



Hiscox Insurance Quote Schedule

This schedule tells you what will be insured with us if you decide to accept this quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 01/11/2020

Insurance details

Quote number:	QT-PSC10002533387/03
Period of insurance:	From 01/11/2020 to 31/10/2021 both days inclusive. This policy is a Continuing cover policy.
Quote expiry date:	13/12/2020
Insured:	Expert Witness
Address:	141-142 Fenchurch Street LONDON EC3M 6BQ
Additional insureds:	None
Business:	Expert witness

Premium details

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

Charged premium:	£228.89
Insurance Premium Tax (IPT):	£27.47
Total charged premium:	£256.36

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£228.89
Insurance Premium Tax (IPT):	£27.47
Annual total:	£256.36

Summary

General information

Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday.

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.

Your covers

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Professional indemnity	£1,000,000	£500	£228.89
Crisis containment	£25,000	£0	£0.00



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

SECTION: PROFESSIONAL INDEMNITY

Cover start date:	01/11/2020
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Limit of indemnity	£1,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£500
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
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 of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Your own losses: losses from dishonesty	£10,000	each and every claim or loss, excluding defence costs

Business activities

Expert witness

Retroactive date	None
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Section wording	Insurer
5998 WD-PROF-UK-SP(6)	Hiscox Insurance Company Limited

Section endorsements
Amendment of cover: work on physical property

What is not covered A.2. is amended to read as follows:

2. any survey or valuation of physical property or any construction or erection work, other than:

a. heating, lighting, electrical, venting and other work normally undertaken by a building services engineer; or

b. Expert witness work

SECTION: CRISIS CONTAINMENT

Cover start date:	01/11/2020
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Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording	Insurer
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited



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Important information and contact details

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England and Wales number 002372789
Status	Authorised and regulated by the Financial Conduct Authority.

Insurers

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

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
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.

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 8402269

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

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.



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Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).



Hiscox Insurance Statement of Fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£150,000	£199,999

You and your business

We asked you	You answered
What is your organisation's primary trade?	Expert witness
What is your organisation's business description?	Expert witness
Have you or any of your directors or partners ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability?	No
Have you (or any fellow director or business partner) ever been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
Expert Witness	UNITED KINGDOM	100%



Hiscox Insurance Statement of Fact

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

Professional indemnity

We asked you	You answered
Are you responsible for any work involving accountancy, valuations or due diligence?	No
Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?	No
Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans?	No
Are you responsible for any design, construction or erection work?	No
Do you provide any medical advice, diagnosis or treatments?	No

Business activities

Expert witness

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.