>us</b> with the following information for this section of the <b>policy</b> for each entity insured under this section of the <b>policy</b>:</p> <ol style="list-style-type: none"> <li>1. Employer name; and</li> <li>2. Full address of employer including postcode; and</li> <li>3. HMRC Employer Reference Number (ERN).</li> </ol> <p>If any insured entity does not have an ERN, <b>you</b> must provide <b>us</b> with one of the following reasons:</p> <ol style="list-style-type: none"> <li>a. The entity has no employees; or</li> <li>b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or</li> <li>c. The entity is not registered in England, Wales, Scotland or Northern Ireland.</li> </ol> <p><b>You</b> must inform <b>us</b> immediately of any changes to the above information.</p>
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### Public and products liability clauses in full

<b>Clause</b>	<b>6080.0</b>	<p>Firework and bonfire condition endorsement</p> <p>The following applies to the whole of this <b>policy</b> and is a condition precedent to <b>our</b> liability.</p> <p><b>We</b> will not make any payment under this insurance unless <b>you</b> comply with all of the requirements below.</p> <p>Whenever <b>you</b> are responsible for any firework or bonfire displays at the <b>insured location</b>, <b>you</b> must ensure that:</p> <ol style="list-style-type: none"> <li>1. there is a written risk assessment in place for the proposed event; and</li> <li>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</li> <li>3. the relevant local authorities have been notified and permission for the event granted and <b>you</b> must also ensure that any requirements from the authorities are fully complied with; and</li> <li>4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and</li> <li>5. fireworks are purchased from a reputable supplier and are not modified in any way; and</li> <li>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</li> <li>7. there is appropriate first aid presence on site, in line with the risk assessment document; and</li> <li>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</li> <li>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</li> <li>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</li> <li>11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and</li> <li>12. there will be no use of accelerants or other flammables on any bonfire; and</li> </ol>
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- 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**

<b>Clause</b>	<b>257.0</b>	Business performed in the past IE <b>We</b> will not make any payment for any claim or loss which arises from any of <b>your activities</b> performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 01/12/2019
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**Officials indemnity clauses in Full**

<b>Clause</b>	<b>705.4</b>	Prior & pending litigation date Prior & pending litigation date 01/12/2019
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**Commercial legal protection (DAS) clauses in full**

<b>Clause</b>	<b>524.0</b>	Commercial legal protection Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/5997087 in all correspondence For the purpose of Commercial Legal Protection, <b>We/Our</b> means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.
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**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**

<b>Clause</b>	<b>131.2</b>	Travel country exclusions <b>We</b> will not make any payment under this section for any trip to or in the following countries:  Afghanistan Chad Chechnya Congo (Democratic Republic) Iraq Israel Ivory Coast Somalia Sudan (South of latitude 10 degrees North & Darfur)
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## SCHEDULE

### 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 <b>+44 (0)870 050 3030</b> .
		<b>Using your personal information</b>
		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 681 198 or by emailing us at <a href="mailto:dataprotectionofficer@hiscox.com">dataprotectionofficer@hiscox.com</a>
		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 <a href="http://www.hiscox.co.uk/cookies-privacy">www.hiscox.co.uk/cookies-privacy</a> .

### 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 December
- 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 at this policy is subject to a long term agreement beginning on 1st December 2019 and ending on 30th November 2022, 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

**INFORMATION ABOUT US**

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

Name	<b>Hiscox Underwriting Limited</b>
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	<b>Hiscox Insurance Company Limited</b>
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	<b>DAS Legal Expenses Insurance Company Limited</b>
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	<b>Came &amp; Company Local Council Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited</b>
Registered address	Spectrum Building 7 <sup>th</sup> Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

# SCHEDULE

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## Additional Endorsements