



## Hiscox Insurance Indicative Quote Schedule

This schedule tells you what will be insured with us if you decide to accept this quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

**Schedule effective date: 20/08/2019**

### Insurance details

|                             |   |
|-----------------------------|---|
| <b>Quote number:</b>        | QT-PSC10001829791/02  |
| <b>Period of insurance:</b> | From 20/08/2019 to 19/08/2020 both days inclusive.<br>This policy is a Continuing cover policy.   |
| <b>Quote expiry date:</b>   | 04/10/2019  |
| <b>Insured:</b>             | Eligible Members for the time being of Association of Sound Designers   |
| <b>Address:</b>             | Harben House<br>Harben Parade, Finchley Road<br>LONDON<br>NW3 6JP   |
| <b>Additional insureds:</b> | None  |
| <b>Business:</b>            | Association of sound designers, covering their members occupation as a sound designer or sound engineer including the design, installation, repair, servicing, preparation and operation of sound systems, the recording of sound effects, the teaching or mentoring of these activities and as a manager OR a technician in the theatre, entertainment and conference industries only. |

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### Premium details

**Charged premium** – the total amount you'll pay for this policy

|                                    |           |
|------------------------------------|-----------|
| Total premium:                     | £6,250.00 |
| Total Insurance Premium Tax (IPT): | £750.00   |
| Total:                             | £7,000.00 |

**Annualised premium** – the annual premium for this policy . This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

|                              |           |
|------------------------------|-----------|
| Annual premium:              | £6,250.00 |
| Insurance Premium Tax (IPT): | £750.00   |
| Annual total:                | £7,000.00 |

**Summary**
**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-PIP-UK-GTCA(2)<br>The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply. |

**Claims information**

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 01206 773 899, 9.00am – 5:30pm Monday to Friday or contact your broker.

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 01206 773 899, 9.00am – 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.

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 01206 773 899, 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) |
|-------------------------------|------------------|--------|--------------------------|
| Professional indemnity        | £1,000,000       | £500   | £2,000.00                |
| Public and products liability | £10,000,000      | £250   | £4,250.00                |
| Crisis containment            | £25,000          | £0     | £0.00                    |



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**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: PROFESSIONAL INDEMNITY

**Cover start date:** 20/08/2019

|                            |   |
|----------------------------|---|
| <b>Limit of indemnity</b>  | £1,000,000  |
| <b>Limit applies to</b>    | each and every claim or loss, including all costs         |
| <b>Excess</b>              | £500  |
| <b>Excess applies to</b>   | each and every claim or loss, excluding defence costs     |
| <b>Geographical limits</b> | Worldwide   |
| <b>Applicable courts</b>   | 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    |
|--|--------------------|---------------------|
| 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

Clubs and associations

**Retroactive date** 01/09/2013

| Section wording       | Insurer                          |
|-----------------------|----------------------------------|
| 5998 WD-PROF-UK-SP(6) | Hiscox Insurance Company Limited |

#### Section endorsements

##### Customer specific clause

Professional Indemnity Aggregated Limit - £5,000,000

The following is added to How much we will pay

Policy aggregated limit

We will pay up to the limit of indemnity shown in the schedule for each and every claim, the most we will pay for is £5,000,000 for the total of all such claims, including costs



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**SECTION: PUBLIC AND PRODUCTS LIABILITY**

|                            |  |
|----------------------------|--|
| <b>Cover start date:</b>   | <b>20/08/2019</b>  |
| <b>Limit of indemnity</b>  | £10,000,000  |
| <b>Limit applies to</b>    | each and every claim or loss, excluding defence costs and criminal proceedings 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> | Worldwide  |
| <b>Applicable courts</b>   | Worldwide (excluding United States of America and Canada)                            |

**Claims brought in USA or Canada** (included within not in addition to the overall limit of indemnity stated above)

|                            |   |
|----------------------------|---|
| <b>Limit of indemnity</b>  | £10,000,000   |
| <b>Limit applies to</b>    | in the aggregate, including all costs   |
| <b>Excess</b>              | £2,500.00   |
| <b>Excess applies to</b>   | each and every claim or loss, including defence costs, for property damage only |
| <b>Geographical limits</b> | Worldwide   |
| <b>Applicable courts</b>   | Worldwide   |

**Abuse or molestation cover** (included within not in addition to the overall limit of indemnity stated above)

|                            |   |
|----------------------------|---|
| <b>Limit of indemnity</b>  | £1,000,000  |
| <b>Limit applies to</b>    | in the aggregate, including all costs   |
| <b>Excess</b>              | £2,500  |
| <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> | United Kingdom and European Union   |
| <b>Applicable courts</b>   | United Kingdom and European Union   |
| <b>Retroactive date</b>    | 20/08/2019  |

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

| <b>Cover</b>  | <b>Limit of indemnity</b> | <b>Limit applies to</b> |
|---|---------------------------|-------------------------|
| 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 |
| Criminal proceedings costs  | £100,000           | in the aggregate |
| 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 |

| Section wording        | Insurer                          |
|------------------------|----------------------------------|
| 16167 WD-NFP-UK-PPL(1) | Hiscox Insurance Company Limited |

| Section endorsements   |
|--|
| <p><b>Customer specific clause</b><br/>Amendment to what is not covered: Property for which you are responsible:</p> <p>Property for which you are responsible</p> <p>1. Loss of or damage to any property belonging to <b>you</b> or which at the time of the loss or damage is in <b>your</b> care, custody or control. This does not apply to:</p> <ul style="list-style-type: none"><li>a. property belonging to a third party which at the time of loss or damage is in <b>your</b> care, custody or control up to a maximum of 25,000 any one claim and up to £100,000 for any one insured member during the period of insurance;</li><li>b. vehicles or personal effects belonging to <b>your employees</b> or visitors, while on <b>your</b> premises;</li><li>c. premises, including their contents, which are not owned or rented by <b>you</b>, where <b>you</b> are temporarily carrying out <b>your business</b>;</li><li>d. premises rented to <b>you</b>, for loss of damage not insurable under property insurance policies and for which <b>you</b> would not be liable other than by lease or other agreement;</li><li>e. loss of a third-party's keys or electronic pass cards;</li></ul> <p><b>Removal of cover: work at specified height</b><br/><b>We</b> will not make any payment for any claim or loss directly or indirectly due to work performed at a height exceeding the height declared by <b>you</b> in <b>your</b> latest statement of fact relating to this policy.</p> <p><b>Amendment of cover: use of heat away from premises</b><br/><b>We</b> will not make any payment for any claim or loss directly or indirectly due to the use or application of heat away from <b>your</b> own premises, other than the use of soldering irons and hot air guns for the purposes of applying heat shrink tubing and similar products.</p> |



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**SECTION: CRISIS CONTAINMENT**

**Cover start date:** 20/08/2019

|                            |  |
|----------------------------|--|
| <b>Limit</b>               | £25,000  |
| <b>Limit applies to</b>    | each and every crisis and in the aggregate                                       |
| <b>Excess</b>              | Not applicable unless specified under special excesses below                     |
| <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)

| <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>Section wording</b> | <b>Insurer</b>                   |
|------------------------|----------------------------------|
| 9809 WD-PIP-UK-CRI(2)  | Hiscox Insurance Company Limited |



## Hiscox Insurance Indicative Quote 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   | 1 Great St. Helens<br>London<br>EC3A 6HX<br>United Kingdom   |
| Company registration | Registered in England and Wales number 002372789             |
| Status               | Authorised and regulated by the Financial Conduct Authority. |

#### Insurers

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

|                      |   |
|----------------------|---|
| Name                 | <b>Hiscox Insurance Company Limited</b>   |
| Registered address   | 1 Great St. Helens<br>London<br>EC3A 6HX<br>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 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.

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



## Hiscox 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 and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

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 | £1,000,000      | £1,250,000        |

### You and your business

| We asked you                                      | You answered  |
|---|---|
| What type of organisation are you insuring?       | Association   |
| When was your organisation established?           | 2013  |
| What is your organisation's primary trade?        | Clubs and associations  |
| What is your organisation's business description? | Association of sound designers, covering their members occupation as a sound designer or sound engineer including the design, installation, repair, servicing, preparation and operation of sound systems, the recording of sound effects, the teaching or mentoring of these activities and as a manager OR a technician in the theatre, entertainment and conference industries only. |



## Hiscox Insurance Statement of Fact

|  |            |
|--|------------|
| 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         |
| Do you have an incorporated company in the USA or Canada?  | No         |
| What is your largest contract under USA or Canada jurisdiction?  | £50,000.00 |
| Thinking about your current business, or others you have run in the past:<br><br>Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you? | No         |
| Have<br>- you, or<br>- any past or present director, partner, principal or manager<br>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 |
| Eligible Members for the time being of Association of Sound Designers | UNITED KINGDOM | 100%                      |

| Where do you carry out your work?                        |     |
|--|-----|
| UK   | 60% |
| Republic of Ireland                                      | 10% |
| Europe (excl UK & Republic of Ireland)                   | 10% |
| USA and Canada   | 10% |
| Rest of the World  | 10% |
| Under which jurisdiction are your contracts carried out? |     |
| UK   | 60% |
| Republic of Ireland                                      | 10% |
| Europe (excl UK & Republic of Ireland)                   | 10% |
| USA and Canada   | 10% |
| Rest of the World  | 10% |



## Hiscox Insurance Statement of Fact

### Professional indemnity

| We asked you   | You answered |
|--|--------------|
| Do you always work to signed contracts or agreements?  | No           |
| How many years relevant experience do you have?  | 6            |
| Do you use sub-contractors or consultants?   | Yes          |
| Do all subcontractors, consultants or third parties appointed on your behalf hold their own professional indemnity insurance?  | No           |
| Are you responsible for any work involving accountancy, valuations or due diligence?   | No           |
| Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?  | No           |
| Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans? | No           |
| Are you responsible for any design, construction or erection work?   | Yes          |
| Do you provide any medical advice, diagnosis or treatments?  | No           |

### Business activities

Clubs and associations

|                                      |
|--------------------------------------|
| <b>Public and products liability</b> |
|--------------------------------------|

| <b>We asked you</b>   | <b>You answered</b>   |
|---|---|
| Do you undertake or supervise any manual work, other than collection or delivery?   | Yes   |
| Do you or your employees undertake any work involving the use of heat, any work at heights over 3m, or depths exceeding 1m?   | Yes   |
| Percentage of work at heights over 3m   | 5%  |
| What is the maximum height at which you work in metres?   | 30  |
| Percentage of work involving heat   | 5%  |
| Do you construct or erect any staging, seating or sets?   | Yes   |
| Do you undertake any work involving asbestos or nuclear materials?  | No  |
| What percentage of your manual work is carried out away from your premises?   | 75%   |
| Do you undertake or supervise any work in any of the following locations: trackside or airside; docks or harbours; quarries, mines or collieries; chemical or petrochemical works or oil refineries; gas works, fuel storage facilities or blast furnaces; power stations or nuclear plant; or bridges, viaducts, tunnels or dams?  | Yes<br>The members of the association will on occasions undertake work on cruise ships and within railways arches and tunnels |
| Do subcontractors or consultants carry out work on your behalf?   | Yes   |
| Do your subcontractors hold public liability insurance?   | Yes   |
| Do you sell, supply, manufacture, install, repair or service any products?  | Yes   |
| Do you manufacture your own products?   | No  |
| Are all products sourced from third party distributors or manufacturers in the UK, European Union, Japan, Australia, New Zealand, USA or Canada?  | Yes   |
| Do you rebrand, repackage, test or alter any products manufactured by third parties?  | Yes   |
| Do you knowingly export any products to the USA or Canada?  | No  |
| Do you sell, supply or distribute any of the following: agricultural supplies, pesticides, fungicides or animal feeds; fireworks, pyrotechnics or explosives; flammables, liquid or gaseous fuels or their appliances; medical or health products or pharmaceuticals; motor cycles or vehicles, watercraft, aerial devices or associated equipment; sex aids or adult toys; tobacco, e-cigarettes or drug paraphernalia; or weapons or munitions? | No  |
| Do you host, coordinate or organise any events?   | No  |
| Do you come into contact with children or adults at risk as part of your activities?  | Yes   |
| Do you provide care, overnight or one-to-one services to children or adults at risk?  | No  |
| Do you have a written safeguarding policy for the protection of children or adults at risk which includes; details of identifying risks, appropriate procedures and relevant DBS checks?  | 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](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.



**Hiscox Insurance  
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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).