



Hiscox 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: 01/03/2021

Insurance details

Policy number:	PL-PSC10001554322/02
Period of insurance:	From 01/03/2021 to 28/02/2022 both days inclusive. This policy is a Continuing cover policy.
Insured:	British Kendo Association
Address:	The Hiscox Building Peasholme Green YORK YO1 7PR
Additional insureds:	None
Business:	Association

Premium details

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

Charged premium:	£303.56
Insurance Premium Tax (IPT):	£36.43
Total charged premium:	£339.99

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:	£303.56
Insurance Premium Tax (IPT):	£36.43
Annual total:	£339.99

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

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.

Cyber claims information

If you suspect that you have suffered a data breach or other cyber incident that is covered by the cyber and data section of your policy, please report this to cyberclaims@hiscox.com or call our 24-hour response line on +44(0)1206 773791 / +44(0)800 8402782.

Notification of cyber incidents at the earliest possibility is vital for limiting their impact. Notifying within the first 72 hours of your discovery of a data breach or a potential data breach could see a reduction in your excess. Please see your policy documents for full information.



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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)
Cyber and data – Your own losses and Claims and investigations against you	£500,000	£2,500	£303.56
Crisis containment	£25,000	-	£0.00

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



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SECTION: CYBER AND DATA

Cover start date: 01/03/2021

Cover

Your own losses and Claims and investigations against you	Covered
Financial crime and fraud	Not covered
Property damage	Not covered

Your own losses and Claims and investigations against you

Limit of indemnity	£500,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claim or loss, including all costs
Geographical Limits	Worldwide
Applicable Courts	Worldwide

Additional covers (in addition to overall amount insured 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
Operational error	Not covered	
Dependent business interruption	Not covered	
Directors' personal cyber	£50,000	in the aggregate, including all costs
Repeat event mitigation	£25,000	in the aggregate, including all costs
Additional increased cost of working	Not covered	

Indemnity period	3 months
Time excess	12 hours



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Section wording	Insurer
19029 WD-PIP-UK-CCLEAR(2)	Hiscox Insurance Company Limited

Section endorsements
<p>Additional Benefit: CyberClear Academy As an added benefit of your Cyber and data insurance policy with us, you now have access to the Hiscox CyberClear® Academy.</p> <p>The Hiscox CyberClear® Academy is a GCHQ-certified, web-based training platform that can assist you and your employees in the prevention of network, cyber and privacy losses. We partner with other providers to provide this service.</p> <p>To register for the Hiscox CyberClear® Academy:</p> <ol style="list-style-type: none">1. Go to www.hiscoxcyberclearacademy.com2. Click CREATE AN ACCOUNT3. Click Yes, I already have a Hiscox CyberClear policy4. Fill in your policy details to create an account <p>If 80% of your employees successfully complete the learning pathways, the excess shown in the schedule is reduced by £2,500. If the excess shown in the schedule is £2,500 or lower, no excess is payable.</p>

SECTION: CRISIS CONTAINMENT

Cover start date:	01/03/2021
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Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	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
9808 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 Status	Registered in England and Wales number 002372789 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.

Cyber and data:

You must notify any **claim, loss, breach, privacy investigation, illegal threat** or interruption to Hiscox at the following email address

cyberclaims@hiscox.com

If you wish to speak to us urgently then we can also be contacted on the following numbers:

+44(0)1206 773791 / +44(0)800 8402782

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).



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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	£42,000	£250,000

You and your business

We asked you	You answered
What type of organisation are you insuring?	Association
What is your organisation's primary trade?	Association
What is your organisation's business description?	Association
Within the past 10 years, have you or any of your directors, partners or other board members, or any entities for which such persons act or acted as board members, been the subject of any insolvency process?	No
Have any of your directors, partners or other board members ever been: a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or b. 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
British Kendo Association	UNITED KINGDOM	100%



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

Cyber and data

We asked you

You answered

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.



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Summary of changes

Changes to your policy as a result of Brexit

In response to the UK's decision to leave the European Union (commonly known as 'Brexit'), Hiscox needs to ensure that all the risks we are insuring are allocated to the appropriately authorised insurance carrier. Historically, all our policies have been insured by Hiscox Insurance Company Limited (HIC), regardless of whether the risk is based in the UK or the European Economic Area (EEA).

However, post-Brexit, HIC will no longer be able to insure property or subsidiaries located or based in the EEA (non-UK). Those properties and subsidiaries will need to be insured by Hiscox SA (HSA), a new Hiscox Group insurer domiciled and regulated in Luxembourg.

We are therefore removing the automatic EEA (non-UK) cover from our policies. If before renewal you had one of these policies with us and you have already disclosed any EEA (non-UK) exposure to us, we will update your policy accordingly – see below for further detail.

Changes to your cover

Some of our policy wordings provided for automatic cover for subsidiaries based in the EEA (and elsewhere). As we will now need to ensure all risks are allocated to the correct carrier, be that HIC or HSA, we need to ensure that all overseas properties and subsidiaries are disclosed to us and added to the policy.

In order to achieve this, policy wordings that previously provided automatic cover for subsidiaries have now been updated to limit this automatic cover to the UK only. This means that any EEA (non-UK)-based property or subsidiaries will no longer be able to be insured under these policies unless you have specifically told us about any such property or subsidiaries and we have agreed to provide cover. The insurer for any such EEA (non-UK) cover will be HSA instead of HIC.

Your policy

This change will affect the following wordings on your policy:

Based on the information you have previously provided, you do not currently have any subsidiaries or additional insureds located or based in the EEA (non-UK), so these changes should not affect you. Please check your policy documents to confirm what has been disclosed to us.

However, if you have acquired, or if you acquire during the period of insurance, any property or subsidiaries located or based outside of the UK, please contact your broker so we can arrange appropriate cover.

In summary

Our intention is to ensure all our customers continue to benefit from exceptional cover and service. The changes above regarding the transfer of policies from HIC to HSA should not adversely affect the cover Hiscox provide to you but please ensure you read this letter carefully and take any action as we have suggested to ensure that you have cover in place should you have any EEA (non-UK) based subsidiaries.

If you wish to find out more about Hiscox's wider Brexit strategy or the Part VII process through which we will transfer all existing EEA (excluding the UK) exposure currently insured by HIC to HSA, please have a look on our website at www.hiscoxgroup.com/about-hiscox/brexit.

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