
Hiscox Insurance
Policy summaries





Hiscox Business Insurance

Policy summary

Your Hiscox Business Insurance policy summaries

This document contains the summaries for the General terms and conditions and any policy covers you have selected to protect your business. These summaries outline the key information about your policy covers to help you understand what you have bought, what you are covered for and what your obligations are.

However, you should carefully read all of your policy documentation and ensure that you understand its terms and conditions in full. If you have any queries, you should contact Hiscox or your broker.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fair, efficient and sensible claims service. We offer you access to experienced and dedicated claims handlers as well as experts including legal teams, loss adjusters and disaster management companies. Hiscox aims to handle claims quickly and efficiently, while minimising any disruption to you.

You must notify us of anything likely to lead to a claim under this policy and comply with the obligations in respect of claims set out in the General terms and conditions and the particular section of your policy under which you are making the claim.

If you need to notify us of anything, please contact our experienced claims team using the contact points shown in your policy schedule or on 0800 280 0351 8:30am – 5:30pm Monday to Friday or email claims@hiscox.co.uk

Policy length

The period of insurance is shown on your policy schedule. Your policy schedule will also show if the policy is on a continuing cover basis. If it is on a continuing cover basis, we will renew your policy each year for another 12 months and continue to take payment (including any premium adjustment shown in your renewal invitation) using your existing arrangement, unless you tell us otherwise or if your risk changes. If your policy schedule does not show that the policy is on a continuing cover basis, cover will cease at the end of the period of insurance, unless you renew your policy with us.

We will provide you with a statement of fact each year and provided that the information contained within the statement of fact is true, complete and accurate, you do not need to provide us with any further information at renewal. If any of the information in your statement of fact is not true, complete and accurate, you must let us know or your insurance advisor know. If you do not do so it may affect the validity of the policy or the amount we will pay for any claim.

Retroactive dates, geographical and jurisdiction limits

Where any section of your policy schedule includes a retroactive date, we will not make any payment for any claim or loss under that section which arises from any activity performed or any act, incident or occurrence taking place, before the retroactive date.

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the applicable courts stated in that section of your policy schedule.

Cancellation rights

The General terms and conditions explain that you can cancel your policy by giving us 30 days' notice. If we need to cancel the policy, we will give you 30 days' notice in writing. However, you should note that there is an exception to our 30-day notice period, which is triggered when we don't receive your Direct Debit payments within the agreed 14-day period. At this point, we will contact you as soon as possible and stop the policy immediately.

Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers named in the schedule.



Hiscox Business Insurance
Policy summary

Professional indemnity insurance for technology companies

Policy summary

Policy wording ref: 22413 WD-PROF-UK-TEC(2)

Key benefits: what risks are you protected against?

Professional indemnity insurance covers you for compensation you have to pay to your clients or third parties as a result of problems with your work. We will pay for claims which are made against you during the period of insurance, up to the limit shown in your policy schedule or as otherwise specified in the How much we will pay section of your policy wording. We will also pay your legal defence costs incurred with our agreement in respect of covered claims.

We will pay compensation in relation to claims made by your client against you for:

- breach of any contract between you and your client, including reasonable compensatory payments;
- issues arising from your delivery of a business activity for a client where this involves your use of artificial intelligence or generative AI;
- a vulnerability caused by you to the computer or digital technology or green technology operated by you or your client, which has led to a cyber attack or hacker affecting such computer systems;
- errors in the creation, modification or maintenance of computer and digital technology or green technology which have caused an interruption to your client's business;
- the processing, storage, loss or destruction of personal data;
- death, personal injury (including mental injury or disease) or property damage caused by your computer or digital technology or green technology failing to perform its intended function.

We will also pay compensation in relation to claims made by any party (including your client) against you for:

- infringement of intellectual property rights such as copyright or trademark, including where this arises from your use of artificial intelligence;
- negligence or breach of duty: if you fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work;
- defamation: libel and slander;
- work undertaken on your behalf by sub-contractors or outsourcers. However, we reserve the right to recover losses from your sub-contractors or outsourcers;
- dishonesty of your employees, sub-contractors and outsourcers;
- any other civil liability: this means that if a claim or loss occurs because of your business activities and we haven't specifically excluded it and it's not a criminal prosecution, it's covered;

We will also pay your losses as a result of:

- any tangible documents needed for your business which are lost, damaged or destroyed;
- work undertaken on your behalf by any overseas support staff, or by another person or entity for the purpose of a joint-venture.

In addition we will pay:

- towards your outstanding fees owed by a client, if by taking such action, the client agrees not to pursue a claim against you;
- payments towards the costs of rectifying any error, including the costs required to mitigate any resulting loss or damage;
- service credits provided to your client in full or partial settlement of a covered claim;
- the cost to engage a consultant to manage your response to a covered claim or to replace a senior manager or director whose time is diverted to the management of a covered claim;
- in respect of claims brought against an entity that contractually requires you to note them as an additional insured on your policy, provided that such claim against the additional insured arises due an act, error or omission by you;
- compensation where your attendance at court is required in connection with a covered claim.

Significant or unusual exclusions and limitations

We will not make any payment for your lost profit or any trading loss suffered by you. We will not pay for claims or losses arising from:

- any reserved legal advice or any activity regulated by the Financial Conduct Authority;
- infringement of patent or misappropriation of a trade secret;

- any bodily or mental injury or death unless in relation to mental anguish due to defamation. This also does not apply to a claim for injury arising from your computer or digital technology or green technology failing to perform its intended function;
- the loss, destruction or damage to tangible property, unless arising from your computer or digital technology or green technology failing to perform its intended function. This exclusion does not apply to any claim for damage to electronic data or the loss of any document which is necessary for the performance of your business activity which is lost whilst in your possession;
- the failure of service by an internet service provider, cloud services provider or other utility service, other than where your business activities provide these services;
- the ownership, use or possession of any land, building, animal or vehicle;
- any breach of your obligations as an employer;
- any discrimination, harassment or unfair treatment;
- any violation or alleged violation of laws relating to discrimination on the basis of disability;
- anything which was likely to lead to a claim and which you knew about before the policy started;
- any costs or expenses involved to recall any software (including artificial intelligence) or hardware where required to do so by injunction;
- the chargeback or reversal of any payment transaction;
- terrorism, civil commotion, strikes, war, communicable disease or nuclear risks; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to such an incident;
- a cyber attack, hacker or social engineering communication; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to a such an incident. This does not apply to any claim arising directly from a vulnerability caused to computer or digital technology or green technology operated by you or your client which has led to a cyber attack or hacker affecting such computer systems;
- a failure to comply with any US or Canadian law relating to the collecting, processing, storage or use of biometric or genetic information, or in respect of claims arising from unauthorised monitoring, tracking or profiling of personal data or US or Canadian law relating to the disclosure of information regarding the rental, sale or access to audio visual materials;
- the processing, acquisition, storage, damage, loss, alteration, disclosure, use of or access to personal data. This exclusion does not apply to claims brought by a client where they arise from your performance of a business activity.

Please read the policy for details of its terms in full.

Public and products liability insurance (Office, workspace and professions)

Policy summary

Policy wording ref: 16166 WD-PROF-UK-PPL(3)

Key benefits: what risks are you protected against?

Public and products liability insurance covers you when you have to pay compensation to any third-party for accidental injury to them, or damage to their property, which occurs during the period of insurance as a result of your activities. This cover includes your liability for any claimant's legal costs and expenses. We will pay up to the limit of indemnity stated in the policy schedule for claims against you arising from:

- bodily injury or property damage;
- trespass or nuisance;
- false arrest, detention, malicious prosecution or eviction.

We will also pay:

- for defence costs incurred with our agreement for covered claims. Your policy schedule or your policy wording will state whether such costs are included within the limit of indemnity or payable in addition to it;
- the costs of replacing locks, keys and electronic pass cards if you lose any key or pass card to a third-party's premises;
- the sums you have to pay as compensation for failing to secure a third-party's premises where you have been carrying out your activities, provided that you have reasonably secured the premises as required;
- the sums you have to pay as compensation if any of your employees uses a third-party's telephone system without their authority;
- the sums you have to pay as compensation under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975.

In addition, at our discretion, we will pay legal costs to defend you if any governmental, administrative or regulatory body brings a criminal action against you, up to the amount stated in your schedule.

The limit of indemnity you select may be on an each and every claim basis or an aggregate basis depending upon the type of claim. Your policy schedule or policy wording will show which basis applies.

Significant or unusual exclusions and limitations

We will not pay claims arising from:

- abuse or molestation, unless this cover is specifically shown as being covered in your policy schedule;
- loss or damage to property belonging to you or under your control at the time of the loss, other than:
 - employees' or visitors' personal effects while on your premises;
 - premises and their contents which you do not own but where you are temporarily carrying out your activities; and
 - items belonging to your clients while you are installing, maintaining, repairing or cleaning them;
- the ownership, possession or use of any watercraft, electric or motorised scooter or cycle, hovercraft, aircraft, drone, or mechanically propelled vehicle or its trailer;
- death or bodily or mental injury or disease of any employee or volunteer of yours;
- defamation, including libel or slander, or any infringement of intellectual property rights;
- pollution which is not caused by a sudden, identifiable, unintended and unexpected incident, or any pollution which occurs in the United States of America or Canada;
- any cyber attack, hacker, social engineering communication or unintentional error affecting any computer or digital technology, including any fear or threat of such an incident or any action taken in controlling, preventing, suppressing or responding to such an incident;
- any technical drawing, blueprint, plan, design, specification, formulae, program, automated system, instruction, training, direction or advice provided by you;
- the provision of or failure to provide any treatment, remedy, therapy or care of a person or animal, other than the provision of first aid to a person in connection with your activities;
- the recall, removal, repair, reconditioning or replacement of any goods you have supplied;
- the failure of any of your products to perform its intended function or serve its intended purpose, unless this cover is specifically shown as being covered by endorsement in your policy schedule;
- the actions of any person supplied by you to a client under contract, unless this cover is specifically shown as being covered by endorsement in your policy schedule;
- terrorism, civil commotion, strikes, industrial action, war or nuclear risks, including any fear or threat of such incidents or any action taken in controlling, preventing, suppressing or responding to such incidents.

We will only pay representation costs where they relate to a covered claim, will reduce the amount of any claim and are incurred with our prior agreement.



We may reduce any payment we make equal to the detriment we have suffered if you do not take reasonable steps to remedy any defect in goods you have supplied, at your expense.

Please read the policy for details of its terms in full.

PS-PROF-UK-PPL(4)
16920 03/24



Employers' liability insurance

Policy summary

Policy wording ref: 16164 WD-PROF-UK-EL(3)

Key benefits: what risks are you protected against?

Employers' liability insurance is compulsory cover for most companies with employees. It covers you for compensation, including your liability for any claimants' legal costs and expenses, which you have to pay to your employees for accidental injury to them, occurring during the period of insurance and in the course of their work for you.

We will pay up to the limit of indemnity stated in the policy schedule for:

- claims against you arising from death, bodily or mental injury or disease of an employee or volunteer arising out of their work for you;
- defence costs incurred with our agreement for covered claims. These costs are included within the limit of indemnity;
- your employees' judgments for bodily injury which remain outstanding against any defendant for six months, provided that the injury arose out of their work for you, we would have covered your liability if you had caused the injury, and the judgment is assigned to us.

In addition, at our discretion we will pay legal costs to defend you if any governmental, administrative or regulatory body brings a criminal action against you, up to the amount stated in your schedule.

Significant or unusual exclusions and limitations

We will not pay for any fines, penalties, punitive or exemplary damages, or any compensation ordered or awarded by a criminal court or for any claims arising from bodily injury:

- occurring offshore;
- suffered where motor insurance is compulsory;
- to any person supplied by you to a client under contract.

This insurance complies with the compulsory cover that you are required by law to have. You must repay all payments we are required to make under the legal provisions governing compulsory insurance of liability to employees, which we would not have been liable to pay under this section of the policy in the absence of such law.

Please read the policy for details of its terms in full.

Property – contents insurance

Policy summary

Policy wording ref: 16088 WD-PROF-UK-PYC(5)

Key benefits: what risks are you protected against?

Contents insurance protects you when the contents of your insured premises are lost, damaged or stolen. We will pay you for damage occurring during the period of insurance, up to the amounts shown in your schedule.

We will pay the cost of repairing or replacing items following loss or damage caused by:

- storm, flood or escape of water;
- fire;
- accidental damage; or
- theft, even where there is no evidence of forced or violent entry to the premises.

If your schedule shows that you are covered for rent payable, we will also pay the amount of rent, for up to 36 months, if you are legally required to pay it while the insured premises is unusable as a result of insured damage.

In addition, we will pay for:

- damage to fixed glass in windows, doors, shelves and mirrors, including the costs of repairing window frames and replacing alarm foil and lettering on the glass;
- damage to any additional contents which you acquire during the period of insurance, provided that you tell us the additional values as soon as possible;
- damage to the personal effects of your employees or visitors to your premises, including theft of employees' cycles from a building at the insured premises;
- the costs of reconstituting documents and electronic data which have been lost or destroyed;
- damage to contents temporary elsewhere while at employees' homes, event or exhibition sites and cleaners' or repairers' premises in the UK, including while in transit;
- the modification to replacement computers, or the conversion of your existing software, so that they remain compatible with each other following damage;
- damage to outdoor furniture, heaters, ornaments, statues and other similar portable items which are normally left outdoors;
- spoiled refrigerated stock provided that the refrigeration unit is less than five years old and is maintained by a qualified refrigeration engineer;
- your direct financial loss from dishonesty which you discover during the period of insurance, provided:
 - it was committed by a person under a contract of service with you;
 - it was committed while your contents were insured with us; and
 - you notify us of your discovery within ten working days.

Significant or unusual exclusions and limitations

The policy contains certain conditions which are specific to your contents insurance under the heading Your obligations. It is important that you comply with these conditions because, if you do not, your claim may be affected. For example, we may not pay for damage unless you can show that non-compliance with the condition could not have increased the risk of damage occurring. These conditions include the following:

- you must tell us if you are intending to have any demolition, building works or groundwork carried out at the insured premises, where the estimated cost is more than £75,000, at least 30 days before the work commences. However, despite this condition, we do not pay for damage caused by demolition, building work or groundwork, or stoppage of such work;
- you must take reasonable steps to make back-up copies of all data at least once a week and keep copies away from the insured premises;
- when hiring in any items, you must complete and record an inventory check and inspect all items for damage prior to acceptance. You must only return items to a person authorised to accept their return within the hire company;
- you must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever the insured premises is left unattended;
- you must tell us immediately if the premises will be left unoccupied or will not be used for more than 30 consecutive days.

We will not pay for losses or damage caused by:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- theft from an unattended vehicle unless the item is completely hidden out of sight within the storage compartment, boot or trailer of the vehicle so that the presence of the item cannot be identified;
- electrical or mechanical breakdown;



- distortion or loss of data or records, other than where covered under Additional cover: Reconstitution of data and electronic documents;
- fraud or dishonesty of any person who is not under a contract of service with you, other than the physical theft of property;
- terrorism, civil commotion which occurs outside of England, Scotland or Wales, war, confiscation, nuclear risks or communicable disease or any fear or threat of such an incident.

We will not pay for loss of or damage to any:

- buildings, land or water;
- vehicles for which insurance or security is required under the provisions of any road traffic legislation;
- aircraft, aerial devices, drones, motorised scooters, hovercraft or watercraft, other than hand propelled or sailing craft less than 20 feet in length which are not in use;
- cash, bank or currency notes, or cryptocurrency;
- animal or plant caused by illness or disease;
- phones, laptops, tablets, PDAs, cameras or wearable technology while away from the insured premises;
- item of computer or digital technology which is directly caused by:
 - a cyber attack, hacker or any computer or digital technology error; or
 - its digital connectivity to any other item of computer or digital technology which is affected by a cyber attack, hacker or any computer or digital technology error;

However, we will pay for any other damage or loss which is caused by the cyber attack, hacker or any computer or digital technology error and which is insured under this section.

Please read the policy for details of terms in full.

Property – away and in transit insurance

Policy summary

Policy wording ref: 16093 WD-PROF-UK-PAIT(7)

Key benefits: what risks are you protected against?

Property away and in transit insurance protects you when your business equipment is accidentally lost, damaged or stolen while away from the insured premises. We will pay you for damage occurring during the period of insurance at any location stated in your schedule. Where shown in your schedule, we will also pay for damage occurring during the period of insurance to insured property while hired out. We will pay up to the amounts shown in your schedule.

We will also pay for the following costs that you incur as a result of insured damage:

- the modification to replacement computers, or the conversion of your existing software, so that they remain compatible with each other following damage;
- the costs of reconstituting documents and electronic data which have been lost or destroyed;
- the costs of hiring substitute items of similar type and capacity while damaged items are being repaired or replaced;
- continuing hire charges while an item is being repaired or replaced;
- loss of fees which you would have received for hiring out an item to a third party under a standard hire contract.

Significant or unusual exclusions and limitations

The policy contains certain conditions which are specific to your away and in transit insurance under the heading Your obligations. It is important that you comply with these conditions because, if you do not, your claim may be affected. For example, we may not pay for damage unless you can show that non-compliance with the condition could not have increased the risk of damage occurring. These conditions include the following:

- you must tell us if you are intending to have any demolition, building works or groundwork carried out at the insured premises, where the estimated cost is more than £75,000, at least 30 days before the work commences. However, despite this condition, we do not pay for damage caused by demolition, building work or groundwork, or stoppage of such work;
- you must take reasonable steps to make back-up copies of all data at least once a week and keep copies away from the insured premises. If you do not, we may reduce any payment we make by an amount equal to the detriment;
- when hiring in any items, you must complete and record an inventory check and inspect all items for damage prior to acceptance. You must only return items to a person authorised to accept their return within the hire company;
- you must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever any of your premises are left unattended;
- you must tell us immediately if any of your premises will be left unoccupied or will not be used for more than 30 consecutive days.

We will not pay for theft by deception of any items that you have hired out unless you have:

- obtained and verified at least two trade references for the hirer;
- retained a copy of the hirer's letterhead and a copy of at least two of the hirer's utility bills relating to the same premises;
- retained a copy of the hirer's credit card details;
- only allowed the actual hiring company to collect the hire items and upon collection have copied identification of the hirer and taken a photograph of the hirer.

We will not make any payment for loss or damage to any item while:

- in transit by courier or postal service where the method of delivery does not require a recipient's signature on receipt;
- stowed in the hold of any aircraft or watercraft, whether in transit or otherwise;
- in the care, custody or control of any airport or seaport operator or any agent of any airport or seaport operator.

We will not pay for losses or damage caused by:

- theft from an unattended vehicle, unless the item is completely hidden out of sight within the storage compartment, boot or trailer of the vehicle so that the presence of the item cannot be identified;
- theft from any building which is not owned, rented or leased by you, unless the item is under your personal supervision or by anyone authorised by you, or stored in a securely locked room or building;
- fraud or dishonesty, other than the physical theft of property;
- electrical or mechanical breakdown;
- terrorism, civil commotion which occurs outside of England, Scotland or Wales, war, confiscation, nuclear risks or communicable disease or any fear or threat of such an incident.

We will not pay for any:

- loss or damage to buildings, land or water;
- vehicle for which insurance or security is required under the provisions of any road traffic legislation;
- hovercraft, aircraft, drone or other aerial device;



- watercraft, other than hand propelled or sailing craft less than 20 feet in length which are not in use;
- cash, bank or currency notes, or cryptocurrency;
- loss of or damage to any item of computer or digital technology which is directly caused by:
 - a cyber attack, hacker or any computer or digital technology error; or
 - its digital connectivity to any other item of computer or digital technology which is affected by a cyber attack, hacker or any computer or digital technology error.

However, we will pay for any other damage or loss which is caused by the cyber attack, hacker or any computer or digital technology error and which is insured under this policy.

Please read the policy for details of terms in full.

Property – money insurance

Policy summary

Policy wording ref: 16092 WD-PROF-UK-MON(3)

Key benefits: what risks are you protected against?

Money insurance protects you when your money is accidentally lost or stolen. We will pay you for losses occurring during the period of insurance. Your schedule will show which of the following locations you have cover for and the amounts insured for:

- any building which is owned, rented or leased by you;
- the home of your partners, directors, trustees, committee members, employees or volunteers in the UK;
- money in transit by road, rail, waterway or in person within the geographical limits;
- any location within the geographical limits where you are attending a promotional event or exhibition;
- any location within the geographical limits where you have a contract to carry out your activities; or
- any other location within the geographical limits.

We will also pay compensation up to the amounts shown in your schedule if any of your partners, directors, trustees, committee members, employees or volunteers, is killed or permanently disabled in a robbery.

Significant or unusual exclusions and limitations

The policy contains certain conditions which are specific to your money insurance under the heading Your obligations. It is important that you comply with these conditions because, if you do not, your claim may be affected. For example, we may not pay for damage unless you can show that non-compliance with the condition could not have increased the risk of damage occurring. These conditions include the following:

If your amount insured for money in transit exceeds £2,000, you must comply with the following conditions:

- amounts between £2,000 and £6,000 must be carried by at least two able bodied adults;
- amounts between £6,000 and £10,000 must be carried by at least three able bodied adults;
- amounts in excess of £10,000 must be carried by a Security Industry Authority approved cash and valuables in transit company.

We will not pay for losses caused by theft from any unattended vehicle, or loss of money sent by or while in the custody of any unregistered mailing service.

We will not pay for losses arising from:

- any social engineering communication, fraud or dishonesty, other than physical theft of money;
- any electronic, online or cryptocurrency; including Bitcoin;
- terrorism, civil commotion which occurs outside of England, Scotland, or Wales, war, confiscation, or nuclear risks.

Please read the policy for details of terms in full.

Personal accident insurance

Policy summary

Policy wording ref: 16341 WD-PROF-UK-PAI(4)

Key benefits: what risks are you protected against?

Personal accident insurance provides a benefit amount following accidental injury which results in the death or permanent or temporary disablement of an insured person. We will pay you the applicable benefit stated in your policy schedule if the death or disablement arises from an incident occurring during both the period of insurance and the active time stated in your policy schedule.

The active time is the time during which an insured person is covered for accidental injury. You have the option to select the active time which applies to your cover and can choose from:

- (i) cover at any time;
- (ii) cover while insured persons are working for you, including their commute to and from work;
- (iii) cover while insured persons are working for you, excluding their commute to and from work.

For accidental injury, we will pay the company or entity stated in your policy schedule:

- the capital benefit amount stated in your policy schedule if an insured person suffers an accidental injury which results in death or permanent total disablement;
- the temporary benefit amount stated in your policy schedule if an insured person suffers an accidental injury which results in disablement which prevents them from carrying out their usual occupation.

We will also pay the company or entity stated in your policy schedule:

- the medical and physiotherapy treatment expenses incurred with our consent if an insured person suffers accidental injury;
- the psychological counselling expenses incurred with our consent if an insured person suffers permanent disablement;
- the commuting expenses incurred with our consent if an insured person suffers a physical injury which prevents them from commuting using their normal means of transportation;
- the funeral expenses incurred with our consent following death of an insured person due to accidental injury;
- the expenses incurred with our consent to retrain an insured person and make alterations to their workplace and home office or workstation within their main residence following their permanent disablement;
- the recruitment expenses incurred with our consent to replace an insured person following their permanent disablement.

You also have the option to add cover for illness and compassionate leave which prevents an insured person carrying out their usual occupation. If you select this optional cover, we will pay the company or entity stated in your policy schedule the temporary benefit stated in your policy schedule for each week of an insured person's absence from their work for you due to:

- an illness which first manifests itself during the period of insurance;
- compassionate leave which is granted by you during the period of insurance.

Significant or unusual exclusions and limitations

We will not pay for:

- any person who is not:
 - currently employed by you;
 - legally resident in the United Kingdom, Channel Islands or the Isle of Mann;
 - aged between 16 and 75 years old at the start date of the period of insurance;unless agreed in writing by us;
- any temporary disablement which lasts for less than the minimum absence period stated in your policy schedule;
- any temporary disablement which lasts for longer than the maximum absence period stated in your policy schedule;
- any compassionate leave which lasts for longer than two weeks.

We will not pay for any accidental injury sustained while taking part in:

- certain extreme sports and leisure activities as listed in your policy wording;
- any aerial activities, other than travel by commercial airlines as a passenger;
- armed forces activities.

We will not pay for any accidental injury or illness arising from:

- civil commotion which occurs outside of England, Scotland or Wales, terrorism, war, nuclear risks or any fear or threat of such an incident;
- avian flu, swine flu, Covid-19, SARS-CoV-2 or any related variation, strain, virus, complex or syndrome;
- any emotional or psychiatric disorder or condition;
- the insured person abusing drugs, solvents or alcohol;



- directly caused by a cyber attack, hacker or computer or digital technology error, including any fear or threat of such an incident. We will not pay claims arising from any action taken in controlling, preventing, suppressing, responding to such an incident. However, we will cover any accidental injury or illness insured under this section which is indirectly caused by a cyber attack, hacker or computer or digital technology error.

Please read the policy for details for its terms in full.

Legal protection insurance

Policy summary

Policy wording ref: 16375 WD-PROF-UK-LST(3)

Key benefits: what risks are you protected against?

Legal protection insurance covers you for legal costs, including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. It will also pay the costs of appealing or defending an appeal. The limit of indemnity shown in the policy schedule is for all claims resulting from one or more event arising at the same time or from the same originating cause.

The policy covers:

- employment disputes: defending your legal rights in respect of any dispute with an employee or ex-employee relating to their contract of employment or their statutory rights, or to recover possession of your premises from them;
- compensation awards: basic and compensatory awards, and/or damages arising from a breach of an employee's or ex-employee's statutory rights under employment legislation;
- legal defence: defending your legal rights in respect of any non-motor criminal prosecutions and some specific civil actions, such as a breach under data protection legislation;
- property protection: pursuing your legal rights in a civil action following an event causing physical damage to physical property which you own or are responsible for, or any nuisance or trespass;
- personal injury: at your request, pursuing your and your employees' and their family members' legal rights following their death or bodily injury;
- tax protection: negotiating on your behalf and representing you in any appeal proceedings arising out of an Income Tax or Corporation Tax compliance check by, or a VAT or employer compliance dispute with, HM Revenue or Customs;
- contract disputes: negotiating for your legal rights in a contractual dispute over any agreement entered into by you for the purchase or provision of goods or services, where the disputed amount exceeds £250 (including VAT);
- debt recovery: negotiating for your legal rights to recover money and interest due from the sale or provision of goods or services, where the debt exceeds £250 (including VAT).

Significant or unusual exclusions and limitations

The policy will not cover:

- any civil claim unless it is more likely than not that the insured person will recover damages or make a successful defence;
- any claim reported to ARAG more than 180 days after the date that the relevant insured person should have known about the insured incident or any costs or expenses incurred before ARAG have agreed to accept the claim;
- legal costs in excess of £100 per hour (this amount may vary from time to time) when, with ARAG's agreement, you choose to use your own lawyer;
- any claim relating to patents, copyrights, trademarks, merchandise marks, registered designs, intellectual property, secrecy and confidentiality agreements;
- any claim relating to rights under a franchise or agency agreement entered into by you;
- judicial review, coroner's inquest or fatal accident enquiry;
- any claim where the insured person is not represented by a law firm, barrister or tax expert;
- any claim relating to written or verbal remarks that damage the insured person's reputation;
- employment disputes: in respect of damages for personal injury;
- employment disputes: relating to the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations;
- employment disputes: pursuit of an employment claim
- compensation awards: following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue;
- legal defence: any claim which leads to an insured person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle;
- legal defence: any claim relating to damage to or the loss, alteration, corruption, distortion, reduction of functionality, availability or operation of stored personal data arising from any malicious or damaging code or computer virus;
- personal injury: any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident;
- personal injury: any claim relating to psychological injury or mental illness, unless following a specific or sudden accident;
- tax protection: any claim relating to import or excise duties or any tax avoidance scheme;
- contract disputes or debt recovery: relating to the amount of an insurance claim or any loan, mortgage, pension or other financial product, other than disputes with professional advisors in connection with these matters;



- contract disputes: arising from a breach or alleged breach of professional duty by an insured person;
- contract disputes or debt recovery: terms of a lease, licence or tenancy of land or buildings;
- contract disputes or debt recovery: any dispute or debt from an agreement entered into prior to the ARAG policy start date, if the date of occurrence is within the first 90 days, unless equivalent legal expenses insurance was in force immediately before.

Your claim may also be declined or the amount that ARAG pay may be reduced if you negotiate any settlement without ARAG's written consent or if you do not tell ARAG about any settlement offer.

Please read the policy for details of terms in full.



Crisis containment

Policy summary

Policy wording ref: WD-PIP-UK-CRI(2) 9809 02/13

Key benefits: what risks are you protected against?

Crisis containment insurance covers you for the costs of engaging the services of a public relations crisis specialist in relation to a covered claim under any section of your Hiscox policy.

We will pay up to the amounts shown in the policy schedule for:

- costs incurred with our prior written consent in utilising the services of the company named in the policy schedule to limit or mitigate the impact of adverse or negative publicity of or media attention to you;
- emergency costs incurred without our consent outside of working hours to limit or mitigate the impact of adverse or negative publicity of or media attention to you.

Significant or unusual exclusions and limitations

We will not pay for crisis containment costs:

- which do not relate to a claim which is covered under another section of this policy;
- which relate to a claim under any management liability – employment practices liability section;
- which relate to any employment claim under any management liability section;
- which relate to any incident, act, investigation, problem or business trend affecting your profession or industry in part or in whole, rather than just you.

We also don't pay for crisis containment costs unless:

- you notify us of the crisis immediately by telephone, using the number stated in the schedule;
- you co-operate fully with us and the crisis containment provider managing the crisis.

Please read the policy for details of terms in full.

General terms and conditions

Policy summary

Policy wording ref.: 15661 WD-COM-UK-GTCA(4)

Key terms and conditions

The General terms and conditions form part of your policy and should be read together with the relevant sections for any policy covers you have selected and with your policy schedule including any endorsements. You should read and check all your insurance documents to ensure that you are aware of and understand the cover, limits and other terms and conditions that apply.

The General terms and conditions are made up of the following sections:

General definitions

We use some words throughout your policy with the same meaning wherever they appear. These are shown in bold type and we explain in the General terms and conditions what they mean.

General conditions

These apply to the whole of your policy and set out below is a summary of some of the key conditions.

- **Presentation of the risk**

Your premium and insurance are based on the information that you have given us.

You must:

- fairly present the risk to us, including making sure the details provided to us accurately reflect your business and that you have disclosed to us any other information material to the insurance;
- let us know immediately if anything needs to change or of any changes to your circumstances during the period of insurance which may materially affect your insurance;
- comply with the terms and conditions of your policy.

If you fail to do so, you could invalidate your policy, claims may not be paid or the amount we pay may be reduced.

- **Other insurance**

We will not make payment under your policy if you would be entitled to be paid under any other insurance if your policy with us did not exist.

- **Cover under multiple sections**

If you, or any other insured person under your policy, are entitled to cover under more than one section of the policy in respect of the same claim or loss, we will only provide cover under one section of the policy – being the section that provides you with the most advantageous cover.

- **Cancellation**

You can cancel your policy by giving us 30 days' notice. If we need to cancel the policy, we will give you 30 days' notice in writing. You will only be charged for the premiums due up to the date of cancellation unless we have accepted notification of a claim or potential claim or loss before the cancellation takes effect.

General claims conditions

These apply to the whole of your policy and set out below is a summary of some of the key claims conditions.

In the event of a claim or anything that may give rise to a claim, you must:

- comply with the obligations set out in the General claims conditions together with those set out in Your obligations in the section under which you are making the claim;
- notify us of the incident or event giving rise to the claim in accordance with and within the time frames set out in the notification provisions in your policy documentation;
- make every reasonable effort to mitigate any loss or liability.

If you fail to notify us when you first become aware of a shortcoming, fact or problem, admit you are liable for what has happened or fail to co-operate fully in the investigation of your claim, your claim may not be paid or the amount we pay may be reduced.

If you make a fraudulent claim or try to deceive us, we may terminate the policy.

General exclusions

We will not make payment for any damage, claims or losses arising from solar weather including from solar flares, magnetic field or magnetosphere fluctuations or disruptions. This exclusion applies to each and every section of your policy.

In addition, other exclusions apply to your policy and are included in the particular sections of the policy to which they apply.

Please read the policy for details of terms in full.





Hiscox Business Insurance

Policy summary

Any questions? Any complaints?

If you have any questions about your policy or the covers you have selected, please call us on 0800 280 0351. One of our business insurance experts will be on hand to answer your call and help you with any questions you may have.

If ever you're unhappy about anything we do, or fail to do, please contact our customer services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

Telephone: 0800 1164 627

Address: Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

Email: customer.relations@hiscox.com

If you remain dissatisfied with the way your complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. This does not affect your legal rights.

The address is:
Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone: 0800 023 4567
+44 20 7964 0500 from outside the United Kingdom
Email: complaint.info@financial-ombudsman.org.uk

If you contact them or us, please quote the policy number shown in the schedule.

If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).