

PROFESSIONAL INDEMNITY

Section wording : 5998 WD-PIP-UK-SP(4)

Insurer: Hiscox Insurance Company Limited for your insured companies registered in the UK, Channel Islands, Isle of Man, Gibraltar or outside the EEA. Hiscox SA for your insured companies registered in the EEA (not including the UK, Channel Islands, Isle of Man or Gibraltar)

Limit of indemnity: £ 1,000,000

Limit applies to : any one claim excluding defence costs

Excess: £ 250

Excess Applies to : each claim or loss excluding defence costs

Geographical Limits : Worldwide

Applicable Courts : Worldwide excluding claims brought in USA/Canada

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

Dishonesty of your employees, sub-contractors and outsourcers £ 250,000 any one claim and in the aggregate including defence costs

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

Court attendance compensation - directors and partners £ 500 per person, per day

Court attendance compensation - employees £ 250 per person, per day

Court attendance compensation: in total £ 100,000 in total during any one period of insurance

Business Activities

The organisation and facilitation of Scottish Hill Runners

What is not Covered

Claims first brought in the USA / Canada are NOT covered

Endorsements

400.1 Retroactive date: Business performed in the past

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(6)

Insurer: Hiscox Insurance Company Limited for your insured companies registered in the UK, Channel Islands, Isle of Man, Gibraltar or outside the EEA. Hiscox SA for your insured companies registered in the EEA (not including the UK, Channel Islands, Isle of Man or Gibraltar)

Limit of indemnity: £ 5,000,000

Limit applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.

Excess: £ 250

Excess Applies to : each and every claim for property damage only

Geographical Limits : United Kingdom and European Union

Applicable Courts : United Kingdom and European Union

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

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| Criminal defence costs | £ 100,000 in aggregate during any one period of insurance |
| Pollution defence costs | £ 100,000 in aggregate during any one period of insurance |

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(6)

Insurer: Hiscox Insurance Company Limited

Limit of indemnity: £ 10,000,000

Limit applies to : All claims and their defence costs which arise from the same accident or event

Geographical Limits : Worldwide

Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

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

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| Criminal defence costs | £ 100,000 in the aggregate |
| Terrorism | £ 5,000,000 in the aggregate |

Endorsements

- 3040.0** Employers' Liability Tracing Office (ELTO) and your data
- 3121.0** Employers liability insurance - mandatory information required

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY**Section wording :** 6787 WD-CAL-UK-TIL(2)**Insurer:** Hiscox Insurance Company Limited for your insured companies registered in the UK, Channel Islands, Isle of Man, Gibraltar or outside the EEA. Hiscox SA for your insured companies registered in the EEA (not including the UK, Channel Islands, Isle of Man or Gibraltar)**Limit of indemnity:** £ 250,000**Limit applies to :** in the aggregate including costs**Excess Applies to :** each and every claimant including costs**Geographical Limits :** Worldwide excluding the USA and Canada**Applicable Courts :** Worldwide excluding claims brought in USA/Canada**Endorsements****705.6** Prior and pending litigation date

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

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| Professional indemnity: endorsements Clause | 400.1 | Retroactive date: Business performed in the past |
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We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: expiry

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| Employers' liability: endorsements Clause | 3040.0 | Employers' Liability Tracing Office (ELTO) and your data |
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Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or - at www.elto.org.uk.

Clause 3121.0

Employers liability insurance - mandatory information required

You must provide **us** with the following information for each entity insured under this section of the **policy**:

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 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. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

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| Trustees and individual liability (Clubs): endorsements Clause | 705.6 | Prior and pending litigation date |
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Prior and pending litigation date: 31/01/15

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| Endorsements which apply to whole policy Clause | 603.1 | Commercial assistance and legal advice helpline |
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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



Policy: HU PI6 9184402 (26)

- 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.

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| Clause | 25.2 | Continuous policy endorsement |
| | | <ol style="list-style-type: none">1. We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.2. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following:<p>You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10.</p><p>We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due.</p>3. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes. |

Clause

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.

INFORMATION ABOUT US

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

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| Name | Hiscox Underwriting Limited |
| 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.

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| Name | Hiscox SA |
| Registered address | Local branch office: Hiscox SA (UK) 1 Great St Helens London EC3A 6HX United Kingdom |
| Company registration | Local branch: Registered in England number BR01988 |
| Status | Hiscox SA: Authorised and regulated by the Commissariat aux Assurances. Local branch: Regulated by the Financial Conduct Authority and the Prudential Regulation Authority |

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| 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 and regulated by the Prudential Regulation Authority and the Financial Conduct Authority |