



## Hiscox Insurance Policy Schedule

### 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)
Medical malpractice	£5,000,000	£1,500	£414.62
Public and products liability	£5,000,000	£250	£367.16
Employers' liability	£10,000,000	£0	£229.47
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.**



## Hiscox Insurance Policy Schedule

### SECTION: MEDICAL MALPRACTICE

**Cover start date:** 01/05/2026

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£1,500
<b>Excess applies to</b>	each and every claimant in respect of each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide (excluding United States of America and Canada)
<b>Applicable courts</b>	United Kingdom, The Isle of Man and The Channel Islands

### Business activities

High hazard events which may involve: animal, endurance, speed, height or combat activities or feature onsite A&E, professional sportspeople or high profile individuals

All **business activities** can be performed by anyone falling within the definition of **you**

### Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Loss of documents	£250,000	in the aggregate, including all costs
Coronavirus (Covid-19)	£250,000	in the aggregate, including all costs
Personal Data	£250,000	in the aggregate, including all costs

**Retroactive date** 01/05/2021

### Insurer

Hiscox Insurance Company Limited

### Section endorsements

#### Removal of cover: specified combat sports

**We** will not make any payment for any **claim** or loss directly or indirectly due to **your** involvement in any mixed martial arts, cage fighting, un-gloved or unlicensed combat events of any nature after the first date on which **we** provided medical malpractice cover to **you** without a break in cover.



## Hiscox Insurance Policy Schedule

### SECTION: PUBLIC AND PRODUCTS LIABILITY

**Cover start date:** 01/05/2026

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and representation costs
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim or loss, including defence costs, for property damage only
<b>Geographical limits</b>	United Kingdom and European Union
<b>Applicable courts</b>	United Kingdom and European Union

**Claims brought in USA or Canada** Not covered

**Abuse or molestation** Not covered

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

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day
Representation costs	£250,000	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
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

#### Special excesses

Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

#### Insurer

Hiscox Insurance Company Limited

#### Section endorsements

##### **Removal of cover: Abuse or molestation**

We will not make any payment for any claim or loss directly or indirectly due to **abuse or molestation**.

##### **Amendment of cover: treatment or care**

**What is not covered**, A. 7. Treatment or care is amended to read as follows:

7. the provision of or failure to provide any treatment or care of a person or animal.



## Hiscox Insurance Policy Schedule

### SECTION: EMPLOYERS' LIABILITY

<b>Cover start date:</b>	<b>01/05/2026</b>
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, including defence costs but excluding representation costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom, The Isle of Man and The Channel Islands

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

Cover	Limit of indemnity	Limit applies to
Representation costs	£250,000	in the aggregate
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

#### Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs

#### Insurer

Hiscox Insurance Company Limited

### SECTION: CRISIS CONTAINMENT

<b>Cover start date:</b>	<b>01/05/2026</b>
<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



## Hiscox Insurance Policy Schedule

<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>
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

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

<b>Endorsements applicable to your policy</b>
<p><b><u>Amendment of cover: cyber definitions &amp; general exclusions</u></b></p> <p><b>A. Repositioned definitions: Cyber and personal data</b></p> <p><b>We</b> have repositioned the following cyber and personal data related definitions, moving them from the <b>Special definitions</b> of each applicable policy section to now sit within the <b>General definitions</b> in the General terms and conditions. <b>We</b> have also updated some of these definitions.</p> <p>Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the <b>Special definitions for this section</b> of your policy wordings. Where this is the case, this <b>endorsement</b> shall apply:</p> <p><u>Changes to Special definitions:</u></p> <p>The following definitions are deleted from the <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b> <b>Computer or digital technology error</b> <b>Cyber attack</b> <b>Hacker</b> <b>Personal data</b> <b>Social engineering communication</b></p> <p>Definitions of each of these terms are now set out in the <b>General definitions</b> in the General terms and conditions including, where applicable, updated definitions.</p> <p><b>B. Amendment of cover: General exclusions</b></p> <p>The following is added as a new introductory sentence to the start of the <b>What is not covered</b> section of each policy wording:</p> <p>In addition to the <b>General exclusions</b> set out in the General terms and conditions, the following exclusions also apply to this section of <b>your policy</b>.□</p>



## Hiscox Insurance Policy Schedule

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-COM-UK-GTCA(4) 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>Medical malpractice section wording:</b>	16176 WD-AMB-UK-MM(4)
<b>Public and products liability section wording:</b>	16166 WD-PROF-UK-PPL(3)
<b>Employers' liability section wording:</b>	16164 WD-PROF-UK-EL(3)
<b>Crisis containment section wording:</b>	9809 WD-PIP-UK-CRI(2)



## Hiscox Insurance Policy 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	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration Status	Registered in England and Wales number 02372789 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

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

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#### 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
- Counselling Service

Helpline number: +44 (0)800 840 2269

Counselling helpline: +44 (0)117 934 2121

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

These helplines are provided by ARAG Legal Expenses Insurance Company Limited as a service for eligible Hiscox policyholders



## Hiscox Insurance Policy Schedule

### 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](http://riskacademy.hiscox.co.uk)**

### 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.

### Employers' liability:

**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

**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](http://www.elto.org.uk).



## **Hiscox Insurance Policy Schedule**

### **Medico-legal advice helpline**

During the period of insurance this policy gives you access to complimentary medico-legal advice lasting up to 30 minutes per query to assist you on a wide range of topics in relation to your insured business activities. For example:

- Managing adverse incidents
- Patient/data confidentiality issues
- Managing vulnerable customers
- Emergency treatment orders/injunctions
- Mental health and capacity treatment issues
- Deprivation of Liberty Safeguards
- Consent and best interests
- Queries relating to issues of fitness to practice
- Matters with a duration beyond 30 minutes and/or regarding activities not covered under the policy may be discussed for a separate fee agreed between the helpline provider and the Hiscox policyholder

The helpline will not provide advice on:

- Policy coverage
- Matters that may conflict with the coverage provided by your policy
- Matters managed by other helplines in your policy.

Helpline number: **03332 12 16 16**

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

Helpline provider:

Clyde & Co  
Two New Bailey Square  
6 Stanley Street  
Salford  
Manchester M3 5GS.

Please note that all calls will be recorded for quality control and audit purposes.

On calling the helpline number please be ready with:

- Your name, address, contact telephone number and email address;
- The name of your broker, insurer and policy number;
- Confirmation as to whether the issue in question has been notified to your insurer;
- Details to identify the nature of the problem, your concerns and the advice being sought;
- Confirmation as to whether you require assistance urgently or whether the helpline provider can respond at a later time, e.g. within normal working hours.

Please be aware that use of this helpline does not constitute notification of a claim or circumstance to the policy. If you consider the matter is reportable to Hiscox then you should contact your broker to arrange formal notification.



## Hiscox Insurance Policy Schedule

### Important information about this Statement of Fact

You must read this Statement of Fact carefully. We have relied on the facts set out below and all the information that you or anyone on your behalf provided, to help us decide:

- whether to provide you with insurance; and
- the terms of the insurance we provide to you, including premium.

You must check that all of the facts set out within this Statement of Fact are true, accurate and complete.  Please note that some of the information may have been assumed by us.

You must contact your broker or, if you do not have a broker, you must contact us as soon as possible if any of the facts set out below or any of the information provided to us:

- is not true, accurate and complete; or
- no longer remains true, accurate and complete during your period of insurance.

In each case, we will let you know whether and how it affects the terms of your insurance cover.

If any of the facts or information that you provide to us is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

Please refer to your policy wording for more details about your duty of fair presentation and our remedies.

### Maximum allowables

The table below shows the 'declared value' in respect of each policy cover listed. These amounts are based on the information provided by you to us in respect of your business or activities to be insured. The table below also shows a 'maximum allowable' amount for each policy cover listed.

For the policy covers listed in the table below, we do not require you to contact us with any increase to the value of any declared value, provided that:

- (a) the declared values were true, accurate and complete when you provided them to us; and
- (b) during the period of insurance:
  - you do not exceed; and
  - you reasonably expect not to exceedany of the maximum allowable amounts shown below.

You must contact your broker or, if you do not have a broker, you must contact us, as soon as possible if you cannot satisfy all parts of (a) and (b) above.

We use these declared values and maximum allowable amounts to help us decide:

- whether to provide you with insurance; and
- the terms of any insurance we provide to you, including premium,

for the policy covers listed in the table below.

If you cannot satisfy all parts of (a) and (b) above and do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

If your business or activities to be insured grow beyond any declared value, the maximum allowable amounts shown below do not provide for any increase to any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount.



## Hiscox Insurance Policy Schedule

If you want to change any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount, you must contact your broker or, if you do not have one, you must contact us and we will confirm whether or not we agree to make such changes to your policy and whether the terms of any insurance we provide to you, including premium, will also change.

### Continuing cover: Maximum allowable amounts

Policy Cover	Category	Declared Value	Maximum allowable
Medical malpractice, Public and products liability	Turnover	£30,000	£150,000
Employers' liability	Wage roll	£10,000	£150,000

### You and your business

Please carefully check the Answers to each of the Questions set out below to ensure they are true, accurate and complete. Please note that the Answers provided below may have been based upon:

- information which you have provided to us or which has been provided on your behalf;
- assumptions which we have made about you, your business or your activities to be insured

If any of the Answers set out below is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

As you are renewing your policy with us, please also note that we may have made some changes to the Questions and/or the assumptions upon which the cover was based during your previous period of insurance, so it is important that you read this document carefully to ensure that all of the Answers are [true,] accurate and complete.

Question	Answer
What type of organisation are you insuring?	Limited company
What is your organisation's primary trade?	First Aid
What is your organisation's business description?	First Aid at public equestrian events



## Hiscox Insurance Policy Schedule

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
a2e Medical Services 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%

### Medical malpractice

Question	Answer
Do you keep client records, including details of services provided, for at least five years?	Yes
Are you, and anyone who carries out work on your behalf, approved by the Disclosure Barring Service (DBS)?	Yes
Do you, and anyone who carries out work on your behalf, hold a recognised professional qualification and have relevant experience to undertake your activities?	Yes
Has any investigation or disciplinary proceedings, been made against you, or any principal, director, or partner by your professional body?	No
Do all your activities fall within the list below: patient transfers; first aid cover at events; organ, specimen, tissue and blood transfers; transfers of medical/surgical teams and equipment; air or ground ambulance repatriation from UK ports or within the EEA or Switzerland; frontline 999 medical emergency response; or training?	Yes
At any time whilst providing first aid cover at public events would you, or anyone who carries out work on your behalf, be the person(s) responsible for the medical treatment of any professional sportspeople?	No
At any time whilst providing first aid cover at public events would you, or anyone who carries out work on your behalf, be the person(s) responsible for the medical treatment of those participating in any event involving: horses; feats of endurance; speeds exceeding 30mph; activity at height above 3m, in water or underground; combat sport; or political demonstrations or marches?	Yes



## Hiscox Insurance Policy Schedule

Does the provision of frontline 999 medical emergency response services (including air ambulance) account for more than 25% of your business activities, or £500,000 of your total estimated business income for the forthcoming year (whichever is lowest)?	No
Do you, and anyone who carries out work on your behalf, provide air or ground ambulance repatriation or escort services for patients with journeys that originate outside the European Economic Area (EEA) or Switzerland?	No
Do you co-ordinate emergency medical assistance responses abroad? E.g. travel insurance claims handling	No
Other than if directly associated with any patient transportation activities, do you, and anyone who carries out work on your behalf, work within any of the following environments? GP surgeries; maternity; accident and emergency; prisons; surgical operating theatres; telephone triage services / 111 helpline services; out of hours clinics; or walk-in centres, or urgent care centres?	No
In respect of medical malpractice and treatments are you aware of: any circumstance, shortcoming, fact or problem which may give rise to a claim; a complaint about your work or work carried out on behalf of your practice; or a complaint about anything you or your practice have supplied?	No
In respect of medical malpractice or treatments have - you, - any past or present director, partner, principal or manager, or - your practice ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

### Public and products liability

Question	Answer
Do you undertake or supervise any manual work, other than collection or delivery?	No
Do you sell, supply, manufacture, install, repair or service any products?	No
Do any services that involve the manual handling of patients who you would categorise as: bariatric; psychiatric; secure; or frontline ambulance medical emergency; account for more than 25% of your business activities?	No



## Hiscox Insurance Policy Schedule

### 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).