



Hiscox 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: 01/03/2024

Insurance details

Policy number:	PL-PSC10001566291/06
Period of insurance:	From 01/03/2024 to 28/02/2025 both days inclusive. This policy is a Continuing cover policy.
Insured:	British Aikido Association Ltd
Address:	332a Meanwood Road LEEDS LS7 2JF
Additional insureds:	None
Business:	Physical intervention training



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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. If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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

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

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

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

Your covers

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Management liability - Directors' and officers' liability	£5,000,000	£0	£386.92
Management liability - Corporate legal liability	£5,000,000	£2,500	£386.91
Crisis containment	£25,000	-	£0.00

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



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SECTION: MANAGEMENT LIABILITY – DIRECTORS’ AND OFFICERS’ LIABILITY

Cover start date:	01/03/2024
Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	Not applicable unless specified under special excesses below
Geographical Limits	Worldwide (excluding United States of America and Canada)
Applicable Courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered

Additional covers(in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Additional defence costs and legal representation costs	£250,000	in the aggregate



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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
Loss of data resulting from a cyber incident	£250,000	in the aggregate
Bail costs	£250,000	in the aggregate
Public relations expenses: in total for all insured persons across all management liability sections	£100,000	in the aggregate
Public relations expenses: for each insured person	£25,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Court attendance compensation: in total across all management liability sections	£100,000	in the aggregate
Court attendance compensation: employees	£250	per person, per day
Court attendance compensation: directors and partners	£500	per person, per day

Insurer
Hiscox Insurance Company Limited

SECTION: MANAGEMENT LIABILITY – CORPORATE LEGAL LIABILITY

Cover start date:	01/03/2024
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Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claim, loss or investigation, including all costs
Geographical Limits	Worldwide (excluding United States of America and Canada)
Applicable Courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered
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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
Pollution defence costs and legal representation costs	£100,000	in the aggregate
Public relations expenses	£25,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Dishonesty of employees	£50,000	in the aggregate
Loss of documents	£100,000	in the aggregate
Court attendance compensation: employees	£250	per person, per day
Court attendance compensation: directors and partners	£500	per person, per day
Court attendance compensation: in total across all management liability sections	£100,000	in the aggregate

Special excesses		
Cover	Excess	Excess basis
Dishonesty of employees	£5,000	each and every claim, loss or investigation, including all costs

Insurer
Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Cover start date:	01/03/2024
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Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	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



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Insurer
Hiscox Insurance Company Limited

General	
information	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Underwritten by: General terms and conditions wording:	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.
Management liability – directors' and officers' liability section wording:	16010 WD-MLP-UK-AOC-DO(4)
Management liability – corporate legal liability section wording:	16009 WD-MLP-UK-AOC-CLL(3)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)



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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 Registered in England and Wales number 02372789
Status 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 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 the Prudential Regulation Authority.

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

Employment
Prosecutions
Discrimination in the workplace
Health & safety
European law

Helpline number: +44 (0)800 840 2269

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

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

Complimentary Benefit: The Hiscox Risk Academy



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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

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.

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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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 exceed
- any 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.



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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
Management liability - directors and officers liability, Management liability - corporate legal liability	Turnover	£24,000	£100,000

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
When was your organisation established?	2012
What is your organisation's primary trade?	Physical intervention training
What is your organisation's business description?	Physical intervention training



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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
British Aikido Association Ltd	UNITED KINGDOM	100%

Where do you carry out your work?	
UK	100
Under which jurisdiction are your contracts carried out?	
UK	%
	100
	%

Management liability portfolio Directors and officers Corporate legal liability

Question	Answer
Have you made a profit after tax in the last financial year?	Yes
Do you expect to make a profit after tax in the next financial year?	Yes
Has the company changed ownership or control in the last 12 months, or is it expected to do so in the next 12 months?	No
Does your organisation have a positive net worth?	Yes
Have you reviewed and updated your health and safety policies within the last 12 months?	Yes
Are dual controls in place so that at least two people are required to process financial transactions and to disburse assets for amounts in excess of £2,500?	Yes

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.



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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.