Hiscox1 Great St Helen's London EC3A6HX United Kingdom

SCHEDULE

E



£1,671.98

Policy Number - 1891378/2089589

Annual premium :

£1,492.84

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

Period of insurance :	Continuous cover from 1st October 2021 until the policy is cancelled
Date issued to insured: Underwritten by :	20th September 2021 HiscoxUnderwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account
RED DETAILS	
Insured :	Swallow Parish Council & Swallow Village Hall & Playing Field Association
Address:	28 The Brambles
	Market Rasen
	Lincolnshire LN8 3NS
Additional insureds :	There are no Additional Insureds on this policy
Business:	Parish Council
General terms and	11604 WD-HSP-UK-PAC-GTC(4)
conditions wording :	The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

£179.14

Total :

Annual Tax :





Local councils & not-for profit organisations scheme

PROPERTY - BUILDINGS

Section wording	11600 WD-HSP-UK-PAC-PYB(5)
Insurer	HiscoxInsurance CompanyLimited

Premises : Swallow Village Hall - Great Limber Road, Swallow, Market Rasen, Lincolnshire, LN7 6DY - £371,994.71

Item description	Excess	Amount Insured
Total Buildings	£250	£371,994.71
Gates and fences	£250	£0.00
Fixed outside equipment	£250	£0.00
Street furniture	£250	£15,160.54
War memorials	£250	£0.00
Playground equipment	£250	£60,902.00
Sports surfaces	£250	£0.00
Other surfaces	£250	£0.00
Rent receivable	£250	£0.00

Excess applies to:

Each and every loss

Special excesses

£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 a Property sections combined		
Contract works and site materials	£75.000		

Endorsements



PROPERTY - CONTENTS

Section wording	11602 WD-HSP-UK-PAC-PYC(6)
Insurer	HiscoxInsurance CompanyLimited

Premises : Swallow Village Hall - Great Limber Road, Swallow, Market Rasen, Lincolnshire, LN7 6DY - £371,994.71

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£36,390.79
Gardening equipment, plant and machinery	£250	£0.00
Sports equipment	£250	£0.00
Rent payable	£250	£0.00

Excess applies to
Geographical limits:

Each and every loss United Kingdom

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	£10,000 per person
and total loss of use of one or more limbs 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 transit	£25,000 or 10% of the amount insured for contents, 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	$\pounds 25,000$ or 10% of the amount insured for contents,

E



whichever is the less £150 000 in the addregate per period of ins

Fraud	and	disho	nesty
-------	-----	-------	-------

Fraud and dishonesty	£150,000 in the aggregate per period of insurance		
Endorsements			
6222.0 6349.1 6226.0	Amendment of cover (Fidelity Floating amount insured (Con Addition of Cover (Travel expe	ntents)	
PROPERTY AWAY FROM	The premises		
Wording Insurer	11602 WD-HSP-UK HiscoxInsurance Co		
Item description		Excess	Amount Insured
All business equipment		£250	£5,000
Excess applies to: Geographical limits:	Each and every loss European Union, Ur Islands, Isle of Man	nited Kingdom of Great Britain and Nort	hern Ireland, Channel
Endorsements			
65.0	Contents temporarilyels	ewhere	
PROPERTY - BUSINESS I	NTERRUPTION		
Section wording	11601 WD-HSP-UK-PAC-F HiscoxInsurance Compan		
Premises :	Swallow Village Hall - Grea £371,994.71	t Limber Road, Swallow, Market Rasen	, Lincolnshire, LN7 6DY -
Item description			Amount Insured
Loss of income			£10,000
Additional increased cos	ts of working		£10,000
Indemnity period	12 Months		
Additional cover	(in addition to the ov	verall limit/amountinsured above)	
Key person Unauthorised use of pu	Iblic utilities	£250 per week up to a maximur insurance £100,000 or the total amount ins interruption, whichever is less	

(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(3)
Insurer	HiscoxInsuranceCompanyLimited
Amount insured	£0.00
Limit applies to	Total amount insured across all property sections combined
Excess	£250
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

Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	HiscoxInsurance CompanyLimited
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)

|--|

Endorsements



PUBLIC AND PRODUCTS LIABILITY

Section wording Insurer	11607 WD-HSP-UK-PAC-GL(4) HiscoxInsurance CompanyLimited
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 policylimit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits Applicable courts	United Kingdom United Kingdom

Additional cover	(in addition to the over	all limit/amountinsured above)	
Unauthorised use of third party temployees	telephones by your	£2,500 any one period of insurance	
Loss of excess or no claims disc Loss of third party keys		£250 any one period of insurance £2,500 any one period of insurance	
Defamation and intellectual prop	erty 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

INTERNET AND EMAIL

Section wording	11605 WD-HSP-UK-PAC-IE(4)
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
Applicable courts	Worldwide excluding claims brought in USA or Canada
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 Insurer Policy limit Limit applies to Legal representation costs Legal representation basis 11614 WD-HSP-UK-PAC-DO(5) HiscoxInsurance CompanyLimited £500,000 In the aggregate including costs £15,000 In the aggregate any one period of insurance



Geographical limits Applicable courts	United Kingdom United Kingdom
Endorsements	
705.4	Prior & pending litigation date
Commercial legal pro	DTECTION (DAS)
0 // "	
Section wording	9927 WD-HSP-UK-CHR-DAS(3) DAS Legal Expenses Insurance CompanyLimited
Section limit	£250,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same or ginating cause
Excess Excess applies to	£200 Each and every claim arising from aspectenquiries only
Geographical limits	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
524.0 PERSONAL ACCIDENT	
524.0	Commercial legal protection 11608 WD-HSP-UK-PAC-PA(4) His coxInsurance CompanyLimited
524.0 PERSONAL ACCIDENT Section wording	11608 WD-HSP-UK-PAC-PA(4)
524.0 PERSONAL ACCIDENT Section wording Insurer	11608 WD-HSP-UK-PAC-PA(4)
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included witt Death Loss of one limb	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom hin and not in addition to the overall limit/amountinsured above) 100% capital benefit amount per person 100% capital benefit amount per person
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included with Death Loss of one limb Loss of one eye	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom 100% capital benefit amount per person
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included witt Death Loss of one limb Loss of one eye Loss of two limbs	11608 WD-HSP-UK-PAC-PA(4) Hiscox Insurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom hin and not in addition to the overall limit/amountinsured above) 100% capital benefit amount per person
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included witt Death Loss of one limb Loss of two limbs Loss of two limbs Loss of two eyes Loss of one limb and o	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom nin and not in addition to the overall limit/amount insured above) 100% capital benefit amount per person
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included with Loss of one limb Loss of one limb Loss of two limbs Loss of two limbs Loss of one limb and o eye	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom nin and not in addition to the overall limit/amountinsured above) 100% capital benefit amount per person 100% capital benefit amount per person
524.0 PERSONAL ACCIDENT Section wording Insurer Personal accident Capital benefit Temporary benefit Medical expenses Insured persons Operative time Geographical limits Special limits (included witt Death Loss of one limb Loss of two limbs Loss of two limbs Loss of two eyes Loss of one limb and o	11608 WD-HSP-UK-PAC-PA(4) HiscoxInsurance CompanyLimited £100,000 £500 per week £10,000 Councillors, trustees, volunteers and employees of the insured While working for you or on your behalf United Kingdom nin and not in addition to the overall limit/amountinsured above) 100% capital benefit amount per person

Permanent total disablement 100% capital benefit amount per person



Temporary total disableme Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies £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	HiscoxInsurance CompanyLimited
Limit of indemnity	£25,000
Limit applies to Geographical limits	Per crisis and in the aggregate during any one period of insurance 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)
Special limits Outside working hours discre mitigation costs	
Outside working hours discre	
Outside working hours discre mitigation costs	
Outside working hours discre mitigation costs Endorsements	tionarycrisis £2,000 Crisis containment provider: Hill & Knowlton
Outside working hours discremitigation costs Endorsements 9003.0 Business Travel – NOT COVER Section wording Insurer Insured persons	tionarycrisis £2,000 Crisis containment provider: Hill & Knowlton

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
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



Section wording	6243 WD-PIP-UK-PRE(3)		
Insurer	HiscoxInsurance CompanyLimited		
aterial damage			
Amountinsured		Excess	
£0.00		£250	
usinessinterruption			
Amount insured		Excess	
£0.00		£250	



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 manylocations are affected.	
Clause	308.0	Flat roof condition We will not make any payment for damage 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.	

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 dishonestyof 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 solelyand directly from fraud or dishonestyof 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 dishonestycommitted 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	
		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	
		NBSCH100419	



		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	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.
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 legallyhave 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 injuryor illness of a member of staff, councillor or trustee; or the death, accidental injuryor illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, councillor or trustee; or the death, accidental injuryor 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 im possible 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.

Property away from the premises clauses in full

Contents temporarily els ewhere

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



Clause	6350.1	6350.1 Floating amount insured (Business interruption) 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 manylocations are affected.
Employers'	liability clauses in full	
Clause	3121.0	Employers Liability Tracing Office (ELTO) – mandatory information required You must provide us with the following information for this section of the policy 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.
Public and		
	products liability clause	es in full
	products liability claus	
	products liability clauso	es in full Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below.
Clause		Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: 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
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: 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
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: 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
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: 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
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: there is a written risk assessment in place for the proposed event; and 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 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 all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and fireworks are purchased from a reputable supplier and are not modified in any way; and all employees or volunteers have received appropriate training (which is
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: there is a written risk assessment in place for the proposed event; and 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 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 all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and fireworks are purchased from a reputable supplier and are not modified in any way; and all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: there is a written risk assessment in place for the proposed event; and 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 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 all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictlyadhered to; and fireworks are purchased from a reputable supplier and are not modified in any way; and all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: there is a written risk assessment in place for the proposed event; and 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 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 all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and fireworks are purchased from a reputable supplier and are not modified in any way; and all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and there is appropriate first aid presence on site, in line with the risk assessment document; and 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
		 Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: there is a written risk assessment in place for the proposed event; and 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 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 all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictlyadhered to; and fireworks are purchased from a reputable supplier and are not modified in any way; and all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and there is appropriate first aid presence on site, in line with the risk assessment document; and

11. any bonfire is kept at least 75 metres awayfrom any premises, car park or 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 a	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 01/10/2021
Officials	indemnity clauses in Full	
Clause	705.4	Prior & pending litigation date Prior & pending litigation date 01/10/2021
Commer	cial legal protection (DAS) clauses in full
Clause	524.0	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, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.
Crisis co	ntainment: endorsement	s
9003.0	Crisis containment pro Crisis line contact nur	
	Crisis containment pro	ovider: Hill & Knowlton
	This contact number voice of these hours.	vill go through to us during working hours , and will go directly to Hill & Knowlton outside
		vare of a crisis outside of working hours , you must notify us of the crisis as soon as ng 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 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 Hiscoxpolicy 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 .
		Using your personal information
		Hiscoxis a trading name of a number of Hiscoxcompanies. 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 <u>dataprotectionofficer@hiscox.com</u>
		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 <u>www.hiscox.co.uk/cookies-privacy</u> .



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	
Companyregistration	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
Companyregistration	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
Companyregistration	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 is a trading name of Arthur J. Gallagher Insurance Brokers Limited
Registered address	Spectrum Building 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Companyregistration	Registered in Scotland. CompanyNumber SC108909
Status	Authorised and regulated by the Financial Conduct Authority

Additional Endorsements

