

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 below.

Schedule effective date: 26/09/2016

Insurance details

Policy number:	PL-PSC03009152563/01
Period of insurance:	Continuous cover from 26/09/2016 until the policy is cancelled
Anniversary date:	26 September
Insured:	Design FX Studio Limited
Address:	45 Eastwood Drive Highwoods COLCHESTER CO4 9EB
Additional insureds:	None
Business:	Graphic design

Premium details

Annual premium:	£300.00
Insurance Premium Tax (IPT):	£28.50
Annual total:	£328.50
Monthly premium:	£27.35

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:	6253 WD-PIP-UK-GTC(9) 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:	6472 WD-PIP-UK-PD(4) Property definitions apply to the Property sections of this policy.

Your covers

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

Cover	Limit	Excess	Annual Premium (exc IPT)
Professional indemnity	£100,000	500.00	£185.00
Cover for premises: 45 Eastwood Drive, Highwoods, COLCHESTER, CO4 9EB			
Property - contents	£12,128	250.00	£57.50
Property - flexible property	£1,103	£250	£57.50
Crisis containment	£25,000	0.00	£0.00

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

Continuous policies: Maximum allowable amounts

You don't need to spend time regularly updating your insurance as your business grows. You only need to let us know if at any stage, during the period of insurance stated above, you expect to exceed the maximum allowable limits stated below.

Category	Declared amount	Maximum allowable
Turnover	£75,618	£113,427

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SECTION: PROFESSIONAL INDEMNITY MARKETING

Cover start date:	26/09/2016
Limit of indemnity	£100,000
Limit applies to	in the aggregate, including all costs
Excess	500.00
Excess applies to	each and every claim or loss, including all costs
Geographical Limits	European Union
Applicable Courts	European Union

Claims brought in USA or Canada Not covered

Business activities

Marketing Consultancy

Retroactive date None

Section wording and insurer

15587 WD-PIP-UK-MCM-AG(1) Hiscox Insurance Company Limited

SECTION: PROPERTY – CONTENTS

Cover start date: 26/09/2016

Business premises: 45 Eastwood Drive, Highwoods, COLCHESTER, CO4 9EB

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Mixed Contents	£12,128	each and every incident of loss	£250.00	each and every claim or loss
Total section amount insured	£12,128			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Costs following glass breakage	£10,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Additions to contents	£25,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Money: in the office while open for business or in the office in a locked safe	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Money: in transit	£2,500	each and every	£250.00	each and every claim,

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		incident of loss		loss or investigation, including all costs
Money: at all other times	£1,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Money: non-negotiable instruments	£1,000,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Identity fraud	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Personal effects	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Reconstitution of electronic data	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Reconstitution of other business documents	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Lock replacement	£10,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Building damage by theft	£10,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Personal assault: death	£10,000	per person for each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
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	£250.00	each and every claim, loss or investigation, including all costs
Metered water and fuel	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£100	per person for each and every incident of loss	£250.00	
Contents kept at home	£25,000	each and every incident of loss	£250.00	
Contents temporarily elsewhere including whilst in transit	£25,000	each and every incident of loss	£250.00	

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

Cover	Amount insured	Limit applies to
Fraud and dishonesty	£25,000	in the aggregate

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Noted interests			
Cover	Description	Interested party	Reference
Contents	Lessor of apple imac 27 inch retina display under agreement number w216469610	Apple financial services, 32 queen square, bristol, bs1 4nd,	

Section wording and insurer	
5996 WD-PIP-UK-PYC(9)	Hiscox Insurance Company Limited

Section endorsements
<p><u>Addition of cover: computer breakdown</u></p> <p>The following is added to What is covered, Additional cover:</p> <p>Computer failure</p> <p>Failure occurring during the period of insurance to computers contained in the office.</p> <p>What is not covered 3. is amended to read as follows;</p> <p>3. damage to any equipment, oil or water storage tanks or electrical or mechanical plant or equipment 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.</p> <p>The following is added to How much we will pay:</p> <p>Computer failure</p> <p>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.</p> <p><u>Amendment of cover: minimum security conditions (office)</u></p> <p>We will not make any payment for damage to contents occurring whilst the office is closed for business or left unattended unless the physical security measures at the office comply with the following criteria and all security devices were in full and effective operation when the damage occurred:</p> <ol style="list-style-type: none"> 1. All doors, other than any designated fire exit, providing a final point of entrance to or exit from your office 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: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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.

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SECTION: PROPERTY – FLEXIBLE PROPERTY

Cover start date: 26/09/2016

Portable equipment

Cover within the geographical limits	Amount insured	Limit applies to	Excess	Excess applies to
Portable equipment Worldwide	£1,103	each and every incident of loss	££250	each and every claim or loss
Total amount insured	£1,103			

Flexible contents Not covered

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Additions to flexible property	£10,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs
Reconstitution of electronic data	£5,000	each and every incident of loss	£250.00	each and every claim, loss or investigation, including all costs

Noted interests

Cover	Description	Interested party	Reference
Contents	Lessor of apple imac 27 inch retina display under agreement number w216469610	Apple financial services, 32 queen square, bristol, bs1 4nd,	
Portable Equipment Worldwide	Lessor of Apple macbook pro under agreement number w216469610	Apple financial services, 32 queen square, bristol, bs1 4nd,	

Section wording and insurer

14196 WD-PIP-UK-FXP(2) Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Cover start date: 26/09/2016

Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	No excess applicable
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

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Special limits (included within and not in addition to overall limit above)		
Cover	Benefit amount	Benefit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording and 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	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	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX 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

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.



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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).

Statement of Fact

By accepting this insurance you confirm that the facts stated below are true. We have relied on these facts and all the information that you or anyone on your behalf provided, in deciding to accept this insurance and in setting the terms and premium.

You must read this document to ensure that all the facts stated below are accurate and complete. If any of the facts stated below or any of the information provided to us is not correct or needs to be changed, you must tell us as soon as possible.

When we are notified of a change we will tell you if this affects your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

You and your business

We asked you	You answered
What date was your company established?	01/10/1994
What is your company's primary trade?	Marketing & communications
What is your company's business description?	Graphic design
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

Where do you carry out your work?

Do you need cover for work outside the European Union?	No
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Professional indemnity

We asked you	You answered
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
Where required do you always get a licence for any third party content (including images or music)?	Yes



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Property

We asked you	You answered
Premises: 45 Eastwood Drive, Highwoods, COLCHESTER, CO4 9EB	
Is the building built of brick, stone or concrete and roofed with slate, tiles, concrete, metal or asbestos?	Yes
Is the building adjacent to any of the following ? Public Houses Nightclub Licensed premises Restaurant Fast food takeaway Commercial premises holding flammable liquids, gases or solvents Businesses utilising naked flames or heat	None
Is the electrical installation inspected at least every five years by a qualified electrician and any defects remedied?	Yes
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