



Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 14/11/2021

Insurance details

Policy number:	PL-PSC04009375023/04
Period of insurance:	From 14/11/2021 to 13/11/2022 both days inclusive. This policy is a Continuing cover policy.
Insured:	Welsh Fencing Ltd
Address:	Welsh Institute of Sport Sophia Gardens CARDIFF CF11 9SW
Additional insureds:	None
Business:	Coaching, training and/or education

Premium details

Charged premium – the total amount you'll pay for this policy.

Charged premium:	£953.93
Insurance Premium Tax (IPT):	£114.47
Total charged premium:	£1,068.40

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£953.93
Insurance Premium Tax (IPT):	£114.47
Annual total:	£1,068.40

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

Summary
Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Public and products liability	£10,000,000	£250
Employers' liability	£10,000,000	£0
Personal accident	£25,000	£0
Management liability - Directors' and officers' liability	£500,000	£0
Crisis containment	£25,000	-

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date: 14/11/2021

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including all costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada Not covered

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£10,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses

Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Insurer

Hiscox Insurance Company Limited

Section endorsements

Amendment of cover: abuse or molestation - claims occurring

What is covered, Additional cover, Abuse or molestation claims is amended to read as follows:



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If, as a result of **your business**, any party brings a claim against **you** for **abuse or molestation** occurring during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation. This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity. **We** will not in any event provide cover to any party who actually commits, condones or ignores any **abuse or molestation**. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

SECTION: EMPLOYERS' LIABILITY

Cover start date:	14/11/2021
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Limit of indemnity	£10,000,000
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Limit applies to	each and every claim or loss, including all costs
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Geographical limits	Worldwide
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Applicable courts	United Kingdom, The Isle of Man and The Channel Islands
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Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Insurer

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SECTION: PERSONAL ACCIDENT

Cover start date: 14/11/2021

Insured person	Partners, directors, officers or persons under a written contract of service with you or directly engaged by you with or without payment including any volunteer solely while under your control.
Number of insured persons	1
Capital benefit amount	£25,000
Weekly benefit amount	£250
Active time	At any time
Illness and compassionate leave	Not covered
Absence period	104 weeks
Minimum absence period	2 weeks

Additional covers (in addition to the overall benefit amount stated above)	Benefit amount
Recruitment expenses	£10,000
Retraining expenses	£10,000
Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£5,000
Workplace alteration expenses	£5,000
Counselling expenses	£5,000

Total event limit £1,000,000

Insurer

Hiscox Insurance Company Limited

SECTION: MANAGEMENT LIABILITY – DIRECTORS’ AND OFFICERS’ LIABILITY

Cover start date: 14/11/2021

Limit of indemnity	£500,000
Limit applies to	in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	Worldwide (excluding United States of America and Canada)
Applicable Courts	Worldwide (excluding United States of America and Canada)



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Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Additional defence costs and legal representation costs	£250,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Loss of data resulting from a cyber incident	£250,000	in the aggregate
Bail costs	£50,000	in the aggregate
Public relations expenses: in total for all insured persons across all management liability sections	£100,000	in the aggregate
Public relations expenses: for each insured person	£25,000	in the aggregate
Emergency defence costs	£50,000	in the aggregate
Emergency legal representation costs	£50,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Bodily injury and property damage: defence costs for claims brought by an injured party	£500,000	in the aggregate
Investigation mitigation costs	£50,000	in the aggregate
Pre-investigation costs	£500,000	in the aggregate
Court attendance compensation: in total across all management liability sections	£50,000	in the aggregate
Court attendance compensation: employees	£250	per person, per day
Court attendance compensation: directors and partners	£500	per person, per day

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SECTION: CRISIS CONTAINMENT

Cover start date:	14/11/2021
Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Insurer

Hiscox Insurance Company Limited

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(3) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Public and products liability section wording:	16166 WD-PROF-UK-PPL(2)
Employers' liability section wording:	16164 WD-PROF-UK-EL(2)
Personal accident section wording:	16341 WD-PROF-UK-PAI(3)
Management liability – directors' and officers' liability section wording:	16015 WD-MLP-UK-AGG-DO(5)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)



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Important information and contact details

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 Status	Registered in England and Wales number 002372789 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 the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Crisis containment:

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



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Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

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.

Employers' liability:

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.

Personal accident:

Claims information

If you need to make a claim, you should contact our claims team at VanAmeyde UK Limited on 0208 315 0732, or by e-mail to adjusters@vanameyde.com. You will need to provide your full name and contact details, the name of your business, your address and postcode, the policy number and circumstances of the claim.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under your obligations in the policy wording. It is important that you read the policy for details of its terms in full.

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).



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You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£25,000	£150,000
Wage roll	£1,000	£150,000
Personal accident – number covered	1	1

You and your business

We asked you	You answered
What is your organisation's primary trade?	Coaching, training and education
What is your organisation's business description?	Coaching, training and/or education
Have any of your directors, partners or other board members ever been: a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or b. convicted of or charged with a criminal offence, other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown



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Company name	Country	Share of overall turnover
Welsh Fencing Ltd	UNITED KINGDOM	100%

Public and products liability

We asked you	You answered
Do you undertake or supervise any manual work, other than collection or delivery?	No
Do you, or does anyone on your behalf, undertake, supervise, host, co-ordinate, organise or facilitate in any respect whatsoever any of the following activities: taking any swab samples or other testing designed to provide, or help to provide, a positive or negative diagnosis for COVID-19, other than where this is for your employees, clients or customers for the purposes of carrying out your primary trade, business or profession; or supplying or administering any vaccination for COVID-19, other than where this is for your employees for the purposes of carrying out your primary trade, business or profession?	No



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Personal accident

We asked you	You answered
Is everyone who is to be covered aged between 16 and 70?	Yes

Management liability portfolio Directors and officers

We asked you	You answered
Have you made a profit after tax in the last financial year?	Yes
Do you expect to make a profit after tax in the next financial year?	Yes
Has the company changed ownership or control in the last 12 months, or is it expected to do so in the next 12 months?	No
Does your organisation have a positive net worth?	Yes
Have you reviewed and updated your health and safety policies within the last 12 months?	Yes

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.



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Summary of changes

Changes to your policy as a result of Brexit

In response to the UK's decision to leave the European Union (commonly known as 'Brexit'), Hiscox needs to ensure that all the risks we are insuring are allocated to the appropriately authorised insurance carrier. Historically, all our policies have been insured by Hiscox Insurance Company Limited (HIC), regardless of whether the risk is based in the UK or the European Economic Area (EEA).

However, post-Brexit, HIC will no longer be able to insure property or subsidiaries located or based in the EEA (non-UK). Those properties and subsidiaries will need to be insured by Hiscox SA (HSA), a new Hiscox Group insurer domiciled and regulated in Luxembourg.

We are therefore removing the automatic EEA (non-UK) cover from our policies. If before renewal you had one of these policies with us and you have already disclosed any EEA (non-UK) exposure to us, we will update your policy accordingly – see below for further detail.

Changes to your cover

Some of our policy wordings provided for automatic cover for subsidiaries based in the EEA (and elsewhere). As we will now need to ensure all risks are allocated to the correct carrier, be that HIC or HSA, we need to ensure that all overseas properties and subsidiaries are disclosed to us and added to the policy.

In order to achieve this, policy wordings that previously provided automatic cover for subsidiaries have now been updated to limit this automatic cover to the UK only. This means that any EEA (non-UK)-based property or subsidiaries will no longer be able to be insured under these policies unless you have specifically told us about any such property or subsidiaries and we have agreed to provide cover. The insurer for any such EEA (non-UK) cover will be HSA instead of HIC.

Your policy

This change will affect the following wordings on your policy:

Based on the information you have previously provided, you do not currently have any subsidiaries or additional insureds located or based in the EEA (non-UK), so these changes should not affect you. Please check your policy documents to confirm what has been disclosed to us.

However, if you have acquired, or if you acquire during the period of insurance, any property or subsidiaries located or based outside of the UK, please contact your broker so we can arrange appropriate cover.

In summary

Our intention is to ensure all our customers continue to benefit from exceptional cover and service. The changes above regarding the transfer of policies from HIC to HSA should not adversely affect the cover Hiscox provide to you but please ensure you read this letter carefully and take any action as we have suggested to ensure that you have cover in place should you have any EEA (non-UK) based subsidiaries.

If you wish to find out more about Hiscox's wider Brexit strategy or the Part VII process through which we will transfer all existing EEA (excluding the UK) exposure currently insured by HIC to HSA, please have a look on our website at www.hiscoxgroup.com/about-hiscox/brexit.

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