

Hiscox Business 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: 01/03/2018

Insurance details

Policy number:	PL-PSC03001380135/03
Period of insurance:	From 01/03/2018 to 28/02/2019 both days inclusive. This policy is a Continuing cover policy.
Insured:	Brumijan Ltd t.a All About Accounting
Address:	West Gate Lodge West Gate Lodge FAREHAM Hampshire PO16 8UP
Additional insureds:	None
Business:	Book keeping / payroll

Premium details

Annual premium:	£1,843.17
Insurance Premium Tax (IPT):	£221.18
Annual total:	£2,064.35
Monthly premium:	£172.02

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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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.
Property definitions wording:	16090 WD-PROF-UK-PD(1) Property definitions apply to the Property sections of this policy.

Claims information

If you need to make a claim, you should contact your broker immediately, if you have one. If you don't have a broker or if this is not possible, then our claims team can be contacted on 01206 773 899 (select option one or two as appropriate), 8:30am to 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.

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.

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

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.

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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)
Professional indemnity	£500,000	£500	£ 1,498.66
Public and products liability	£1,000,000	£250	£ 70.00
Employers' liability	£10,000,000	£0	£ 75.00
Insured premises: West Gate Lodge FAREHAM, PO16 8UP			
Property – contents	£14,775	£250	£95.43
Property – business interruption	£181,000	£250	£104.08
Property – money	Included	£0	£0.00
Crisis containment	£25,000	£0	£0.00

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

SECTION: PROFESSIONAL INDEMNITY – ACCOUNTANTS

Cover start date:	01/03/2017
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Limit of indemnity	£500,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£500
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered
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Additional covers (in addition to overall limit of indemnity stated 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
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs

Business activities
Accountant

Retroactive date	01/06/2005
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Section wording	Insurer
6290 WD-PROF-UK-AC2(3)	Hiscox Insurance Company Limited

Section endorsements
<p>Customer Specific Clause Financial services warranty endorsement You have never advised us that you undertake investment business as defined by the Financial Services and Markets Act 2000. We will only indemnify you for any Claim or loss arising from investment business as defined by the Financial Services and Markets Act 2000 (and subsequent acts) if we have confirmed in writing that you have:</p> <ul style="list-style-type: none"> a) advised us of your intention to carry out this business and b) accepted any alteration to the terms of this insurance or the premium which we regard as necessary. <p>Customer Specific Clause Single signature cheque and electronic transfer exclusion We will not make any payment for any claim or loss which arises directly or indirectly out of a single signature cheque or sole authorisation of an electronic transfer for an amount in excess of £15,000.</p>

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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	12/08/2017
Limit of indemnity	£1,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	European Union
Applicable courts	European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	European Union
Applicable courts	European Union
Retroactive date	12/08/2017

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

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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 (included within the pollution limit above)	£100,000	in the aggregate
Criminal proceedings costs	£100,000	in the aggregate, including all costs
Pollution defence costs	£100,000	in the aggregate, including all costs

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

Section wording	Insurer
16166 WD-PROF-UK-PPL(1)	Hiscox Insurance Company Limited

SECTION: EMPLOYERS' LIABILITY

Cover start date:	12/08/2017
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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	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
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
Terrorism	£5,000,000	each and every claim or loss arising from terrorism
Criminal proceedings costs	£100,000	in the aggregate

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Section wording	Insurer
16164 WD-PROF-UK-EL(1)	Hiscox Insurance Company Limited

SECTION: PROPERTY – CONTENTS

Cover start date: 01/03/2017

Insured premises: West Gate Lodge FAREHAM, Hampshire, PO16 8UP

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Contents	£14,775	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£14,775			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Glass	£10,000	each and every incident of loss	£250	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£250	each and every incident of loss
Accidental discharge of gas system	£10,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£250	each and every incident of loss
Unauthorised use of utilities: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Defective title - art and collections	£10,000	each and every incident of loss	£250	each and every incident of loss
Outdoor items	£10,000	each and every incident of loss	£250	each and every incident of loss
Continuing hire charges: in total across all Property sections	£10,000	each and every incident of loss	£250	each and every incident of loss
Refrigerated stock	£5,000	each and every incident of loss	£250	each and every incident of loss
Costs following glass breakage: in total across all Property sections	£10,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Additions to contents	£25,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Identity fraud: in total across all Property sections	£5,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs

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Personal effects	£5,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Reconstitution of electronic data: in total across all Property sections	£5,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Reconstitution of documents: in total across all Property sections	£5,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Lock replacement	£10,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Building damage by theft	£10,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Metered water and fuel: in total across all Property sections	£5,000	each and every incident of loss	£250	each and every claim, loss or investigation, including all costs
Contents temporarily elsewhere: in total across all Property sections	£25,000	each and every incident of loss	£250	each and every incident of loss
Crime: in total across all Property sections	£25,000	in the aggregate	£250	each and every incident of loss

Section wording	Insurer
16088 WD-PROF-UK-PYC(1)	Hiscox Insurance Company Limited

Section endorsements

Addition of cover: computer breakdown

The following is added to **What is covered**, **Additional cover**:

Computer failure

Failure occurring during the **period of insurance** to computers contained in the **insured premises**.

What is not covered 3. is amended to read as follows:

3. **damage** to any item directly resulting from its own **failure**. **We** will not make any payment for **damage** to **computers** resulting from its own failure unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a **breakdown**.

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

Computer failure

The most **we** will pay for **damage** to **computers** resulting from its own **failure** £5,000. This limit is an aggregate limit applying across the Contents and Business interruption sections of this **policy**.

Amendment of cover: minimum security conditions

While the **insured premises** is closed for business or left unattended **you** must ensure that the physical security measures at the **insured premises** comply with the following criteria and all security devices were in full and effective operation when the damage occurred:

1. All doors, other than any designated fire exit, providing a final point of entrance to or exit from the **insured premises** are secured by a key operated lock which engages with the door frame and can be engaged from both sides.
2. All designated fire exits are secured by:

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- a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
 - b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle or thumb turn mechanism.
3. All windows and skylights which are accessible from the ground or easily reached by climbing are:
- a. secured by means of a key-operated locking device;
 - b. permanently screwed shut; or
 - c. protected by solid steel bars, not more than 10cm apart, or metal grilles.

We will not make any payment under this section in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the **damage** occurring in the circumstances in which it occurred.

SECTION: PROPERTY – BUSINESS INTERRUPTION

Cover start date: 01/03/2017

Insured premises: West Gate Lodge FAREHAM, Hampshire, PO16 8UP

Cover	Indemnity period	Amount insured
Loss of income	12 months	£181,000
Total amount insured		£181,000

Additional covers (in addition to overall amount insured above)

Cover	Amount insured	Limit applies to
Employees' lottery win	£10,000	each and every incident of loss
Hacker damage	£10,000	each and every incident of loss
Cancellation and abandonment	£10,000	each and every incident of loss
Key persons	£5,000	each and every incident of loss

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

Cover	Amount insured	Limit applies to
Non-damage denial of access	£100,000	each and every incident of loss
Bomb threat	£100,000	each and every incident of loss
Telecommunications and internet service providers	£100,000	each and every incident of loss
Cyber attack	£100,000	each and every incident of loss
Unspecified customers	£100,000	each and every incident of loss
Unspecified suppliers	£100,000	each and every incident of loss

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Alternative hire costs	£5,000	each and every incident of loss
Equipment breakdown	Not covered	
Denial of access	£100,000	each and every incident of loss
Public authority	£100,000	each and every incident of loss
Public utilities	£100,000	each and every incident of loss

Special excesses		
Cover	Excess	Excess applies to
Cancellation and abandonment	£250	each and every incident of loss

Section wording	Insurer
16089 WD-PROF-UK-PYI(1)	Hiscox Insurance Company Limited

SECTION: PROPERTY – MONEY

Cover start date:	01/03/2018
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Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open and in a locked safe	£5,000	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at all other times	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

Geographical limits	United Kingdom, The Isle of Man and The Channel Islands
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Additional covers (in addition to the amount insured above)				
Cover	Compensation amount	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100	per week up to a maximum of 104 weeks for each and every incident of loss	£ 0	per person for each and every incident of loss

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Personal assault: death	£10,000	per person	£ 0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£ 0	per person for each and every incident of loss

Section wording	Insurer
16092 WD-PROF-UK-MON(1)	Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Cover start date:	12/08/2017
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Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	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
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited

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 02372789 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 Status	Registered in England number 00070234 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 8402269

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.

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.

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

Hiscox Business Insurance Statement of Fact

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.

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	£181,000	£226,250
Wage roll	£60,000	£150,000

You and your business

We asked you	You answered
When was your organisation established?	2005
How many employees does your organisation have?	4
What is your organisation's primary trade?	Accountants - non ICA
What is your organisation's business description?	Book keeping / payroll
Have you or any of your directors or partners ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability?	No
Have you (or any fellow director or business partner) ever been 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

**Hiscox Business Insurance
Statement of Fact**

Professional indemnity

We asked you	You answered
What has been your average contract value in the last three years?	£1,000
What has been your largest contract in the last three years?	£15,000
Have you or anyone that works for your business ever been the subject of disciplinary proceedings by any professional organisation?	No
Are you a member of a professional association or organisation?	The Association of Accounting Technicians (AAT)
How many years relevant experience do you have?	40
Do you use sub-contractors or consultants?	No
Have you ever undertaken work for the following: banks or other financial institutions; insurance companies or law firms; any off-shore companies or off-shore funds or investments (including Isle of Man and Channel Islands); or any organisation regulated by the Financial Conduct Authority?	No
Have you ever undertaken any tax work for high profile clients (including celebrities, sports people, entertainers, politicians, business leaders)?	No
Have you ever undertaken any work in relation to any of the following: tax avoidance, minimisation, estate planning or film finance; insolvency, liquidations or receiverships; financial services other than referrals to third parties; probate, conveyancing; or any mergers, acquisitions or disposals?	No
Do you always use letters of engagement outlining the scope of services to be provided and not provided?	Yes
In respect of professional indemnity and 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
In respect of professional indemnity, 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

Business activities

Accountant

Public and products liability

We asked you	You answered
Do you construct or erect any staging, seating or sets?	No
What percentage of your manual work is carried out away from your premises?	0%
In respect of public and products liability, 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

**Hiscox Business Insurance
Statement of Fact**

Employers' liability

We asked you	You answered
In respect of employers liability are you aware, after reasonable enquiry, of any fact, incident, potential disease or injury to an employee that may give rise to a claim?	No
In respect of employers liability, 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

Property

We asked you	You answered
Premises: West Gate Lodge FAREHAM, Hampshire, PO16 8UP	
What is the primary use of this premises?	Office
Have you or any partner or director of the business had any previous claims or losses in a business capacity within the last five years, whether previously insured or not?	No