**RENEWAL SCHEDULE**

|  |  |  |
| --- | --- | --- |
| **Policy Number:** | LCP300499600 | |
| **Schedule Reference:** | (Version 1) | |
| **Schedule date:** | 04/06/2025 | |
| **Period of Insurance:** | From 31/05/2025 to 30/05/2026 both days inclusive. | |
| **You (the Insured):** | Les Ambassadeurs Club Ltd, Les Ambassadeurs Online Ltd, United London Services Ltd, Ambassadeurs Group Ltd & Ambassadeurs Commerce Ltd | |
| **Your address:** | 5 Hamilton Place  London  W1J 7ED | |
| **Us (the Insurer):** | **For risks located outside the European Union:** Endurance Worldwide Insurance Limited (“EWIL”). EWIL is authorised and regulated by the Prudential Regulation Authority as a general insurer in the United Kingdom and is also regulated by the Financial Conduct Authority (FCA number 219654). | |
| **Business:** | Casino owners, Restauranters and property lessees. Chauffeuring service and valet parking provided for customers. Travel operator for Les Ambassadeurs members | |
| **Premium:** | Premium | GBP 121,723.24 |
| Insurance Premium Tax (IPT) | GBP 14,606.79 |
| Total: | GBP 136,330.03 |

**SUMMARY OF COVER**

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| --- | --- |
|  | **Wording Reference** |
| **General Terms & Conditions**  ***(Applicable to the whole policy)*** | GTC P 1.0 0624 UKI (ENG) (PW) |
| **Property Damage** | PDA P 1.0 0624 UKI (ENG) (PW) |
| **Business Interruption** | BUI P 1.0 0624 UKI (ENG) (PW) |
| **Public, Products & Pollution Liability** | PPL P 1.0 0624 UKI (ENG) (PW) |
| **Employers’ Liability** | ELI P 1.0 0624 UKI (ENG) (PW) |

**CLAIMS NOTIFICATION**

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| We are committed to delivering fair, appropriate, and good outcomes for our customers; efficient service, timely responses, and fast payment of covered claims; and value-added expertise from product and industry specialists. |

**Notification – All** **Claims**

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| Please notify all claims to [**yourclaim@sompo-intl.com**](mailto:yourclaim@sompo-intl.com)as soon as possible and in accordance with policy terms and conditions.  For injury matters relating to Employers’ Liability and Public, Products & Pollution Liability claims, you may be asked to confirm Sompo’s MOJ Portal ID to the third-party claimant or claimant representative. If asked to do so, please quote the Sompo International Portal ID C00589. |

**Notification by Post**

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| If you prefer, you can notify us of or contact us about any claim in writing at the address below:  *Head of Claims*  *2 Minster Court, 1st Floor*  *London*  *EC3R 7BB* |

**ADDITIONAL CONTACT DETAILS**

|  |  |
| --- | --- |
| **The Sompo Support Line** | If you have an urgent query in respect of a new or existing claim, other than a cyber claim, you can phone the Sompo Support Line which is free of charge and available 24 hours a day, 7 days a week:  **0800 061 2216**  This service will raise a Priority Ticket with your Sompo Claims team. In relevant circumstances it can also be used to request urgent appointment of a loss adjuster for Property losses.  For queries in respect of cyber claims please remember to contact Kennedys per the Breach Assist Notice above. |

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| **GENERAL TERMS & CONDITIONS** |
| The General Terms & Conditions apply to all **sections** of the **policy**. |

**Endorsements applicable to the General Terms & Conditions**

This **Schedule** sets out additional clauses which form part of the **policy**. The **endorsements** below amend the General Terms & Conditions of the **policy** and they apply to the **policy** as a whole.

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| 1 | NON-INVALIDATION AND NON-VITIATION |
| 2 | SCHEDULE OF CO-INSURERS |
|  |  |

**NON-INVALIDATION AND NON-VITIATION**

This **endorsement** applies to the General Terms & Conditions.

The following General Condition is added:

**Non-Vitiation**

**We** will not:

a. invalidate or avoid this **policy**; or

b. avoid any liability under the **policy**,

due to any circumstances beyond **your** control or due to any misrepresentation, non-disclosure, or breach of any **policy** term or condition by anyone other than **you** or by the agent of such person, provided **you** give **us** written notice as soon as possible after **you** become aware of such circumstances, non-disclosure, breach, misrepresentation or failure.

All other terms and conditions of the **policy** continue to apply.

**SCHEDULE OF CO-INSURERS**

This **endorsement** applies to LPR304591703.

**Schedule of Co-insurers**

**Period of Insurance**: From 31st May 2025 to 30th May 2026both days inclusive

The insurers are as defined below and the liability of each insurer shall be limited to the proportion set against its name.

The insurers’ obligations to which they subscribe are several and not joint and are limited solely to the extent of each insurer’s individual subscription.

Endurance Worldwide Insurance Limited are not responsible for the liability of any co-subscribing insurer which for any reason does not satisfy all or part of its obligation.

|  |  |  |
| --- | --- | --- |
| **Insurer** | **Proportion** | **Reference Number** |
| Endurance Services Worldwide Ltd | 70% | LPR304591703 |
| Protector | 30% | 3632052-2 |

All other terms and conditions of the **policy** continue to apply.

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| **PROPERTY DAMAGE SECTION** |

**Limits of Cover**

|  |  |
| --- | --- |
| **Territorial Limits:** | X Anywhere in the world in connection with the Business conducted by the Insured from insured premises within Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man |

**Insured Premises:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Declared value** | **Day one %** | **Sum insured** | **Excess** |
| **5 Hamilton Place, London, W1J 7ED** | **Buildings:** | not applicable | not applicable | not applicable | GBP 1,000 |
|  | **Contents:** | GBP 16,329,500 | 15% | GBP 18,778,925 | GBP 1,000 |
|  | **Stock:** | GBP 880,000.00 | not applicable | not applicable | GBP 1,000 |
|  | | | | | |

**Section Cover Extensions**

*The following Sum Insured figures are in addition to the applicable Insured Premises Sum Insured shown above.*

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Sum insured** | **Sum insured basis** | **Excess** |
| **Accidental release of gas flooding systems:** | GBP 50,000 | each incident for each **insured premises** | GBP 1,000 |
| **Capital additions and acquisitions:** | 10% of the Declared Value at each separate premises subject to a maximum of GBP 1,000,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| **Civil or military authority:** | GBP 25,000 | each incident for each **insured premises** | GBP 1,000 |
| **Contract works:** | GBP 250,000 | each incident for each **insured premises** | GBP 1,000 |
| **Customer property**  *(As specified in the Declaration of Customer Property):* | GBP 100,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| **Debris removal:** | GBP 250,000 | each incident for each **insured premises** | GBP 1,000 |
| **Drains and gutters:** | GBP 100,000 | each incident for each **insured premises** | GBP 1,000 |
| **Emergency services:** | GBP 25,000 | each incident for each **insured premises** | GBP 1,000 |
| **Property away – exhibitions:** | GBP 100,000 | each incident | GBP 1,000 |
| **Property away - third party sites:** | GBP 250,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| **Property away - removal for cleaning and repair:** | GBP 100,000 | in the aggregate for the total of all **insured premises** | GBP 2,500 |
| **Property away - transit** | GBP 50,000 | each incident | GBP 1,000 |
| **Property away – general:** | GBP 50,000 | each incident | GBP 1,000 |
| **Expediting expenses and temporary repairs:** | GBP 100,000 | each incident for each **insured premises** | GBP 1,000 |
| **Fire extinguishing and security equipment expenses:** | GBP 25,000 | each incident for each **insured premises** | GBP 1,000 |
| **Glass:** | GBP 50,000 | each incident for each **insured premises** | GBP 1,000 |
| **Hired in plant:** | GBP 50,000 | each incident for each **insured premises** | GBP 1,000 |
| **Keys and locks:** | GBP 25,000 | each incident for each **insured premises** | GBP 1,000 |
| **Minimising loss and preventing expenditure:** | GBP 100,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| **Metered water or gas:** | GBP 50,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| **Public authorities:** | GBP 250,000 | each incident for each **insured premises** | GBP 1,000 |
| **Incompatible technology:** | GBP 100,000 | each incident for each **insured premises** | GBP 1,000 |
| **Theft damage to buildings:** | GBP 50,000 | each incident | GBP 1,000 |
| **Trace and access:** | GBP 50,000 | each incident for each **insured premises** | GBP 1,000 |
| **Undamaged tenant improvements:** | GBP 100,000 | each incident for each **insured premises** | GBP 1,000 |
| **Underground services:** | GBP 50,000 | each incident for each **insured premises** | GBP 1,000 |
| **Sprinklers:** | Not covered | Not covered | Not covered |
| **Valuable paper and records:** | GBP 50,000 | each incident | GBP 1,000 |
| **Company acquisition:** | GBP 1,000,000 | each incident for each **insured premises** | GBP 1,000 |
| *Time limit for notification:* | *90 days* | | |
| **Claims preparation costs:** | GBP 25,000 | each incident | GBP 1,000 |
| **Omissions:** | GBP 1,000,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| *Time limit for reporting:* | *45 days* | | |
| **Adaption and resilience expenses:** | GBP 50,000 | each incident for each **insured premises** | 10% of all costs payable |
| **Deterioration of stock:** | GBP 5,000 | in the aggregate for the total of all **insured premises** | GBP 1,000 |
| *Minimum time period for*  *electricity supply failure:* | *90 days* | | |
| **Energy performance and sustainable buildings:** | GBP 100,000 | each incident for each **insured premises** | GBP 1,000 |

**Property Damage – Declaration of Customer Property**

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| **Details of Customer Property agreed** |
|  |

**Property Damage Section Endorsements**

This **Schedule** sets out additional clauses which form part of the **policy**. The clauses below amend the **section** referred to but are otherwise subject to the conditions of the **policy.**

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| 1 | FULL THEFT EXTENSION |
| 2 | SUBSIDENCE (AMENDMENT OF COVER) |
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**FULL THEFT EXTENSION**

This **endorsement** applies to theProperty Damage Section:

 Section Exclusion 23.is deleted and replaced with the following:

23. directly or indirectly caused by theft or attempted theft from yards, open sided buildings, compounds or other open spaces.

All other terms and conditions of the **policy** continue to apply.

**SUBSIDENCE (AMENDMENT OF COVER)**

This **endorsement** applies to theProperty Damage Section:

Section Exclusion 21.Subsidence is deleted and replaced with the following:

**21.** **Subsidence**

directly or indirectly caused by or consisting of subsidence, ground heave, or landslip involving **buildings** or any other structure:

1. in respect of yards, car parks, roads, driveways, paved areas and forecourts unless:

1. such **property** is covered for **damage** by this **section**; and
2. any **building** at the same **insured premises** is also damaged by the same cause at the same time;

1. resulting from the:

1. collapse of any **building**;
2. shrinking or cracking of any **building**;
3. normal settlement or bedding down of new structures;
4. settlement or movement of made-up ground;
5. coastal or river erosion;
6. inadequate construction of foundations; or
7. defective design or workmanship or the use of defective materials, including inadequate construction of foundations; or
8. demolition, construction, structural alteration or repair of any **property** or groundworks or excavation at the `same time or any adjoining premises; or

1. which commenced before the start of the **period of insurance**.

All other terms and conditions of the **policy** continue to apply.

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| **BUSINESS INTERRUPTION SECTION** |

**Limits of Cover**

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| --- | --- | --- |
| **Territorial Limits:** | Anywhere in the world in connection with the Business conducted by the Insured from insured premises within Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man | |
|  | | |
|  | **Limit** | **Declared value** |
| **Insured gross profit:** | GBP 113,400,000 across all insured premises combined | not applicable |
| **Increased costs of working:** | Not applicable | |
| **Additional increased costs of working:** | GBP 3,000,000 | |
|  | | |
| **Insured gross profit Maximum indemnity period:** | 36 months | |
| **Additional increased costs of working Maximum indemnity period:** | 12 months | |
| **Time excess:** | 24 hours | |
| **Declaration linked cover** | Yes | |
| *Where the same loss or damage is covered under both the Property Damage and the Business Interruption Sections of the Policy, only one excess is payable, being the greater of the applicable excesses.* | | |

**Section Cover Extensions**

*The following limits are in addition to the applicable Insured Premises Sum Insured shown above.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | | **Sum Insured** | **Sum Insured basis** | **Excess** |
| **Company acquisition** | | GBP 100,000 | each incident | GBP 500 |
| *Time limit for notification:* | | *90 days* |  |  |
| **Claims preparation costs** | | GBP 25,000 | each incident | GBP 500 |
| **Omissions** | | GBP 1,000,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| *Time limit for reporting:* | | *90 days* |  |  |
| **Unnamed premises** | | GBP 100,000 | in the aggregate | GBP 500 |
| **Additional metered water** | | GBP 100,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Tenants** | | GBP 100,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Buildings awaiting sale** | | GBP 50,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Cost of re-letting** | | GBP 25,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Contract sites** | | GBP 50,000 | each incident | GBP 500 |
| **Fines and penalties** | | GBP 250,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Group interdependency** | | GBP 1,000,000 | each incident for each **insured premises** | GBP 500 |
| **Machinery breakdown** | | GBP 100,000 | each incident | GBP 500 |
| **Obsolete stock** | | GBP 10,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| **Outstanding debit balances** | | GBP 100,000 | each incident for each **insured premises** | GBP 500 |
| **Prevention of access (damage)** | | GBP 500,000 | each incident for each **insured premises** | GBP 500 |
| *Distance limit:* | *1 mile* |
| **Prevention of access (non-damage)** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |
| *Distance limit:*  Minimum *period*: | *1 mile*  *12 hours* |
| **Loss of attraction** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |
| *Distance limit:*  *Minimum period:* | *1 mile*  *12 hours* |
| **Specified disease, food poisoning, vermin, murder or suicide (non-damage)** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |
| **Unlawful occupation** | | GBP 250,000 | in the aggregate for the total of all **insured premises** | GBP 500 |
| *Distance limit:* | *1 mile* |
| **Specified customers**  *See list below for details of specified customers* | | GBP 100,000 | each incident for each **insured premises** | GBP 500 |
| **Specified suppliers**  *See list below for details of specified suppliers* | | GBP 100,000 | each incident for each **insured premises** | GBP 500 |
| **UK Unspecified customers** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |
| **UK Unspecified suppliers** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |
| **Utilities** | | GBP 250,000 | each incident for each **insured premises** | GBP 500 |

|  |  |
| --- | --- |
| **Specified customers:** | None |
| **Specified suppliers:** | None |

**Business Interruption Section Endorsements**

This **Schedule** sets out additional clauses which form part of the **policy**. The clauses below amend the **section** referred to but are otherwise subject to the conditions of the **policy**.

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| 1 | TRONC EXTENSION |
|  |  |
|  |  |

**TRONC EXTENSION**

This **endorsement** applies to theBusiness Interruption Section.

The following Section Cover Extension is added:

**Tronc payments**

**We** will also cover **you** for the difference between:

a. the difference between the reduction in **service charge** and **tips** caused by an interruption or interference with the **business** resulting directly from **damage** to **property** used by **you** at the **insured premises** within the **territorial limits** and during the **period of insurance**; and

b. **your** liability to make **tronc payments** to **your** staff in respect of an interruption covered under a. above, provided that:

i. **your** employees have a contractual right to a precise proportion of the money sourced from **tips** and receive no more or less than they are entitled to;

ii. National Insurance contribution payments are made in respect of these payments;

iii. **you** or a troncmaster acting on **your** behalf maintain records of such **tronc payments** to **your** employees;

iv. such payments shall be adjusted to take account of any trends affecting **your business**; and

v. **we** will not pay more than GBP 4,000,000 under this **extension** in respect of each interruption.

The following Section Definitions are added for the purposes of this **endorsement** only:

**Tronc Payments**

A special pay arrangement used to distribute tips/ gratuities and service charges collected by **you** or a troncmaster.

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| **PUBLIC, PRODUCTS & POLLUTION LIABILITY SECTION** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Public Liability** | | Covered | | | |
| **Applicable Courts:** | | Worldwide excluding **North America** | | | |
| **Territorial Limits:** | | Worldwide | | | |
|  | | | | | |
|  | | **Limit of liability** | **Limit basis** | **Excess** | **Excess basis** |
| **Public liability:** | | GBP 10,000,000 | each claim excluding **defence costs** other than for claims brought in **North America** | GBP 500 | each claim excluding **defence costs** other than for claims brought in **North America** |
|  | | Not covered | in the aggregate including **defence costs** for claims brought in **North America** | Not Applicable | each claim including **defence costs** brought in **North America** |
|  | | | | | |
| **Section Cover Extensions – Public Liability**  *Where the public liability limit of liability above is an aggregate limit, the limits below are included within and not in addition to that overall aggregate limit.* | | | | | |
|  | | **Limit of liability** | **Limit basis** | **Excess** | **Excess basis** |
| **Company acquisitions:** | | GBP 5,000,000 | in the aggregate | GBP 5,000 | each claim |
| **Contingent motor liability (United Kingdom):** | | GBP 1,000,000 | in the aggregate | GBP 500 | each claim |
| **Corporate manslaughter defence costs:** | | GBP 5,000,000 | in the aggregate | GBP 5,000 | each claim |
| **Defective premises act:** | | GBP 5,000,000 | in the aggregate | GBP 500 | each claim |
| **Indemnity to principals:** | | GBP 5,000,000 | in the aggregate | GBP 500 | each claim |
| **Overseas personal liability:** | | GBP 5,000,000 | in the aggregate | GBP 500 | each claim |
| **Statutory defence costs:** | | GBP 250,000 | in the aggregate | GBP 500 | each claim |
| **Unauthorised movement of third-party vehicles:** | | GBP 1,000,000 | in the aggregate | GBP 500 | each claim |
| **Data protection:** | | GBP 1,000,000 | in the aggregate | GBP 500 | each claim |
| **Compensation for court attendance:** | | GBP 10,000 | in the aggregate | | |
|  | *Directors and partners:* | GBP 500 per day | | | |
|  | *Employees:* | GBP 250 per day | | | |
| **Claims preparation costs** | | GBP 25,000 | in the aggregate | GBP 500 | each claim |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Product Liability** | Covered | | | | | | |
| **Applicable Courts:** | Worldwide excluding **North America** | | | | | | |
| **Territorial Limits:** | Worldwide | | | | | | |
|  | | | | | | | |
|  | **Limit of liability** | | **Limit basis** | | **Excess** | **Excess basis** | |
| **Product Liability:** | GBP 10,000,000 | | in the aggregate excluding **defence costs** | | GBP 500 | each claim excluding **defence costs** other than for claims brought in **North America** | |
|  | GBP 10,000,000 | | in the aggregate including **defence costs** for claims brought in **North America** | | GBP 5,000 | each claim including **defence costs** brought in **North America** | |
|  | | | | | | | |
| **Section Cover Extensions – Product Liability**  *Where the product liability limit above is an aggregate limit, the limits below are included within and not in addition to that overall aggregate limit.* | | | | | | | |
|  | **Limit of liability** | | **Limit basis** | | **Excess** | **Excess basis** | |
| **Advertising liability:** | GBP 1,000,000 | | in the aggregate | | GBP 5,000 | each claim | |
| **Vendors’ liability** | GBP 1,000,000 | | in the aggregate | | GBP 5,000 | each claim | |
|  | | | | | | | |
| **Pollution Liability** | | Covered | | | | | |
| **Applicable Courts:** | | United Kingdom | | | | | |
| **Territorial Limits:** | | United Kingdom | | | | | |
|  | | | | | | | |
|  | | **Limit of liability** | **Limit basis** | | **Excess** | | **Excess basis** |
| **Pollution Liability:**  ***NOTE: Pollution LOI to mirror public and products liability up to a maximum loi of £5m*** | | GBP 5,000,000 | in the aggregate including **defence costs** | | GBP 5,000 | | each claim including **defence costs** |
|  | | | | | | | |
| **Section Cover Extensions - Pollution Liability**  *Where the pollution liability limit of liability above is an aggregate limit, the limits below are included within that overall aggregate limit.* | | | | | | | |
|  | | **Limit of liability** | | **Limit basis** | **Excess** | | **Excess basis** |
| **Pollution remediation costs:** | | GBP 1,000,000 | | in the aggregate | GBP 5,000 | | each claim |

**Public, Products & Pollution Liability Section Endorsements**

This **Schedule** sets out additional clauses which form part of the **policy**. The clauses below amend the **section** referred to but are otherwise subject to the conditions of the **policy**.

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| 1 | TERRORISM EXTENSION |
| 2 | LEGIONELLA |
|  |  |

**TERRORISM EXTENSION**

**Terrorism Extension**

This **endorsement** applies to the Public Liability Section:

Section Exclusion 21 is deleted.

|  |
| --- |
| Terrorism limit of liability |
| For claims arising from or in connection with **terrorism**, **we** will not pay more than £2,000,000 in the aggregate, including **defence costs**.  All other terms and conditions of the **policy** continue to apply. |

**LEGIONELLA EXTENSION**

This **endorsement** applies to thePublic, Products & Pollution Section.

The following extension is added to Section Cover Extensions – Public liability:

**Legionella**

**We** will also cover **you** for **your** legal liability to pay **compensation** for **bodily injury** arising from **legionella**, provided that:

a. cover is only provided in the event and to the extent that any insurance policy in force immediately prior to this **policy** expressly provided cover for **legionella** on the basis of an indemnity for claims made during the period of insurance of that policy;

b. the claim is first made against **you** during the **period of insurance**; and

c. the discharge, release or escape of **legionella** occurred prior to the start of the **period of insurance** of this **policy**, but after:

i. the retroactive date stated in any prior policy; or

ii. if no such date was stated, 1 January 2010.

The following Section Definition is added for the purposes of this **endorsement** only:

**Legionella**

Any discharge, release or escape of legionella or other airborne pathogens from water tanks, water systems, air-conditioning plants, cooling towers and the like.

Legionella limit of liability

For claims arising from or in connection with **Legionella**, we will not pay more than £1,000,000 in the aggregate, including defence costs.

All other terms and conditions of the **policy** continue to apply.

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| **EMPLOYERS’ LIABILITY SECTION** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit of liability** | **Limit basis** | **Excess** | **Excess basis** |
| **Employers’ liability claims:** | GBP 10,000,000 | each claim including **defence** **costs** | Nil | Not Applicable |
| **Claims arising from terrorism:** | GBP 5,000,000 | each claim including **defence** **costs** | Nil | Not Applicable |

**Section Cover Extensions**

*The following limits are included within and not in addition to the Employers’ Liability claims Limit of Liability or the Claims arising from terrorism Limit of liability, as applicable.*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Limit** | **Limit basis** | **Excess** | **Excess basis** |
| **Company acquisitions:** | GBP 5,000,000 | in the aggregate excluding **defence** **costs** | NIL | Not Applicable |
| **Indemnity to principals** | GBP 1,000,000 | in the aggregate including **defence** **costs** | NIL | Not Applicable |
| **Corporate manslaughter defence costs** | GBP 5,000,000 | in the aggregate including **defence** **costs** | NIL | Not Applicable |
| **Healthcare practitioner** | GBP 100,000 | in the aggregate including **defence** **costs** | NIL | Not Applicable |

*The following limits are in addition to the Employers’ Liability claims Limit of Liability or the Claims arising from terrorism Limit of liability, as applicable.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Compensation for court attendance:** | | GBP 10,000 | in the aggregate |
|  | *Directors and partners:* | GBP 500 per day | |
|  | *Employees:* | GBP 250 per day | |

**Employers’ Liability Section Endorsements**

This **Schedule** sets out additional clauses which form part of the **policy**. The clauses below amend the **section** referred to but are otherwise subject to the conditions of the **policy**.

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| n/a | n/a |
|  |  |
|  |  |

|  |
| --- |
| **MONEY & ASSAULT SECTION** |

**Limits of Cover**

|  |  |
| --- | --- |
| **Territorial Limits:** | United Kingdom |

**Money Damage & Theft**

|  |  |
| --- | --- |
| **Negotiable Money** | **Limit of Liability** |
|  | GBP 10,000 |

*The following limits are included within and not in addition to the Negotiable Money Limit of liability shown above.*

|  |  |  |
| --- | --- | --- |
|  | **Limit** | **Excess** |
| At the **insured premises** during **business hours**. | GBP 10,000 | GBP 500 |
| At the **insured premises** outside **business hours** but not in a locked safe or strongroom. | GBP 1,000 | GBP 500 |
| At the **insured premises** outside **business hours** in a locked safe of strongroom as set out below:  TBC specifications | GBP 5,000 | GBP 500 |
| At the **insured premises** outside **business hours** in any unspecified locked safe or strongroom. | GBP 10,000 | GBP 500 |
| In a bank night safe until removed by a bank official. | GBP 10,000 | GBP 500 |
| In **your** home. | GBP 1,000 | GBP 500 |
| At any of **your** contract sites during **business hours**. | GBP 1,000 | GBP 500 |
| Any other single loss of **negotiable money**. | GBP 1,000 | GBP 500 |

|  |  |  |
| --- | --- | --- |
| **Non-negotiable Money** | **Limit** | **Excess** |
|  | GBP 250,000 | GBP 500 |

**Section Cover Extensions**

*The following limits are in addition to the applicable limit for Negotiable Money or Non-Negotiable Money, as applicable.*

|  |  |  |
| --- | --- | --- |
|  | **Limit/Benefit** | **Excess** |
| **Accidental property damage – theft** | GBP 10,000 | GBP 50 |
| **Physical injury – theft:** |  | |
| Death: | GBP 10,000 | Nil |
| Loss of sight: | GBP 10,000 | Nil |
| Loss of limb: | GBP 10,000 | Nil |
| Permanent total disablement: | GBP 10,000 | Nil |
| Temporary total disablement: | GBP 100 per week | Nil |

**Money & Assault Section Endorsements**

This **Schedule** sets out additional clauses which form part of the **policy**. The clauses below amend the **section** referred to but are otherwise subject to the conditions of the **policy**.

|  |  |
| --- | --- |
| **Endorsement No.** | **Title and Reference:** |
| N/A | N/A |
|  |  |
|  |  |

|  |  |  |
| --- | --- | --- |
| 1. Collecting and Using Your Personal Information | | |
| * 1. Our role as data controller |  | |
| *Where the insurer is SI Insurance (Europe) SA (“****SIIE****”)* | **SIIE** is authorised to provide non-life insurance services in the local market and outside the Grand Duchy of Luxembourg. In accordance with the Regulation (EU) 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR), **SIIE** is the Joint Data Controller of the data collected about **you**. As such, **SIIE** is responsible for the way in which this data is processed. **SIIE** will use personal information and special category data given by **you**, together with other information for, amongst other things, the administration of this **policy**, the handling of claims, the provision of customer services, credit checks and to prevent and detect fraud.  **SIIE** is a member of the Sompo International group; as such, the information **you** provide may also be disclosed to **SIIE’s** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to **your** insurance advisor, where appointed. | |
| *Where the insurer is Endurance Worldwide Insurance Limited (“****EWIL****”)* | **EWIL** is also the Joint Data Controller of the data collected about **you**. As such, **EWIL** is responsible for the way in which this data is processed and will use personal information and, to the extent applicable, special category data given by **you**, together with other information for, amongst other things, the administration of this **policy**, the handling of claims, the provision of customer services, credit checks and to prevent and detect fraud, as described more fully in the [Sompo International General Privacy Policy](https://www.sompo-intl.com/privacy-policies/).   **EWIL** is a member of the Sompo International group; as such, the information **you** provide may also be disclosed to **EWIL’s** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to **your** insurance advisor, where appointed. | |
|  | All references below to “**We**” are to both **SIIE** and **EWIL**, as applicable. | |
|  | | |
| * 1. Information belonging to others | **We** may need to collect and process information relating to individuals who may benefit from this **policy**, which may include both personal data and special category data (such as medical history). **You** must ensure that **you** have explicit verbal or written consent from these individuals to such information being processed by **us**. | |
|  | | |
| * 1. Complying with personal data laws | In collecting or processing personal data, including special category data, about **you** or related third parties under this **policy**, **we** shall comply with applicable data protection legislation.  We are committed to protecting **your** personal information and respecting the data protection and privacy rights **you** have under applicable law and regulations. | |
|  | | |
| * 1. How we use personal information | When **you** submit any information to **us** for the purpose of requesting information from **us** about, or obtaining, **our** products or services, **we** will use the information **you** provide, including any personal information, in its insurance business to conduct its business and perform its legal obligations, including: | |
| * + 1. verifying your identity; | |
| * + 1. preventing, investigating or reporting fraud or potential fraud, money laundering, terrorism, misrepresentation, security incidents, sanctions violations or any crime, all in accordance with applicable law and regulations; | |
| * + 1. assessing, establishing and managing claims and arranging or entering into any appropriate settlements; | |
| * + 1. managing, reporting and auditing **our** business operations; | |
| * + 1. recovering debt; | |
|  | * + 1. developing, improving and protecting **our** products, services, website, systems and relationships with **you**; | |
| * + 1. carrying out research, risk management and statistical analyses; | |
| * + 1. establishing, exercising or defending legal claims; and | |
| * + 1. meeting regulatory and compliance requirements. | |
| **We** will ensure that **your** personal data is processed in a manner consistent with the purposes set above. **We** will retain your personal data for as long as it is necessary for the purposes mentioned above or as long as required by law.  To the extent applicable, **we** may also use your contact details (including email address(es)) to send **you** information about related products and services or other products and services provided by **us** or one of **our** group companies. | |
|  | | |
| * 1. Sharing personal data | **We** may share your information for the purposes outlined above with: | |
| * + 1. **our** group companies; | |
| * + 1. brokers, other insurers and underwriters; | |
| * + 1. healthcare professionals; | |
| * + 1. law enforcement authorities; | |
| * + 1. other government authorities; | |
| * + 1. fraud prevention agencies; | |
| * + 1. third parties involved in any aspect of claims management including surveyors, loss adjusters, claims agents, solicitors and private investigators; | |
| * + 1. parties that may have a financial interest in the **policy** or claim | |
| * + 1. other service providers that may process your personal information on **our** behalf (for example, IT service providers that host or support **our** business and may have data that includes **your** personal information); and | |
| * + 1. others with **your** consent or in accordance with applicable law and regulations. | |
| If **you** have provided information about another person, in doing so **you** confirm that **you** have such person’s consent to provide the personal information to **us**, that **you** have told such person that **you** have provided the information to **us** and how **we** will use the personal information as described in this notice. | |
| To the extent **you** have provided **your** consent, and **your** consent provides the basis for **our** use of the information, **you** may withdraw **your** consent at any time by contacting **us** as described below. | |
|  | | |
| * 1. Further details and contact information | More details about how **we** use **your** personal information may be found in the Sompo International General Privacy Policy, available on **our** website at: <https://www.sompo-intl.com/privacy-policies/>. | |
| The website also provides additional information about **your** data protection rights, how **you** may access and update **your** personal information and other choices **you** have about how **we** use **your** personal information (including how to object to processing or withdrawing **your** consent at any time). If **you** have any questions regarding this notice, please contact **us** at: | |
| Address: | Chief Compliance Officer Sompo International  1221 Avenue of the Americas  New York City, NY 10020 |
| Email: | [Privacy@sompo-intl.com](mailto:Privacy@sompo-intl.com) |
|  | | |
| *In respect of SIIE* | Any complaints regarding the processing of **your** personal data can be sent to the postal and email addresses mentioned above or to: | |
| Address: | Luxembourg Data Protection Authority (Commission Nationale pour la Protection des Données)  15 Boulevard du Jazz  L-4370 Belvaux  Luxembourg |
| Website: | cnpd.public.lu |
|  | | |
| * 1. Disclosure regarding professional secrecy   *This only applies where the insurer is SIIE* | **SIIE**, as an insurer based in Grand-Duchy of Luxembourg is subject to an obligation to professional secrecy under the Luxembourg Act of 7 December 2015 on the insurance sector, as amended (“the **Act**"). | |
| Pursuant to the **Act**, **you** are informed that **SIIE** outsources services, activities, tasks or functions ("outsourced services") to external service providers and is required in this context to transfer to them data or information covered by professional secrecy. | |
| **SIIE** communicates on [www.sompo-intl.com/locations/luxembourg/](http://www.sompo-intl.com/locations/luxembourg/) website full information on the nature of the outsourced services, the type of information transmitted within the framework of the outsourcing and the country of establishment of the entities providing the outsourced services. **You** can consult this information by visiting the website or can obtain a copy of it by sending a request to **SIIE** by mail, telephone or email specified in the **policy**. | |
| By signing the insurance application and / or paying the premium, **you** declare to have read this information and to consent to the outsourcing, the type of information transmitted in the context of the outsourcing and the country of establishment of outsourced service providers. | |
|  | | |
| 1. Complaints Procedure | | |
| * 1. For Endurance Worldwide Insurance Limited (“EWIL”) | **EWIL** always aims to provide a high and effective standard of service to its policyholders and treat them fairly. If **you** have a complaint about **EWIL’s** service, please contact: | |
| Address: | Head of Compliance  2 Minster Court, 1st Floor  Mincing Lane  London  EC3R 7BB |
| Email: | [complaints@sompo-intl.com](mailto:complaints@sompo-intl.com) |
| Website: | <http://www.sompo-intl.com/> |
|  | | |
| *Complaints that can be resolved within 3 days* | **EWIL** will aim to resolve **your** concerns within three (3) business days, following receipt of the complaint. A written Summary Resolution Communication will be provided to **you** if the complaint is resolved to **your** satisfaction. | |
| *Complaints that cannot be resolved within 3 days* | **EWIL** will send **you** an acknowledgement letter to explain that the complaint has been escalated to the Head of Compliance, who will investigate the complaint and keep **you** informed throughout the process. | |
| **EWIL** will investigate the complaint and provide one of the following within 8 weeks of receipt of the complaint: | |
| * + 1. a final response letter explaining the outcome of **EWIL’s** investigation, the reason for **EWIL’s** decision and information on how to steps to take, should **you** remain dissatisfied; or | |
| * + 1. a holding letter confirming when **EWIL** anticipates concluding the investigation. | |
|  | Should **you** remain dissatisfied with the outcome of **our** investigation or if **we** are unable to conclude **our** investigation within 8 weeks, **you** may be able to refer **your** complaint to the Financial Ombudsman Service (**\***if eligible), provided **you** do so within 6 months of the date of the Final Response. | |
|  | The Financial Ombudsman Service contact details:  Financial Ombudsman Service  Exchange Tower  London  E14 9SR | |
|  | Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk) | |
|  | Tel: 0800 023 4567 or 0300 123 9123 | |
|  | Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) | |
|  | **\*** The Financial Ombudsman Service may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it first, or if **you** are:   * + 1. a small business which has an annual turnover of more than £6.5 million; and has annual balance sheet of more than £5 million; or employs more than 50 persons.     2. a trustee of a trust with a net asset value of more than £5 million; or     3. a charity with an annual income of more than £6.5 million. | |
|  | | |
| * 1. For SI Insurance (Europe) SA (“SIIE”) | **SIIE** will review the complaint information and provide an acknowledgment of receipt within a period not exceeding ten (10) working days from receipt of the complaint, unless the response itself is provided to the complainant within that period. **SIIE** undertakes to respond to each complainant without unnecessary delay and in all cases within a period of thirty (30) days as from the date of receipt of their complaint, except where the complexity of the request requires an extensive analysis, in which case **SIIE** will indicate the causes of the delay and the foreseeable date of its response. | |
| The complaints can be addressed to: | |
| Address: | The Compliance Officer  SI Insurance (Europe), SA  40 avenue Monterey  L-2163 Luxembourg  Grand Duchy of Luxembourg |
| Email: | [complaints@sompo-intl.com](mailto:complaints@sompo-intl.com) |
|  | | |
| *If you are unhappy with the response* | If **SIIE** can’t respond fully to your complaint after **you** contact them, or **you** are unhappy with **SIIE’s** final response, you can submit your complaint to the competent supervisory authority or, if **you** are a consumer, to the insurance mediation organization, before starting the legal proceedings. | |
| *If there is no resolution within 90 days* | In case **you** have not received a response or a satisfactory solution within ninety (90) days of **your** complaint to **SIIE**, **you** can contact the Commissariat aux Assurances (the CAA) in Luxembourg for the out-of-court complaint resolution within one year (12 months) term from the date of **your** complaint to **SIIE**, using the following details: | |
| Address: | Commissariat aux Assurances  7 boulevard Joseph II,  L-1840 Luxembourg,  Grand Duchy of Luxembourg |
| Email: | [reclamation@caa.lu](mailto:reclamation@caa.lu) |
| Website: | [www.caa.lu](http://www.caa.lu) |
| Fax: | +352 22 69 10 |
| **You** may also use the Complaint Form available at the following address: | |
| <http://www.caa.lu/uploads/documents/files/DRER_EN.pdf> | |
|  | | |
| *If you are a consumer* | If **you** are a consumer, **you** can refer your complaint to an Insurance Ombudsman in Luxembourg: | |
| Address: | Association des Compagnies d'Assurances (ACA)  c/o Médiateur en Assurance  B.P. 448  L-2014 Luxembourg  Grand Duchy of Luxembourg |
| Email: | [mediateur@aca.lu](mailto:mediateur@aca.lu) |
| Website: | <https://www.aca.lu/> |
| Fax: | +352 44 02 89 |
|  | | |
| *If you were sold the product online* | If **you** were sold this product online or by other electronic means and within the European Union (EU) **you** may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of **your** complaint the ODR will escalate **your** complaint to **your** local dispute resolution service – this process is free and conducted entirely online.  **You** can access the ODR platform on <http://ec.europa.eu/odr>. | |
|  | | |
| * 1. Financial Services Compensation Scheme | **EWIL** is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **EWIL** is unable to meet its obligations to **you** under this **policy**. If **you** were entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further information about FSCS is available on their website: www.fscs.org.uk or you can write to them at PO Box 300, Mitcheldean, GL17 1DY. | |