

## Hiscox Business Insurance Policy Schedule

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

**Schedule effective date: 16/03/2018**

### Insurance details

<b>Policy number:</b>	PL-PSC10001168289/00
<b>Period of insurance:</b>	From 16/03/2018 to 15/03/2019 both days inclusive.  This policy is a Continuing cover policy.
<b>Insured:</b>	LB Information Technology Limited
<b>Address:</b>	83 Vicars Moor Lane LONDON N21 1BL
<b>Additional insureds:</b>	None
<b>Business:</b>	Technology

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### Premium details

Annual premium:	£387.58
Insurance Premium Tax (IPT):	£46.51
Annual total:	£434.09
Monthly premium:	£36.17

## Hiscox Business Insurance Policy Schedule

### Summary

#### General information

<b>Underwritten by:</b>	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording:</b>	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, you should contact your broker immediately, if you have one. If you don't have a broker or if this is not possible, then our claims team can be contacted on 01206 773 899 (select option one or two as appropriate), 8:30am to 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.

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.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

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	£ 322.58
Public and products liability	£1,000,000	£250	£ 65.00
Crisis containment	£25,000	£0	£0.00

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

## Hiscox Business Insurance Policy Schedule

### SECTION: PROFESSIONAL INDEMNITY – TECHNOLOGY

<b>Cover start date:</b>	16/03/2018
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<b>Limit of indemnity</b>	£1,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£500
<b>Excess applies to</b>	each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)

<b>Claims brought in USA or Canada</b>	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	in the aggregate, including all costs

#### Business activities

Technology
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<b>Retroactive date</b>	23/04/2013
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Section wording	Insurer
15586 WD-PROF-UK-TEC-AG(2)	Hiscox Insurance Company Limited

## Hiscox Business Insurance Policy Schedule

### SECTION: PUBLIC AND PRODUCTS LIABILITY

<b>Cover start date:</b>	<b>16/03/2018</b>
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<b>Limit of indemnity</b>	£1,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and criminal proceedings costs
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim or loss, including defence costs, for property damage only
<b>Geographical limits</b>	European Union
<b>Applicable courts</b>	European Union

<b>Claims brought in USA or Canada</b>	Not covered
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<b>Abuse or molestation cover</b> (included within not in addition to the overall limit of indemnity stated above)	
<b>Limit of indemnity</b>	£1,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claimant in respect of each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	European Union
<b>Applicable courts</b>	European Union
<b>Retroactive date</b>	16/03/2018

<b>Additional covers</b> (in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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

<b>Special limits</b> (included within not in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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 (included within the pollution limit above)	£100,000	in the aggregate

<b>Special excesses</b>		
<b>Cover</b>	<b>Excess</b>	<b>Excess applies to</b>
Unauthorised use of third-party telephones by your employees	£250	each and every loss

## Hiscox Business Insurance Policy Schedule

Section wording	Insurer
16168 WD-TEC-UK-PPL(1)	Hiscox Insurance Company Limited

### SECTION: CRISIS CONTAINMENT

<b>Cover start date:</b>	<b>16/03/2018</b>
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<b>Limit</b>	£25,000
<b>Limit applies to</b>	each and every crisis and in the aggregate
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Geographical Limits</b>	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

## Hiscox Business Insurance Policy Schedule

### Important information and contact details

Hiscox Underwriting Limited (HUL) arrange insurance policies on behalf of Hiscox Insurance Company (HIC) and Hiscox SA (HSA). HUL receives commission for this from HIC and HSA. Our Customer Experience Centre staff may also receive a small bonus based on sales and the quality of service they provide.

#### 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 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 Insurance Company 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 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



## **Hiscox Business Insurance Policy Schedule**

### **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.

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

## Hiscox Business 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.

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	£120,000	£150,000

### You and your business

We asked you	You answered
What type of organisation are you insuring?	Limited company
When was your organisation established?	2013
How many employees does your organisation have?	1
What is your organisation's primary trade?	IT consultancy
What is your organisation's business description?	Technology
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

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



## Hiscox Business Insurance Statement of Fact

<b>Professional indemnity</b>
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We asked you	You answered
How many years relevant experience do you have?	10

Business activities
Technology