

**Policy Number** PSPT00571124/00

**Hiscox Unique Identifier** 8476602

**MID-TERM ADJUSTMENT**

## INSURANCE DETAILS

<b>Period of Insurance:</b>	From 02/09/2024 to 01/09/2025
<b>Date issued:</b>	03/09/2024
<b>Underwritten by:</b>	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
<b>Payment Method:</b>	Payment by Broker's Account

## INSURED DETAILS

<b>Insured:</b>	The Committee for the time being of Ealing Outdoor Club
<b>Address:</b>	9 Grayling Court Grange Road London United Kingdom W5 5QP
<b>Additional Insured's:</b>	There are no Additional Insured's on this policy
<b>Business Description and activities:</b>	Sports club undertaking setting club rules, ensuring adherence to club rules, disciplining members who fail to adhere to club rules, arranging suitable times and locations for club activities, promotion of club activities, arranging club events for members and fund raising purposes and the provision of instruction, coaching, training, tuition, supervision, advice and assessment and participation in respect of Rambling, Cycling (road and track) .
<b>General terms and conditions wording:</b>	11422 WD-HSP-UK-PSS-GTC(8)  The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below.

## PREMIUM DETAILS

<b>Additional / Return premium:</b>	£0.00	<b>Insurance Premium Tax:</b>	£0.00	<b>Total Insurance Premium:</b>	£0.00
<b>Administration fee:</b>	£0.00			<b>Final Total Due:</b>	£0.00

## SPORTS AND RECREATION INSURANCE

### PUBLIC AND PRODUCTS LIABILITY

<b>Section Wording</b>	11420 WD-HSP-UK-PSS-GL(10)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and criminal proceedings costs
<b>Excess</b>	£0
<b>Excess applies to</b>	Each and every claim in respect of third-party property damage where activities are under taken away from the insured's business premises
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar

<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>	Not covered
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£0
<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, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar
<b>Applicable courts</b>	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar
<b>Retroactive date</b>	Not applicable

<b>Special Limits</b> (included within and not in addition to the overall limit insured above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Criminal proceedings costs	£250,000	in the aggregate
Pollution defence costs	£250,000	in the aggregate

<b>Endorsements</b>	
<b>6171.0</b>	<b>Sub-contractor's condition</b>
<b>Clause 38</b>	<b>Removal of cover: cyber claims</b>

### PROFESSIONAL INDEMNITY

<b>Section Wording</b>	11421 WD-PIP-UK-PSS-SP(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£5,000,000

<b>Limit applies to</b>	each and every claim or loss, excluding defence costs
<b>Excess</b>	£0
<b>Excess applies to</b>	each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	Worldwide (excluding United States of America and Canada)
<b>Applicable courts</b>	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar

<b>Claims brought in USA or Canada</b>	Not covered
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<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>
Your own losses: losses from dishonesty	£10,000	In the aggregate, including all costs
Your own losses: loss of documents	£100,000	In the aggregate, including all costs

<b>Retroactive date</b>	02/09/2024
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<b>Endorsements</b>	
<b>Clause 45.1</b>	<b>Amendment of cover: cyber claims and losses</b>

## MANAGEMENT LIABILITY: TRUSTEES, DIRECTORS AND OFFICERS LIABILITY

<b>Section Wording</b>	11417 WD-HSP-UK-PSS-DOT(11)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£250,000
<b>Limit applies to</b>	In the aggregate including costs
<b>Excess</b>	Nil
<b>Excess applies to</b>	each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	Worldwide (excluding United States of America and Canada)
<b>Applicable courts</b>	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar

<b>Claims brought in USA or Canada</b>	Not covered
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<b>Additional covers</b> (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	£250,000	in the aggregate

<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>
Employment claims	£100,000	In the aggregate
Bail costs	£250,000	In the aggregate

<b>Endorsements</b>	
<b>705.4</b>	<b>Prior &amp; Pending Litigation Date</b>

827.1	Directors' and officers' retroactive date endorsement
Clause 1 - D&O	Amendment of cover: cyber claims (DO)
Clause 2 - D&O	Amendment of cover: breach of professional duty (DO)

## EMPLOYERS' LIABILITY

Section Wording	11412 WD-HSP-UK-PSS-EL(8)
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	United Kingdom of Great Britain and Northern Ireland, The Channel Islands and The Isle of Man

Special limits (included within and not in addition to the overall limit insured above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£250,000	In the aggregate
Terrorism	£5,000,000	each and every claim or loss, including defence costs

Endorsements	
3121.0	EL Mandatory Information
Clause 1 - EL	Confirmation of cover: cyber claims

## Property

### Property - Buildings

Not covered

### Property – Contents

Not covered

### Endorsements

None

### Endorsements

None

Crisis Containment	
<b>Wording</b>	9809 WD-PIP-UK-CRI(2)
<b>Limit of Indemnity</b>	£25,000 In aggregate during one period of insurance
<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

Endorsements	
9003.0	Crisis containment provider: Hill & Knowlton

COMMERCIAL LEGAL PROTECTION (DAS)	
<b>Wording</b>	16376 WD-PROF-UK-LEN(1)
<b>Insurer:</b>	Das Legal Expenses Insurance Company Ltd
<b>Reference</b>	TS5 6933455
<b>Geographical Limits</b>	For insured incidents 2 legal defence (excluding 2.5), and 3 b. bodily injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
<b>Policy Limit</b>	Not covered
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Excess applies to</b>	each claim or loss excluding defence costs

Special excesses		
Cover	Excess	Excess basis
Contract disputes	£500	each and every claim where the amount in dispute exceeds £5,000

Endorsements	
None	

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:

General Terms and Conditions	
Clause 26	Removal of definition: virus
General definitions, virus is deleted	

Public Liability clauses in full	
6171.0	Sub-contractor's condition
<p>We will not make any payment for any claim or loss arising directly or indirectly from work undertaken on <b>your</b> behalf by any sub-contractor or consultant unless <b>you</b> have taken all reasonable steps to ensure that all sub-contractors or consultants working on <b>your</b> behalf have and maintain in force public liability insurance for an indemnity limit of not less than <b>your</b> limit of indemnity.</p> <p>We will not make any payment for any claim or loss where <b>you</b> fail to demonstrate to <b>our</b> satisfaction that <b>you</b> have complied with this requirement.</p>	

Clause 38	Removal of cover: cyber claims
<p>The following are added to <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>creation, handling, entry, modification or maintenance of; or</li> <li>on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</li> </ol> <p>any <b>computer or digital technology</b>.</p> <p><b>Cyber attack</b></p> <p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p> <ol style="list-style-type: none"> <li>gain access to;</li> <li>extract information from;</li> <li>disrupt access to or the operation of; or</li> <li>cause damage to,</li> </ol> <p>any data or <b>computer or digital technology</b>, including but not limited to any:</p> <ol style="list-style-type: none"> <li><b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>denial of service attack or distributed denial of service attack.</li> </ol> <p><b>Hacker</b></p>	

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

### Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

**What is not covered**, 5. Computer virus is deleted.

The following is added to **What is not covered**:

Cyber incidents

**We** will not make any payment for any claim or loss directly or indirectly due to any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

**We** will not make any payment for any claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

### Professional Indemnity clauses in full

<b>Clause 45.1</b>	<b>Amendment of cover: cyber claims and losses</b>
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A. Additional definitions

The following are added to **Special definitions for this section**:

#### Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

#### Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, any **computer or digital technology**.

#### Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or

**computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

- b. denial of service attack or distributed denial of service attack.

#### **Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

#### **Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

#### **Social engineering communication**

Any request directed to **you** or someone on **your** behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

#### B. Changes to What is covered

**What is covered, Your own losses**, Losses from dishonesty, is deleted.

**What is covered, Your own losses**, Loss of documents, is amended to read as follows:

If during the **period of insurance** any tangible document of **yours** which is necessary for the performance of **your activities** is physically lost, damaged or destroyed while in **your** possession, **we** will pay the reasonable expenses **you** incur with **our** prior written agreement in restoring or replacing it.

#### C. Changes to What is not covered

**What is not covered**, 7. transmission of a computer virus is deleted.

#### D. Additional exclusions

**We** will not make any payment for any claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:

- a. **cyber attack**;
- b. **hacker**;
- c. **social engineering communication**;
- d. fear or threat of a. to c. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

**We** will not make any payment for any claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any **computer or digital technology error**.

**We** will not make any payment for any claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier or other infrastructure provider.

**We** will not make any payment for any claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**. However, this does not apply to any covered claim or part of a covered claim made against **you** by a client which arises directly from **your** performance of **your activities** for that client and which is not otherwise excluded by this **endorsement**. The most **we** will pay is the lesser of:

1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such claims and losses, including their **defence costs**, regardless of the number of claims or losses. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

#### E. Changes to How much we will pay



**How much we will pay, Special limits**, Losses from dishonesty, is deleted.

F. Changes to Control of defence

**Control of defence** is amended to read as follows:

**We** have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any or any part of a claim.

**You** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any claim. **You** should not do anything which may prejudice **our** position.

The following are added to **Control of defence**:

Appointment of legal representation

**We** have the right, but not the obligation, to select and appoint an adjuster, lawyer or any other appropriate person of **our** choosing to deal with the claim.

Partially covered claims

**We** will not pay any part of a claim and its associated costs which is not covered by this section. If a claim is made which is not wholly covered by this section or is brought against **you** and any other party who is not covered under this section, then at the outset of the claim, **we** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any claim or associated costs, including **defence costs** on the basis of the relative legal and financial exposures.

Advancement of defence costs

**We** will pay **defence costs** covered by this section on an ongoing basis prior to the final resolution of any claim. However, **we** will not pay any **defence costs** in connection with any claim or part of a claim which is not covered under this section. **You** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

Payment of full limit of indemnity

**We** will have no further duty to indemnify **you** against any claim where **we** pay **you** the applicable limit of indemnity as described in **How much we will pay**, Paying out the limit of indemnity, or if the overall limit of indemnity stated in the schedule has been exhausted.

Payment of excess

**Our** duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a claim.

Disputes

For the purposes of **Control of defence** in this section of the **policy**, the **General condition** within the **General terms and conditions** which provides for the resolution of disputes arising out of or relating to this insurance by arbitration, is amended to read as follows:

Any dispute as to whether to settle or to continue the defence of a claim or as to the fair allocation of any partially covered claim and its associated costs, will be referred to a single Queen's Counsel (or equivalent in this or any other jurisdiction) to be mutually agreed or in the absence of such agreement to be nominated by the President of the Law Society of England & Wales. The opinion of such Queen's Counsel shall be binding on **you** and **us** in relation to matters referred under this clause. The costs of such opinion shall be met by **us**.

## Management Liability clauses in full

<b>705.4</b>	<b>Prior &amp; Pending Litigation Date</b>
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Prior & Pending Litigation Date 02/09/2023	
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Clause 1 – D&O	Amendment of cover: cyber claims (DO)
<p>The following are added to <b>Special definitions for this section</b>:</p>	
<p><b>Computer or digital technology</b></p>	
<p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p>	
<p><b>Computer or digital technology error</b></p>	
<p>Any negligent act, error or omission by anyone in the:</p>	
<ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, any <b>computer or digital technology</b>.</li> </ol>	
<p><b>Cyber attack</b></p>	
<p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p>	
<ol style="list-style-type: none"> <li>1. gain access to;</li> <li>2. extract information from;</li> <li>3. disrupt access to or the operation of; or</li> <li>4. cause damage to,</li> </ol>	
<p>any data or <b>computer or digital technology</b>, including but not limited to any:</p>	
<ol style="list-style-type: none"> <li>a. <b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>b. denial of service attack or distributed denial of service attack.</li> </ol>	
<p><b>Data subject</b></p>	
<p>Any natural person who is the subject of <b>personal data</b>.</p>	
<p><b>Hacker</b></p>	
<p>Anyone, including an employee of <b>yours</b>, who gains unauthorised access to or unauthorised use of any:</p>	
<ol style="list-style-type: none"> <li>1. <b>computer or digital technology</b>; or</li> <li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li> </ol>	
<p><b>Personal data</b></p>	
<p>Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.</p>	
<p><b>Social engineering communication</b></p>	
<p>Any request directed to <b>you</b> or someone on <b>your</b> behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.</p>	
<p>The following is added to <b>What is covered</b>:</p>	
<p><b>Additional cover</b></p>	
<p>Loss of data resulting from a cyber incident</p>	
<p><b>We will pay on behalf of any insured person the loss arising from a claim against that insured person, including any claim</b></p>	

by any **data subjects** relating to **personal data**, where any such **claim** is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

**We** will not make any payment for any **claim**, **loss** or **investigation** based upon, attributable to or arising out of any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

- i. covered under **What is covered, Additional cover**, Loss of data resulting from a cyber incident; or
- ii. brought by **you**, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **How much we will pay**:

The most **we** will pay under **What is covered, Additional cover**, Loss of data resulting from a cyber incident, is the lesser of:

- 1. £250,000; or
- 2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule

<b>Clause 2 – D&amp;O</b>	<b>Amendment of cover: breach of professional duty (DO)</b>
<b>What is not covered</b> , Breach of professional duty, is amended to read as follows:	
Breach of duty to customers	
<b>We</b> will not make any payment for any <b>claim</b> , <b>loss</b> or <b>investigation</b> where any <b>claim</b> is brought by <b>your</b> client or customer and which arises directly out of any breach of duty by any person in the provision of products or services to that client or customer. This exclusion does not apply to:	
<ul style="list-style-type: none"> <li>a. <b>legal representation costs</b> or any insurable civil fines or penalties associated with an <b>investigation</b> resulting from the <b>claim</b>;</li> <li>b. any <b>health and safety/manslaughter claim</b>; or</li> </ul>	
a <b>claim</b> by any of <b>your</b> shareholders including any shareholder derivative proceedings in <b>your</b> name without <b>your</b> or any <b>insured person's</b> voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services.	

<b>827.1</b>	<b>Directors' and officers' retroactive date endorsement</b>
<b>We</b> will not make any payment for any <b>claim</b> , <b>loss</b> or <b>investigation</b> based upon, attributable to or arising out of any <b>wrongful act</b> or <b>employment practice wrongful act</b> committed or attempted or alleged to have been committed or attempted before 02/09/2023	

<b>Employers' Liability clauses in full</b>	
<b>3121.0</b>	<b>EL Mandatory Information</b>

**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.**

<b>Clause 1 - EL</b>	<b>Confirmation of cover: cyber claims</b>
The following is added to <b>What is covered:</b>	
Cyber claims	
<b>We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.</b>	

<b>Crisis Containment clauses in full</b>	
<b>9003.0</b>	<b>Crisis containment provider: Hill &amp; Knowlton</b>
<b>Crisis line contact number (24 hours):</b>	+44(0)800 8402783 / +44 (0)1206 711796
<b>Crisis containment provider:</b>	Hill & Knowlton
This contact number will go through to <b>us</b> during <b>working hours</b> , and will go directly to Hill & Knowlton outside of these hours. If <b>you</b> first become aware of a <b>crisis</b> outside of <b>working hours</b> , <b>you must notify us of the crisis as soon as possible within working hours</b> by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.	

<b>Commercial Legal Protection (DAS) clauses in full</b>	
None	

<b>Business HR clauses in full</b>	
None	

<b>Clauses applicable to the whole policy</b>	
<b>603.1</b>	<b>Commercial assistance and legal advice helpline</b>

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)845 2703298**

**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.

### **Complimentary Benefit: The Hiscox Risk Academy**

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. The editable documents and templates allow you to identify and monitor risks in your own workplace.

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at [riskacademy.hiscox.co.uk/HOWDEN/](http://riskacademy.hiscox.co.uk/HOWDEN/)

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**INFORMATION ABOUT US**

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

<b>Name</b>	Hiscox Underwriting Limited
Registered address	22 Bishopsgate, London EC2N 4BQ United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

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**Insurers**

These insurers provide cover as specified in each section of the schedule.

<b>Name</b>	Hiscox Insurance Company Limited
Registered address	22 Bishopsgate, London EC2N 4BQ United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

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**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).

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**Complaints procedure**

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your broker in the first instance:

Howden, One Creechurch Place, London, EC3A 5AF



Or by telephone on +44 (0) 121 698 8000  
Or by email at [sports@howdengroup.com](mailto:sports@howdengroup.com)

If you have any questions or concerns about the terms of your cover or the decisions regarding the settlement of a claim, please contact Hiscox Customer Relations team at:  
Hiscox Customer Relations, 3rd Floor, Mallard House, Kings Pool, 3 Peasholme Green, York, YO1 7PX.

Or by telephone on +44 (0) 1904 681 198  
Or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

Hiscox Customer Relations team will do all they can to put things right, but if you're still not satisfied, they will tell you how to take your case to the Financial Ombudsman Service in the United Kingdom.  
For more information regarding the scope of the Financial Ombudsman Service, please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

#### Claims contact information

If you need to make a claim you should contact your broker, Howden, immediately. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Name	Howden
Registered address	Tricorn House 51-53 Hagley Road Birmingham B16 8TP
Telephone	+44 (0) 121 698 8000
Fax	+44 (0) 121 625 9000
Email	<a href="mailto:sports@howdengroup.com">sports@howdengroup.com</a>