



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: 08/07/2021

Insurance details

Policy number:	PL-PSC10002801634/00
Period of insurance:	From 08/07/2021 to 07/07/2022 both days inclusive. This policy is a Continuing cover policy.
Insured:	Heronbridge Close Freehold Company Ltd
Address:	15 Windsor Road SWINDON Lawn SN3 1JP
Additional insureds:	None
Business:	Residents association

Premium details

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

Charged premium:	£117.76
Insurance Premium Tax (IPT):	£14.13
Total charged premium:	£131.89

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:	£117.76
Insurance Premium Tax (IPT):	£14.13
Annual total:	£131.89

Summary

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.

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.



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Your covers

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Management liability - Directors' and officers' liability	£500,000	£0	£117.76
Crisis containment	£25,000	-	£0.00

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

SECTION: MANAGEMENT LIABILITY – DIRECTORS’ AND OFFICERS’ LIABILITY

Cover start date:	08/07/2021
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Limit of indemnity	£500,000
Limit applies to	each and every claim, loss or investigation, including all costs
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)

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
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
Loss of data resulting from a cyber incident	£250,000	in the aggregate

Section wording	Insurer
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16010 WD-MLP-UK-AOC-DO(5)	Hiscox Insurance Company Limited
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SECTION: CRISIS CONTAINMENT

Cover start date:	08/07/2021
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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

Section wording	Insurer
9808 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited



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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.

Crisis containment:

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

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.

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	£83,000	£124,500

You and your business

We asked you	You answered
What type of organisation are you insuring?	Limited company
When was your organisation established?	2018
What is your organisation's primary trade?	Residents association
What is your organisation's business description?	Residents association
Within the past 10 years, have you or any of your directors, partners or other board members, or any entities for which such persons act or acted as board members, been the subject of any insolvency process?	No
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

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
Heronbridge Close Freehold Company Ltd	UNITED KINGDOM	100%



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Where do you carry out your work?	
UK	100%
Under which jurisdiction are your contracts carried out?	
UK	100%

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.