

# Policy SCHEDULE

**Local councils & not-for profit organisations scheme**

**PROPERTY – BUILDINGS**

**Section wording** 11600 WD-HSP-UK-PAC-PYB(5)  
**Insurer** Hiscox Insurance Company Limited

<b>Premises address</b>	<b>Sum insured</b>
Woodland Shed,	£614

Item description	Excess	Amount Insured
Total Buildings	£250	£614
Gates and fences	£250	£0
Fixed outside equipment	£250	£0
Street furniture	£250	£1,648
War memorials	£250	£0
Playground equipment	£250	£0
Sports surfaces	£250	£0
Other surfaces	£250	£0
Rent receivable	£250	£10,000

**Excess applies to:** Each and every loss

**Special excesses**

**Losses from subsidence** £1,000 each and every loss

**Additional cover** (in addition to the overall limit/amount insured above)

<b>Trace and access</b>	£5,000
<b>Emergency services</b>	£5,000
<b>Loss prevention costs</b>	£25,000
<b>Additions to buildings</b>	£50,000
<b>Inadvertent omissions</b>	£500,000
<b>Trees, shrubs and plants</b>	£25,000
<b>Bequeathed buildings</b>	£50,000
<b>Discharge of oil</b>	£10,000 in total during any one period of insurance, across all Property sections combined
<b>Contract works and site materials</b>	£75,000

**Endorsements**

**308.0.2** Flat roof condition  
**6469.0** Addition of cover: under insurance restriction (Buildings)  
**6351.0** Floating amount insured (Buildings)

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### PROPERTY – CONTENTS

**Section wording** 11602 WD-HSP-UK-PAC-PYC(6)  
**Insurer** Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£0
Gardening equipment, plant and machinery	£250	£0
Sports equipment	£250	£0
Rent payable	£250	£0

**Excess applies to** Each and every loss  
**Geographical limits:** United Kingdom

### Additional cover (in addition to the overall limit/amount insured above)

<b>Costs following glass breakage</b>	£10,000
<b>Additions to contents</b>	£10,000 or 10% of the amount insured for contents, whichever is the greater
<b>Money in the insured location while open for business or in a locked safe</b>	£1,000
<b>Money in transit or at the home of any councillor, trustee, employee or volunteer</b>	£1,000
<b>Money at all other times</b>	£1,000
<b>Money - non-negotiable instruments</b>	£250,000
<b>Identity fraud</b>	£5,000
<b>Personal effects</b>	£5,000
<b>Reconstitution of electronic data</b>	£5,000
<b>Reconstitution of other business documents</b>	£5,000
<b>Lock replacement</b>	£10,000
<b>Building damage by theft</b>	£10,000
<b>Personal assault - death</b>	£10,000 per person
<b>Personal assault - total loss or permanent and total loss of use of one or more limbs</b>	£10,000 per person
<b>Personal assault - total and irrecoverable loss of sight in one or both eyes</b>	£10,000 per person
<b>Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation</b>	£100 per week up to a maximum of 104 weeks
<b>Metered water and fuel</b>	£5,000
<b>Outdoor items</b>	£5,000
<b>Marquees</b>	£10,000
<b>Refrigerated stock</b>	£2,500
<b>Undamaged tenant's improvements</b>	£5,000
<b>Contents temporarily elsewhere including whilst in transit</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Exhibitions stands and equipment temporarily</b>	£25,000 or 10% of the amount insured for contents, whichever

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<b>elsewhere</b>	is the less
<b>Defibrillators</b>	£5,000
<b>Bequeathed property</b>	£5,000
<b>Fund raising events</b>	£5,000
<b>Contents kept at home</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Fraud and dishonesty</b>	£150,000 the aggregate per period of insurance

## Endorsements

<b>240.3</b>	Minimum security condition
<b>6226.0</b>	Addition of cover (Travel expenses)
<b>6349.1</b>	Floating amount insured (Contents)

## PROPERTY AWAY FROM THE PREMISES

**Wording Insurer** 11602 WD-HSP-UK-PAC-PYC(6)  
Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment	£250	£5,000

**Excess applies to:** Each and every loss  
**Geographical limits:** European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

## Endorsements

**65.00** Contents temporarily elsewhere

## PROPERTY – BUSINESS INTERRUPTION

**Section wording Insurer** 11601 WD-HSP-UK-PAC-PYI(6)  
Hiscox Insurance Company Limited

Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

## Additional cover (in addition to the overall limit/amount insured above)

**Key person** £250 per week up to a maximum of £2,500 per period of insurance.  
**Unauthorised use of public utilities** £100,000 or the total amount insured for Business interruption, whichever is less

## Special limits (included within and not in addition to the overall limit/amount insured above)

**Denial of access** £100,000 or the total amount insured for Business interruption, whichever is less  
**Non-damage denial of access** £100,000 or the total amount insured for Business

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<b>Bomb threat</b>	interruption, whichever is less £100,000 or the total amount insured for Business interruption, whichever is less
<b>Suppliers</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public utilities</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public authority</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Failure of safety equipment</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Loss of attraction</b>	£100,000 or the total amount insured for Business interruption, whichever is less
<b>Alternative hire costs</b>	£5,000
<b>Equipment breakdown</b>	Not insured

### Endorsements

**6350.1** Floating amount insured (Business interruption)

### EMPLOYERS' LIABILITY

<b>Section wording</b>	11603 WD-HSP-UK-PAC-EL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence including costs
<b>Geographical limits</b>	Worldwide
<b>Applicable court</b>	United Kingdom

**Special limits** (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£5,000,000 in the aggregate

### Endorsements

**3121.0** Employers Liability Tracing Office (ELTO) - mandatory information required

### PUBLIC AND PRODUCTS LIABILITY

<b>Section wording</b>	11607 WD-HSP-UK-PAC-GL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess</b>	£250
<b>Excess applies to</b>	Each and every claim for property damage only
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

**Additional cover** (in addition to the overall limit/amount insured above)

<b>Unauthorised use of third party telephones by your employees</b>	£2,500 any one period of insurance
<b>Loss of excess or no claims discount</b>	£250 any one period of insurance
<b>Loss of third party keys</b>	£2,500 any one period of insurance
<b>Defamation and intellectual property rights</b>	£500,000 any one period of insurance

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<b>Special limits</b>	(included within and not in addition to the overall limit/amount insured above)
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<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate
<b>Hirer liability</b>	£5,000,000 in the aggregate

<b>Endorsements</b>
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<b>6080.0</b>	Firework and bonfire condition endorsement
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<b>OFFICIALS' AND TRUSTEES' INDEMNITY</b>
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<b>Section wording</b>	11614 WD-HSP-UK-PAC-DO(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£500,000
<b>Limit applies to</b>	In the aggregate including costs
<b>Legal representation costs</b>	£15,000
<b>Legal representation basis</b>	In the aggregate any one period of insurance
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

<b>Endorsements</b>
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<b>705.4</b>	Prior and pending litigation date
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<b>COMMERCIAL LEGAL PROTECTION (DAS)</b>
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<b>Section wording</b>	9927 WD-HSP-UK-CHR-DAS(3)
<b>Insurer</b>	DAS Legal Expenses Insurance Company Limited
<b>Section limit</b>	£100,000
<b>Limit applies to</b>	All claims resulting from one or more event arising at the same time or from the same originating cause
<b>Excess</b>	£200
<b>Excess applies to</b>	Each and every claim arising from aspect enquiries only
<b>Geographical limits</b>	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

<b>Endorsements</b>
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<b>524.0</b>	Commercial legal protection (charities)
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<b>PERSONAL ACCIDENT</b>
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<b>Section wording</b>	11608 WD-HSP-UK-PAC-PA(4)
<b>Insurer</b>	Hiscox Insurance Company Limited

<b>Personal accident</b>
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<b>Capital benefit</b>	£100,000
<b>Temporary benefit</b>	£500 per week
<b>Medical expenses</b>	£10,000
<b>Insured persons</b>	Councillors, trustees, volunteers and employees of the insured
<b>Operative time</b>	While working for you or on your behalf

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**Geographical limits** United Kingdom

<b>Special limits</b>	(included within and not in addition to the overall limit/amount insured above)
<b>Death</b>	100% capital benefit amount per person
<b>Loss of one limb</b>	100% capital benefit amount per person
<b>Loss of one eye</b>	100% capital benefit amount per person
<b>Loss of two limbs</b>	100% capital benefit amount per person
<b>Loss of two eyes</b>	100% capital benefit amount per person
<b>Loss of one limb and one eye</b>	100% capital benefit amount per person
<b>Loss of hearing</b>	100% capital benefit amount per person
<b>Loss of speech</b>	100% capital benefit amount per person
<b>Permanent total disablement</b>	100% capital benefit amount per person
<b>Temporary total disablement</b>	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
<b>Temporary partial disablement</b>	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
<b>Maximum accumulation</b>	£1,000,000 any one loss in the aggregate

<b>CRISIS CONTAINMENT</b>	
<b>Wording</b>	15369 WD-HSP-UK-PAC-CRI(1)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£25,000
<b>Limit applies to</b>	Per crisis and in the aggregate during any one period of insurance
<b>Geographical limits</b>	The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

<b>Special limits</b>	(included within and not in addition to the overall limit/amount insured above)
Outside working hours discretionary crisis mitigation costs	£2,000

<b>Endorsements</b>	
<b>9003.0</b>	Crisis containment provider: Hill Knowlton

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The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Property – buildings clauses in full		
Clause	308.0.2	<p>Flat roof condition</p> <p><b>We</b> will not make any payment for <b>damage</b> arising directly or indirectly from any deficiency of a flat roof unless the roof is inspected once every 2 years by a competent person and any defects are rectified within 14 days.</p>
Clause	6469.0	<p>Addition of cover: under insurance restriction (Buildings)</p> <p>The following is added to <b>How much we will pay</b>, Under insurance:</p> <p>If, at the time of <b>damage</b>, the <b>amount insured</b> is less than 85% of the total rebuilding cost of the <b>buildings</b> including an allowance for other costs, the amount <b>we</b> pay will be reduced in the same proportion as the under insurance. If, however <b>you</b> provide us with a professional valuation of the <b>buildings</b> that was carried out within the 3 years preceding the incident of loss, <b>we</b> will not apply this reduction.</p>
Clause	6351.0	<p>Floating amount insured (Buildings)</p> <p>The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage</b> to such items however many locations are affected.</p>
Property – contents clauses in full		
Clause	240.3	<p>Minimum security condition</p> <p><b>We</b> will not make any payment for <b>damage</b> unless the physical security measures at the <b>insured location</b> comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:</p> <ol style="list-style-type: none"> <li>1. The final exit door is secured by: <ol style="list-style-type: none"> <li>a. a rim automatic deadlock conforming to or superior to BS3621; or</li> <li>b. a mortice deadlock conforming to or superior to BS3621; or</li> <li>c. a key operated multi-point locking system having at least three locking bolts.</li> </ol> </li> <li>2. Any other external door or internal door providing access to any part of the building not occupied by <b>you</b>, which is not officially designated a fire exit by the local fire authority, is secured by: <ol style="list-style-type: none"> <li>a. a locking device specified in 1 above; or</li> <li>b. by two key operated security bolts to engage the door frame.</li> </ol> </li> <li>3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by: <ol style="list-style-type: none"> <li>a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or</li> <li>b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.</li> </ol> </li> <li>4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are: <ol style="list-style-type: none"> <li>a. secured by means of a key-operated locking device; or</li> <li>b. permanently screwed shut.</li> </ol> </li> </ol> <p>Please note:</p> <ol style="list-style-type: none"> <li>(i) The local fire authority must be consulted before <b>you</b> replace or augment the existing locking device fitted to a designated emergency exit door; and</li> <li>(ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either: <ol style="list-style-type: none"> <li>a. fixed round or square section solid steel bars not more than 10 cm apart; or</li> <li>b. fixed expanded metal, weld mesh or wrought ironwork grilles; or</li> </ol> </li> </ol>

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c. proprietary collapsible locking gate grilles.

<b>Clause</b>	<b>6226.0</b>	<p>Addition of cover - travel expenses The following is added to <b>What is covered</b>, Additional cover:</p> <p>Travel expenses</p> <p>23. <b>We</b> will also pay for: the unused travel, accommodation and pre-booked conference or excursion expenses which <b>you</b> have paid or legally have to pay and which cannot be recovered; and the necessary and reasonable additional travel and accommodation expenses for <b>your</b> member of staff, <b>councillor</b> or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the <b>period of insurance</b>, for one of the following reasons: the death, accidental injury or illness of a member of staff, <b>councillor</b> or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, <b>councillor</b> or trustee; or the death, accidental injury or illness of any person with whom a member of staff, <b>councillor</b> or trustee is planning to stay or conduct business; or a member of staff, <b>councillor</b> or trustee being called for jury service or as a court witness; or <b>damage</b> to a member of staff or <b>councillor's</b> or trustee's pre-booked accommodation making it impossible for the member of staff or <b>councillor</b> or trustee to stay there. <b>damage</b> to the scheduled means of transport or any strike, riot, civil commotion or <b>terrorism</b> which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or <b>councillor</b> or trustee is booked to travel on their outward or return journey.</p> <p>The most <b>we</b> will pay during the period of <b>insurance</b> under this additional cover is £750. The <b>excess</b> which applies to this additional cover is £75.</p>
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<b>Clause</b>	<b>6349.1</b>	<p>Floating amount insured (Contents) The cover under this section applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage to your contents</b> however many locations are affected.</p>
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### Property away from the premises clauses in full

<b>Clause</b>	<b>65.00</b>	<p>Contents temporarily elsewhere <b>We</b> will not make any payment when such property is temporarily outside the UK unless it is in your <b>care</b>, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.</p>
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### Business interruption clauses in full

<b>Clause</b>	<b>6350.1</b>	<p>Floating amount insured (Business interruption) The cover under this section applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for each interruption to <b>your activities</b> however many locations are affected.</p>
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### Employers' liability clauses in full

<b>Clause</b>	<b>3121.0</b>	<p>Employers Liability Tracing Office (ELTO) – mandatory information required <b>You</b> must provide <b>us</b> with the following information for this section of the <b>policy</b> for each entity insured under this section of the <b>policy</b>: 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). If any insured entity does not have an ERN, you must provide us with one of the</p>
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following reasons:

- a. The entity has no employees; or
  - b. All staff employed earn below the current Pay As You Earn (PAYE) threshold;
- or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.
- You** must inform **us** immediately of any changes to the above information.

### Public and products liability clauses in full

<b>Clause</b>	<b>6080.0</b>	<p>Firework and bonfire condition endorsement</p> <p>The following applies to the whole of this <b>policy</b> and is a condition precedent to <b>our</b> liability.</p> <p><b>We</b> will not make any payment under this insurance unless <b>you</b> comply with all of the requirements below.</p> <p>Whenever <b>you</b> are responsible for any firework or bonfire displays at the <b>insured location</b>, <b>you</b> must ensure that:</p> <ol style="list-style-type: none"> <li>1. there is a written risk assessment in place for the proposed event; and</li> <li>2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and</li> <li>3. the relevant local authorities have been notified and permission for the event granted and <b>you</b> must also ensure that any requirements from the authorities are fully complied with; and</li> <li>4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and</li> <li>5. fireworks are purchased from a reputable supplier and are not modified in any way; and</li> <li>6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and</li> <li>7. there is appropriate first aid presence on site, in line with the risk assessment document; and</li> <li>8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and</li> <li>9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and</li> <li>10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and</li> <li>11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and</li> <li>12. there will be no use of accelerants or other flammables on any bonfire; and</li> <li>13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and</li> <li>14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.</li> </ol> <p><b>We</b> will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.</p>
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### Officials indemnity clauses in Full

<b>Clause</b>	<b>705.4</b>	<p>Prior &amp; pending litigation date</p> <p>Prior &amp; pending litigation date 14/02/2022</p>
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### Commercial legal protection (DAS) clauses in full

<b>Clause</b>	<b>524.0</b>	<p>Commercial legal protection</p> <p>Legal Expenses - cover for up to £100,000</p> <p>DAS legal advice line: Tel. 0117 933 0626</p> <p>Please quote policy reference TS5/5997087 in all correspondence</p> <p>For the purpose of Commercial Legal Protection, <b>We/Our</b> means DAS Legal</p>
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Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.

### Crisis containment: endorsements

<b>Clause</b>	<b>9003.0</b>	<p>Crisis containment provider: Hill &amp; Knowlton Crisis line contact number (24 hours): +44 (0)800 8402783 / +44 (0)1206 711796</p> <p>Crisis containment provider: Hill &amp; Knowlton</p> <p>This contact number will go through to <b>us</b> during <b>working hours</b>, and will go directly to Hill &amp; Knowlton outside of these hours.</p> <p>If <b>you</b> first become aware of a <b>crisis</b> outside of <b>working hours</b>, <b>you</b> must notify <b>us</b> of the <b>crisis</b> as soon as possible within <b>working hours</b> by telephoning +44 (0)800 8402783 or +44 (0)1206 711796.</p>
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### Clauses - applicable to the whole policy

Clause 999.0 Long Term Agreement

#### Long term agreement

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 13/02/2023
- c. Claims payments and costs shall mean the total of all:
  - i. claims and losses paid; and
  - ii. legal costs and expenses incurred; and
  - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 14/02/2021 and ending on 13/02/2024, provided that:
  1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
  2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

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**INFORMATION ABOUT US**

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

Name	<b>Hiscox Underwriting Limited</b>
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

**Insurers**

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

Name	<b>Hiscox Underwriting Limited</b>
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 Prudential Regulation Authority

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker Name	<b>Arthur J. Gallagher Insurance Brokers Limited</b>
Registered address	Spectrum Building 7 <sup>th</sup> Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority