



## Hiscox Insurance Quote Schedule

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

**Schedule effective date: 13/12/2021**

### Insurance details

|                             |   |
|-----------------------------|---|
| <b>Quote number:</b>        | QT-PSC10002926886/00  |
| <b>Period of insurance:</b> | From 13/12/2021 to 12/12/2022 both days inclusive.<br>This policy is a Continuing cover policy. |
| <b>Quote expiry date:</b>   | 15/01/2022  |
| <b>Insured:</b>             | Wessex Court RTM Company Limited  |
| <b>Address:</b>             | 15 Windsor Road<br>SWINDON<br>Lawn<br>SN3 1JP   |
| <b>Additional insureds:</b> | None  |
| <b>Business:</b>            | Residents association   |

### Premium details

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

|                              |         |
|------------------------------|---------|
| Charged premium:             | £145.22 |
| Insurance Premium Tax (IPT): | £17.43  |
| Total charged premium:       | £162.65 |

**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:              | £145.22 |
| Insurance Premium Tax (IPT): | £17.43  |
| Annual total:                | £162.65 |

**Summary**
**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. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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](mailto: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. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

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

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

**Your covers**

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

| Cover   | Insurance amount | Excess | Annual Premium (exc IPT) |
|---|------------------|--------|--------------------------|
| Management liability - Directors' and officers' liability | £1,000,000       | £0     | £145.22                  |
| 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: MANAGEMENT LIABILITY – DIRECTORS’ AND OFFICERS’ LIABILITY**

|                          |                   |
|--------------------------|-------------------|
| <b>Cover start date:</b> | <b>13/12/2021</b> |
|--------------------------|-------------------|

|                            |  |
|----------------------------|--|
| <b>Limit of indemnity</b>  | £1,000,000   |
| <b>Limit applies to</b>    | each and every claim, loss or investigation, including all costs |
| <b>Excess</b>              | Not applicable unless specified under special excesses below     |
| <b>Geographical Limits</b> | Worldwide (excluding United States of America and Canada)        |
| <b>Applicable Courts</b>   | Worldwide (excluding United States of America and Canada)        |

|  |             |
|--|-------------|
| <b>Claims brought in USA or Canada</b> | Not covered |
|--|-------------|

**Additional covers** (in addition to overall limit of indemnity stated above)

| <b>Cover</b>  | <b>Limit of indemnity</b> | <b>Limit applies to</b> |
|---|---------------------------|-------------------------|
| Additional defence costs and legal representation costs | £250,000                  | in the aggregate        |

**Special limits** (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> |
|--|---------------------------|-------------------------|
| Bail costs   | £100,000                  | in the aggregate        |
| Public relations expenses: in total for all insured persons across all management liability sections | £100,000                  | in the aggregate        |
| Public relations expenses: for each insured person   | £25,000                   | in the aggregate        |
| Emergency defence costs  | £100,000                  | in the aggregate        |
| Emergency legal representation costs   | £100,000                  | in the aggregate        |
| Deprivation of assets expenses   | £100,000                  | in the aggregate        |
| Personal tax liability   | £100,000                  | in the aggregate        |
| Bodily injury and property damage: defence costs for claims brought by an injured party              | £1,000,000                | in the aggregate        |
| Investigation mitigation costs   | £100,000                  | in the aggregate        |
| Pre-investigation costs  | £1,000,000                | in the aggregate        |
| Court attendance compensation: in total across all management liability sections                     | £100,000                  | in the aggregate        |
| Court attendance compensation: employees   | £250                      | per person, per day     |
| Court attendance compensation: directors and partners  | £500                      | per person, per day     |
| Loss of data resulting from a cyber incident   | £250,000                  | in the aggregate        |



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|                                  |
|----------------------------------|
| <b>Insurer</b>                   |
| Hiscox Insurance Company Limited |

### SECTION: CRISIS CONTAINMENT

|                          |            |
|--------------------------|------------|
| <b>Cover start date:</b> | 13/12/2021 |
|--------------------------|------------|

|                           |  |
|---------------------------|--|
| <b>Limit</b>              | £25,000  |
| <b>Limit applies to</b>   | Each and every crisis and in the aggregate                                       |
| <b>Geographical limit</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 |

|                                  |
|----------------------------------|
| <b>Insurer</b>                   |
| Hiscox Insurance Company Limited |

### 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(3)<br>The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply. |
| <b>Management liability – directors’ and officers’ liability section wording:</b> | 16010 WD-MLP-UK-AOC-DO(5)   |
| <b>Crisis containment section wording:</b>  | 9809 WD-PIP-UK-CRI(2)   |



## Hiscox Insurance Quote Schedule

### 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<br>London<br>EC3A 6HX<br>United Kingdom   |
| Company registration Status | Registered in England and Wales number 002372789<br>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<br>London<br>EC3A 6HX<br>United Kingdom   |
| Company registration Status | Registered in England number 00070234<br>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)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

#### Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796



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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 Insurance Quote Schedule

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 | £26,147         | £100,000          |

### You and your business

| We asked you   | You answered          |
|--|-----------------------|
| What type of organisation are you insuring?  | Limited company       |
| When was your organisation established?  | 2012                  |
| What is your organisation's primary trade?   | Residents association |
| What is your organisation's business description?  | Residents 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:<br>a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or<br>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:<br><br>Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?   | No                    |
| Have<br>- you, or<br>- any past or present director, partner, principal or manager<br>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 |
|--------------|---------|---------------------------|
|--------------|---------|---------------------------|



## Hiscox Insurance Quote Schedule

|                                  |                |      |
|----------------------------------|----------------|------|
| Wessex Court RTM Company Limited | UNITED KINGDOM | 100% |
|----------------------------------|----------------|------|

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

|  |
|--|
| <b>Management liability portfolio<br/>Directors and officers</b> |
|--|

| <b>We asked you</b>   | <b>You answered</b> |
|---|---------------------|
| Have you made a profit after tax in the last financial year?  | Yes                 |
| Do you expect to make a profit after tax in the next financial year?  | Yes                 |
| Has the company changed ownership or control in the last 12 months, or is it expected to do so in the next 12 months? | No                  |
| Does your organisation have a positive net worth?   | Yes                 |
| Have you reviewed and updated your health and safety policies within the last 12 months?                              | Yes                 |

### 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](mailto: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](http://www.hiscox.co.uk/cookies-privacy).