



Hiscox Insurance
Your policy summary





Hiscox Insurance

Policy summary

Your Hiscox 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 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 insurance advisor.

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 711 7156 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.

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.

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.

Management liability – directors and officers’ liability insurance

Policy summary

Policy wording ref: 22937 WD-MLP-UK -DO(1)

Key benefits: what risks are you protected against?

Directors and officers’ liability insurance covers your directors, officers, employees and other insured persons for investigations and claims made against them as individuals during the period of insurance as a result of the performance of their duties for you. We will pay up to the limit of indemnity shown in the policy schedule, including the legal costs incurred with our agreement to defend covered claims and investigations.

We will pay for claims and investigations arising from:

- breach of duty, breach of trust, negligence, defamation, breach of warranty of authority;
- a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974.

We will also pay:

- for investigations under the provisions of the Corporate Manslaughter and Homicide Act 2017 or the Health and Safety at Work etc. Act 1974;
- the costs to reduce the likelihood or consequence of a claim or investigation;
- the costs incurred to make a compulsory notification to an official body;
- for claims arising from the management of or response to a cyber attack or other cyber event;
- for claims against an insured person, including any claim by data subjects relating to personal data, based on a loss or misuse of data as a direct result of a cyber attack, a hacker or that insured person’s own unintentional error. However, we will not cover defence costs for such claims;
- for costs over and above the limit of indemnity where that limit has been used up by another insured person.

The cancellation condition under the General terms and conditions is amended for this section, please see special conditions in your policy wording for full details.

In certain circumstances, you or an insured person may apply to purchase an extended notification period of up to six years for an additional premium. Where we agree to provide an extended notification period, this would cover insured persons for claims and investigations made during the extended period arising from acts occurring before the end of the original period of insurance.

Significant or unusual exclusions and limitations

We will not make any payment on behalf of any insured person if that individual had knowledge of a material misstatement in or omission from the information provided to us upon which we agreed to provide this insurance.

We will not cover any claim, loss or investigation:

- arising out of any dishonest or fraudulent act by an insured person. This exclusion will only apply after a judgment, other final adjudication, admission that such act did occur or where King’s Counsel advice has been obtained;
- arising from any requirement to clean up any pollution;
- arising from any public offering of your securities, other than a failed public offering of your securities;
- following any acquisition, merger or take-over of you;
- arising out of a cyber attack, hacker or social engineering communication, including any fear or threat of such an incident, or any computer or digital technology error. This includes any action taken in controlling, preventing or responding to any such incident or any claim by a data subject relating to personal data arising from such item or event. This does not apply to claims covered under the specific cover for cyber incidents, including loss of data or where the claim is brought by a shareholder or creditor directly due to the insured person’s management of or response to the incident;
- the failure or interruption of the service provided by internet, cloud services, telecommunications, utilities or other infrastructure providers;
- terrorism, civil commotion, war 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;
- arising from any non-fiat currencies, currency which utilised blockchain technology, initial coin offering or any other form of fundraising in respect of any new currency;
- arising from opioids or opioid products, including the use, sale, promotion, manufacture, distribution, delivery, transport, transfer or possession of opioids or opioid products;
- for bodily injury or property damage, other than in relation to a breach of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974. However, we will not in any event cover any claim for bodily injury brought by an injured party.

Please read the policy for details of terms in full.



PS-MLP-UK-DO(1)
22943 03/25



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.





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Policy summary

Any questions? Any complaints?

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your broker.

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).