Marsh

# The National Game Insurance Scheme

Delivered by The FA's appointed broker, Marsh Sport

# Countycover Plus Liability Insurance

## Evidence of Cover 2025/26

Cover is operative for affiliated and sanctioned football within the non-league pyramid including Step 5 and Below (Men's Football), Tier 3 and below (Women's Football), and all youth football

The National Game Insurance Scheme
Delivered by The FA's appointed broker, Marsh Sport

# Countycover Plus Evidence of Cover 2025/26

This schedule tells you what is insured with Hiscox. It should be read carefully with your policy wording(s).

**Schedule effective date: 01 July 2025**

| | |
|---|---|
| **POLICY NUMBER:** | 8618046/8618056 |
| **INSURED:** | Affiliated member Clubs, Leagues and Referees & Officials of:<br>Guernsey FA |
| **BUSINESS:** | Participation in Affiliated/Sanctioned Football and the Associated activities of the operation of a grassroots football club or league |
| **PERIOD OF INSURANCE:** | 1 July 2025, or date of affiliation if later, up to and including 30 June 2026 |
| **STEPS INSURED:** | Adult/Open Age Football: Step 5 & below (Mens) and Tier 3 & below (Womens)<br><br>Youth Football: All Steps<br><br>Referees and Match Officials: Step 3 & below (Mens) and Tier 3 & below (Womens) |
| **UNDERWRITTEN BY:** | Hiscox Underwriting Limited |
| **GEOGRAPHICAL LIMITS & APPLICABLE COURTS** | Abuse or molestation cover: United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar<br><br>Crisis Containment: United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland<br><br>Employers Liability: Geographical Limit is Worldwide with the applicable courts being United Kingdom, The Isle of Man and The Channel Islands<br><br>Public & Products Liability, Professional Indemnity and Management Liability – Trustees and Individual Liability: Worldwide Excluding USA and Canada |

# Claims Notification Process

The key reason for buying insurance is to ensure that your club is protected in the event of an incident occurring for which you may be held liable. It is therefore important to be aware of the principal policy terms shown in this summary. The following guidelines apply to the liability insurances we place for you and if more detailed advice is required, please consult Marsh Sport.

To notify a claim/incident/potential claim a Liability Report Form should be completed and sent to Marsh Sport without delay. This form can be downloaded from **marshsport.co.uk/ngis** or you can request a form from Marsh Sport on **0345 872 5060** or at **marshsport@marsh.com**.

**Please do not discuss liability with the claimant or make any offers of settlement without the insurer's prior written approval. Any correspondence you wish to send to the claimant should be passed to us to review first, in draft form. This is to ensure that your position is not prejudiced by matters in correspondence should the claim escalate.**

## Time Frames

Please note that your policy obliges you to notify the insurer of a claim, as well as circumstances which may given rise to a claim. All incidents should be notified to insurers promptly (generally within 28 days of the incident date).

Please note that there are strict timescales in place which must be adhered to following formal notification of a Public Liability or Employers' Liability claim.

The Ministry of Justice stipulates an Insurer in respect of legal liability matters only has:

- 21 days to reply to an initial Letter of Claim
- thereafter 90 days in which to complete their investigations and come to a conclusion on liability.

Failure to comply with these deadlines could result in proceedings being issued (which significantly increases the cost of a claim) or penalties becoming payable, so it is vital that notification happens as soon as possible.

**Do not:**

- admit liability
- or enter into correspondence with the claimant or their representative / insurer

In order that the requirements of the Ministry of Justice are met, it is essential that any incident involving injury of a Third Party or an employee is notified to your insurers immediately. Any correspondence received, making a formal injury claim against you, must be sent to Marsh Sport, immediately upon receipt.

**Do:**

- Record all incidents of injury in a GDPR approved accident book
- Retain copies of incident reports / correspondence etc.
- Notify Marsh Sport as soon as practicably possible of all incidents

**Always:**

- Forward any correspondence you have received to Marsh Sport unanswered and without delay

All forms and correspondence can be sent electronically to Marsh Sport at marshsport@marsh.com

Alternatively, please post to: Marsh Sport, Castlemead, 13th Floor, Lower Castle Street, Bristol, BS1 3AG

**Please note that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.**

If you would prefer to contact Hiscox directly please email the insurer at liability.claims@hiscox.com. If you need to speak to a member of the Hiscox claims team urgently, please call the 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 the insurer 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.

# Hiscox Insurance
## Policy Schedule

**Summary**

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

| Cover | Insurance amount | Excess |
|---|---|---|
| **Public and products liability** | £10,000,000 any one occurrence in respect of Public Liability<br><br>£10,000,000 any one claim and in the aggregate in respect of Products Liability | £100 each and every claim for damage to Third Party Property<br><br>£25 in respect of each and every claim for damage to glass/windows for claims up to £2,000 |
| **Public liability Extensions** | Limited to:<br><br>£2,500,000 Abuse extension in the aggregate<br>£2,000,000 Player v Player Defence Costs and Damages<br>£2,000,000 Concussion and Neurodegenerative disease on an aggregate annual basis, limited per County FA | £1,000 for each and every claim for Abuse |
| **Professional indemnity** | £10,000,000 any one occurrence and in the aggregate | £100 each and every claim |
| **Employers' liability** | £10,000,000 any one occurrence<br>£5,000,000 terrorism | £0 |
| **Management liability - Trustees and individual liability** | £5,000,000 any one occurrence and in the aggregate | £250 each and every claim |
| **Crisis containment** | £25,000 | £0 |

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

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# Hiscox Insurance
## Policy Schedule

**Policy endorsements**

**Amendment of cover: members**

The following is added to **General terms and conditions**, **General definitions**:

**Member**

Any:
1. affiliated football club and its subsidiaries, affiliated football league, players, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport or activity specified in the schedule; or
2. referees, referee tutors and match officials affiliated to the County Football Association for engaging in officiating or referee tutoring in respect of Step 2 and below of the National League System or Tier 3 and below of the Women's Football Pyramid.

**General terms and conditions**, **General definitions**, **You/your** is amended to read as follows:

**You/your**

1. For the purposes of the **General terms and conditions**, **Professional Indemnity** and **Public and Products Liability** sections, other than **General conditions** for 5., 11. and 12., the insured named in the schedule; or

2. for all purposes:

   a. **members** of the County Football Association as stated in the schedule, provided they adhere to the rules and by-laws of the County Football Association stated in the schedule; and
   b. any director, executive officer, committee member, officeholder or employee of the County Football Association stated in the schedule and its currently affiliated leagues, clubs or club subsidiaries under the definition of **member**, whilst acting within the scope of their duties in that capacity.

**General conditions** 9. is amended to read as follows:

9. Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment per **member** for all relevant claims or losses covered under that section of **your policy**.

**Repositioned definitions and Amendment of cover: Cyber definitions & General exclusions**

A. **Repositioned definitions: Cyber and personal data**

**We** have repositioned the following cyber and personal data related definitions, moving them from the **Special definitions** of each applicable policy section to now sit within the **General definitions** in the General terms and conditions. **We** have also updated some of these definitions.

Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the **Special definitions for this section** of **your** policy wordings. Where this is the case, this **endorsement** shall apply:

Changes to **Special definitions**:

The following definitions are deleted from the **Special definitions for this section:**

**Computer or digital technology**
**Computer or digital technology error**
**Cyber attack**
**Hacker**
**Personal data**
**Social engineering communication**

HISCOX

# Hiscox Insurance
## Policy Schedule

Definitions of each of these terms are now set out in the **General definitions** in the General terms and conditions including, where applicable, updated definitions.

B. **Amendment of cover: General exclusions**

The following is added as a new introductory sentence to the start of the **What is not covered** section of each policy wording:

In addition to the **General exclusions** set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

**SECTION: PROFESSIONAL INDEMNITY**

| | |
|---|---|
| **Cover start date:** | **01 July 2025** |

| | |
|---|---|
| **Limit of indemnity** | £10,000,000 any one occurrence and in the aggregate |
| **Limit applies to** | each and every claim, excluding defence costs |
| **Excess** | £100 |
| **Excess applies to** | each and every claim excluding costs |
| **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 |

| **Additional cover** (in addition to overall limit of indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Court attendance compensation – employees | £250 | per person, per day |
| Court attendance compensation – directors and partners | £500 | per person, per day |
| Court attendance compensation: in total | £100,000 | in the aggregate |

| **Special limits** (included within not in addition to the overall limit in indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Personal data claims | £250,000 | in the aggregate, including all costs |

| **Business activities** |
|---|
| Football Governing Body: Administration, Development and Governance of Grassroots Football.<br>Football Clubs and Leagues: Participation in Affiliated/Sanctioned Football and the Associated activities of the operation of a grassroots football club or league |

| | |
|---|---|
| **Retroactive date** | 01 July 2012 |

# Hiscox Insurance
## Policy Schedule

| Insurer |
|---|
| Hiscox Insurance Company Limited |

**Section endorsements**

**Amendment of cover: neurodegenerative disease or concussion**

The following is added to Special definitions for this section:

**Concussion or neurodegenerative disease retroactive date**

01 July 2012

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to concussion, neurodegenerative disease, disorder or condition arising from **your activities** performed before the **concussion or neurodegenerative disease retroactive date**. This includes any such claim against any **employee** when they are acting on **your** behalf in whatever capacity.

The following is added to **What is covered** for this section:

Concussion or neurodegenerative disease

If, as a result of **your activities**, any party brings a claim against **you** during the **period of insurance** for concussion, neurodegenerative disease, disorder or condition after the **concussion or neurodegenerative disease retroactive date**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity.

**We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

The following is added to **How much we will pay, Special limits**:

Concussion or neurodegenerative disease, disorder or condition

For claims arising from concussion or neurodegenerative disease, disorder or condition the most we will pay is £2,000,000 for the total of all such claims, including **defence costs**.

**SECTION: PUBLIC AND PRODUCTS LIABILITY**

| | |
|---|---|
| **Cover start date:** | 01 July 2025 |
| **Limit of indemnity** | £10,000,000 any one occurrence in respect of Public Liability<br>£10,000,000 any one claim and in the aggregate in respect of Products Liability |
| **Limit applies to** | each and every claim or loss, excluding defence costs and criminal proceedings costs |
| **Excess** | £100 each and every claim for damage to Third Party Property,<br>£25 in respect of each and every claim for damage to glass/windows |
| **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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# Hiscox Insurance
## Policy Schedule

| **Abuse or molestation cover** (included within not in addition to the overall limit of indemnity stated above) | |
|---|---|
| **Limit of indemnity** | £2,500,000 |
| **Limit applies to** | in the aggregate, including all costs |
| **Excess** | £1,000 |
| **Excess applies to** | each and every claimant in respect of each and every claim or loss, excluding defence costs |
| **Geographical limits** | United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar |
| **Applicable courts** | United Kingdom, European Union, The Isle of Man, The Channel Islands and Gibraltar |
| **Retroactive date** | 01 July 1990 |

| **Additional cover** (in addition to overall limit of indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Court attendance compensation: in total | £10,000 | in the aggregate |
| Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers | £250 | per person, per day |
| Court attendance compensation: any other employees | £100 | per person, per day |
| Car Park | £50,000 | each and every loss to each vehicle |
| Changing facilities effects | £10,000 | each and every loss |
| Non-negligent property damage | £1,000 | each and every loss |

| **Special limits** (included within not in addition to the overall limit in indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Participant to participant | £2,000,000 | each and every loss |
| Criminal proceedings costs | £100,000 | in the aggregate |
| Unauthorised use of third-party telephones by your employees | £10,000 | in the aggregate |
| Pollution defence costs | £100,000 | in the aggregate |

| **Special excesses** | | |
|---|---|---|
| **Cover** | **Excess** | **Excess applies to** |
| Unauthorised use of third-party telephones by your employees | £250 | each and every loss |
| Windows and Windscreens | £25 | each and every loss under £2,000 in value |
| Visitors effects in changing facilities | £100 | each and every loss |
| Property damage in car parks | £100 | each and every loss |

| **Insurer** |
|---|
| Hiscox Insurance Company Limited |

**Section endorsements**

**Removal of cover: participant to participant**

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to **bodily injury** caused or contributed to by any participant to any other participant whilst participating in a match, practice or training, arising from or caused by:

- an assault, battery or any intentional, pre-meditated, malicious or deliberate violence, criminal act or act, intent to cause harm or gross negligence committed or alleged to have been committed; or
- an act or acts committed by a member whilst under club, league or associations suspension or disputes between participants.

The following is added to **How much we will pay**, **Special limits**:

Participant to participant

For claims arising from **bodily injury** to any participant by any other participant whilst participating in a match, practice or training, the most **we** will pay is £2,000,000 each and every claim, not including **defence costs**.

**Special limit: Historic Abuse or Molestation**

**How much we will pay, Special limits,** Abuse or molestation is amended to read as follows:

For claims brought against **you** for **abuse** or **molestation**, the most **we** will pay is the amount stated in the schedule for the total of all such claims and their defence costs.

For claims brought against you for **abuse** or **molestation** as a result of your activities before 01 July 2012 but on or after the **abuse** or **molestation retroactive date**, the most **we** will pay is £250,000 for the total of all such claims and their **defence costs**. This is included within and not in addition to the overall limit for claims arising from **abuse** or **molestation** stated in the schedule.

**Amendment of cover: neurodegenerative disease or concussion**

The following is added to Special definitions for this section:

**Concussion or neurodegenerative disease retroactive date**

01 July 2012

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to concussion, neurodegenerative disease, disorder or condition arising from **your activities** performed before the **concussion or neurodegenerative disease retroactive date**. This includes any such claim against any **employee** when they are acting on **your** behalf in whatever capacity.

**What is covered**, Claims against you is amended to read as follows:

If, as a result of **your business**, any party brings a claim against **you** for:

a. **bodily injury**, other than **abuse or molestation**, concussion, neurodegenerative disease, disorder or condition, or **property damage** occurring during the **period of insurance**; or

b. **personal injury** or **denial of access** committed during the **period of insurance**;

**we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any employee or volunteer worker of **yours** when they are acting on **your** behalf in whatever capacity.

**We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

The following is added to **What is covered** for this section:

Concussion or neurodegenerative disease

If, as a result of **your activities**, any party brings a claim against **you** during the **period of insurance** for concussion, neurodegenerative disease, disorder or condition after the **concussion or neurodegenerative disease retroactive date**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity.

**We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

The following is added to **How much we will pay, Special limits**:

Concussion or neurodegenerative disease, disorder or condition

For claims arising from concussion or neurodegenerative disease, disorder or condition the most we will pay is £2,000,000 for the total of all such claims, including **defence costs**.

**Additional cover: property damage in car parks**

The following is added to **How much we will pay**, **Special limits**:

Property damage in car parks

For claims arising from **property damage** to visitor's motor vehicles in car parks owned or operated by **you**, the most **we** will pay is the amount stated in the schedule for each and every claim including **defence costs**.

The following is added to **Your obligations**:

Property damage in car parks

In respect of car parks owned or operated by **you** and used for visitor's motor vehicles, **you** must ensure that a disclaimer of liability for loss or damage in the car park is prominently displayed.

**We** will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the damage occurring in the circumstances in which it occurred.

**Designated changing facilities**

The following is added to **How much we will pay**, **Special limits**:

Property damage in designated changing facilities

For claims arising from **property damage** to visitor's effects stored in any designated changing facility owned or operated by **you**, the most **we** will pay is the amount stated in the schedule for each and every claim, including **defence costs**.

The following is added to **Your obligations**:

Designated changing facilities

In respect of any designated changing facilities owned or operated by **you** that store visitor's effects, **you** must ensure that:

1. a disclaimer of liability for loss or damage to visitor's effects is prominently displayed in or adjacent to the designated changing facilities;
2. an attendant is on duty throughout the entire period that a changing facility is in use; and the changing facility is securely locked when left unattended.

**We** will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the damage occurring in the circumstances in which it occurred.

**Additional cover: indemnity to landowner**

The following is added to **What is covered**:

Indemnity to landowner

If, as a result of the use of a landowner's land for **your activities**, any party brings a claim against that landowner for: **bodily injury**, other than **abuse or molestation**, or **property damage** occurring during the **period of insurance**; or **personal injury** or **denial of access** committed during the **period of insurance**,

**we** will indemnify the landowner against the sums they have to pay as compensation, at **your** request, provided that the landowner:

has not, in **our** reasonable opinion, caused or contributed to the claim against them;

accepts that **we** can control the claim's defence and settlement in accordance with the terms of this section;

has not admitted liability or prejudiced the defence of the claim before **we** are notified of it; and

gives **us** the information and co-operation **we** reasonably require for dealing with the claim.

**We** will also pay defence costs but **we** will not pay costs for any part of a claim not covered by this section.

**Addition of cover: fireworks and bonfires**

**What is not covered** A. 18. a. iii. is amended to read as follows:

airborne lanterns, sky candles or wish lanterns;

The following is added to **How much we will pay**, **Special limits**:

Bonfires, fireworks or pyrotechnics

For claims arising from bonfires, fireworks or pyrotechnics, the most **we** will pay is £1,000,000 for the total of all such claims, excluding **defence costs**.

The following is added to **Your obligations**:

Bonfires, fireworks or pyrotechnics

Whenever **you** are responsible for any fireworks, pyrotechnics or bonfire displays in connection with **your activities**, **you** must ensure that:

1. there is a written risk assessment in place for the proposed event;
2. all relevant authorities have been notified at least 7 days before the event;
3. the relevant local authorities have granted permission for the event;
4. any requirements from the authorities or fireworks manufacturers are fully complied with;
5. all manufacturer's guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to;
6. all fireworks are purchased from a reputable supplier and are not modified in any way;
7. all fireworks at **your** event are category F2 or F3 only;
8. there is no use of any airborne lanterns, sky candles or wish lanterns;
9. all volunteers and staff have received appropriate training and are aware of the safety procedures for the event. **You** must retain a written record of the appropriate training completed by all volunteers or staff;
10. there is appropriate first aid presence on site, in line with the written risk assessment;
11. appropriate fire extinguishing equipment is available at the event and all volunteers and staff have had the appropriate training for the use of such equipment;
12. all members of the public are kept at least 25 metres away from both the display area and the bonfire itself, behind appropriate safety fencing;
13. any bonfire is kept at least:
    a. 25 metres away from the firework display area;
    b. 5 metres away from any trees, fencing or other combustible materials; and
    c. 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials;

14. there is no use of accelerants or any flammable equipment on the bonfire;
15. **you** have conducted an appropriate check of all weather conditions prior to the event starting and, if appropriate, checked with the relevant authorities as to whether the event can continue;
16. after the event has finished:
    a. a written record is kept of all thorough checks of the area to ensure that no potential fire hazards remain; and
    b. the bonfire has been doused in water; and
    c. any sub-contractor operating the display has and maintains public liability insurance with a reputable insurer, with a minimum limit of indemnity no less than **your** limit of indemnity stated in the schedule. **You** must retain a written record of the sub-contractor's insurance details, including their policy number and a copy of their policy schedule.

**We** will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the liability occurring in the circumstances in which it occurred.

**Amendment of cover: windows or windscreens**

Special conditions for property damage to windows or windscreens

For claims arising from **property damage** to windows or windscreens:

1. **you** must pay an **excess** of £25 in respect of each such claim including **defence costs**;

**we** will cover such claim, subject to the terms of this section, in the absence of any evidence of legal liability provided that:

a. **you** can provide evidence that such **property damage** occurred;

b. **you** were responsible for such **property damage**; and

c. the amount of the **property damage** does not exceed £2,000; and

if 2. above does not apply, **we** will only cover such claim if it can be established that the **property damage** was caused by **your** negligence.

**Addition of cover: non-negligent property damage**

The following is added to **What is covered**:

Non-negligent property damage

**We** will cover claims against **you** for **property damage** occurring during the **period of insurance** arising directly from **your** participation in any sport linked to **your activities**, regardless of **your** legal liability. However, **we** will not make any payment where the cost of the **property damage** is less than £25. The most **we** will pay for each such claim is £5,000, including **defence costs**.

## SECTION: EMPLOYERS' LIABILITY

| | |
|---|---|
| **Cover start date:** | 01 July 2025 |

| | |
|---|---|
| **Limit of indemnity** | £10,000,000 |
| **Limit applies to** | each and every claim or loss, including defence costs but excluding representation costs |
| **Geographical limits** | Worldwide |
| **Applicable courts** | United Kingdom, The Channel Islands and The Isle of Man |

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# Hiscox Insurance
## Policy Schedule

| **Additional cover** (in addition to overall limit of indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Representation costs | £250,000 | in the aggregate |
| Court attendance compensation: in total | £10,000 | in the aggregate |
| Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers | £250 | per person, per day |
| Court attendance compensation: any other employees | £100 | per person, per day |

| **Special limits** (included within not in addition to the overall limit in indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| War, terrorism and nuclear risks | £5,000,000 | each and every claim or loss, including defence costs |
| Off-shore employees | £5,000,000 | each and every claim or loss including, defence costs |

| **Insurer** |
|---|
| Hiscox Insurance Company Limited |

**SECTION: MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY**

| | |
|---|---|
| **Cover start date:** | 01 July 2025 |

| | |
|---|---|
| **Limit of indemnity** | £5,000,000 |
| **Limit applies to** | in the aggregate, including all costs |
| **Excess** | £250 each and every claim |
| **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

| **Additional cover** (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 in indemnity stated above) | | |
|---|---|---|
| **Cover** | **Limit of indemnity** | **Limit applies to** |
| Public relations expenses: for each insured person | £25,000 | in the aggregate |
| Public relations expenses: in total | £100,000 | in the aggregate |
| Pre-investigation costs | £1,000,000 or limit of indemnity whichever is less | in the aggregate |
| Court attendance compensation – employees | £250 | per person, per day |
| Court attendance compensation – directors and partners | £500 | per person, per day |
| Court attendance compensation: in total | £100,000 or 10% limit of indemnity whichever is the less | in the aggregate |
| Investigation mitigation costs | £100,000 | in the aggregate |
| Emergency defence costs | 10% of limit of indemnity | in the aggregate |
| Personal tax liability | £100,000 | in the aggregate |
| Deprivation of assets expenses | £100,000 | in the aggregate |
| Emergency legal representation costs | 10% of limit of indemnity | in the aggregate |
| Bail costs | £100,000 or 10% limit of indemnity whichever is the less | in the aggregate |
| Loss of data resulting from a cyber incident | £250,000 | in the aggregate |

| **Insurer** |
|---|
| Hiscox Insurance Company Limited |

**Section endorsements**

**6918.0 Removal of cover: professional services**

**We** will not make any payment for any **claim** or **loss**, **investigation**, or any other liability under this section based upon, attributable to or arising out of any design, plan, specification, formula, direction or advice prepared or given by **you**, or any **wrongful act**, act, incident or occurrence performed, taking place, or alleged to have taken place solely as a result of **your** professional services.

**6905.0 Removal of cover: partner and member disputes**

The following are added to **Special definitions for this section**:

**Member**

A member of a limited liability partnership formed under the Limited Liability Partnerships Act 2000 or any similar or successor legislation.

**Partner**

1. Any principal or partner of any partnership.
2. Any **member**.
3. Any salaried partner or anyone held out to be a partner.

HISCOX

# Hiscox Insurance
## Policy Schedule

**Partnership**

The relationship between **partners** carrying on a **business** in common.

**We** will not make any payment for any **claim**, **loss** or **investigation** based upon, attributable to or arising out of any:

a. breach of any **partnership** deed or similar agreement;
b. failure to appoint anyone as a **partner** of **yours**; or
c. **claim** from any existing **partner** of **yours**.

**SECTION: CRISIS CONTAINMENT**

| | |
|---|---|
| **Cover start date:** | 01 July 2025 |

| | |
|---|---|
| **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 total amount insured stated above) | | |
|---|---|---|
| **Cover** | **Amount insured** | **Limit applies to** |
| Outside working hours discretionary crisis mitigation costs | £2,000 | each and every crisis and in the aggregate |

| **Insurer** |
|---|
| Hiscox Insurance Company Limited |

| **General information** | |
|---|---|
| **Underwritten by:** | Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy |
| **General terms and conditions wording:** | 15661 WD-COM-UK-GTCA(4)<br>The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply. |
| **Professional indemnity section wording:** | 22533 WD-PROF-UK-SP(7) |
| **Public and products liability section wording:** | 16167 WD-NFP-UK-PPL(2) |
| **Employers' liability section wording:** | 16164 WD-PROF-UK-EL(3) |
| **Management liability – Trustees and individual liability section wording:** | 16019 WD-MLP-UK-AGG-TIL(4) |
| **Crisis containment section wording:** | 9809 WD-PIP-UK-CRI(2) |

**Commercial assistance and legal advice helpline:**

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.
This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

Employment
Prosecutions
Discrimination in the workplace
Health & safety
European law

Helpline number: +44 (0)800 840 2269
Helpline hours: 24 hours a day, 7 days a week

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

**The policy number to be quoted is: 8618056**

**Complimentary Benefit: The Hiscox Risk Academy**

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. The editable documents and templates allow you to identify and monitor risks in your own workplace.

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at

**riskacademy.hiscox.co.uk**

**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.

# Hiscox Insurance
## Policy Schedule

**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 | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>United Kingdom |
| Company registration | Registered in England and Wales number 02372789 |
| Status | Authorised and regulated by the Financial Conduct Authority. |

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### Insurers

These insurers provide cover as specified in each section of the schedule

| | |
|---|---|
| Name | **Hiscox Insurance Company Limited** |
| Registered address | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>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. |

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### 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.