

# RENEWAL SCHEDULE

Policy: HU PI6 1660045 (32)



## INSURANCE DETAILS

**Period of Insurance:** From 30 March 2018 to 29 March 2019 both days inclusive  
**Underwritten by:** Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy  
**General terms and conditions wording :** 6784 WD-CAL-UK-GTC(2)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below  
**Payment Method :** Payment by Broker's Account  
**Anniversary Date:** 30 March 2018

## INSURED DETAILS

**Insured :** Carlton Place Management Ltd  
**Address :** 33-35 High Street  
HARROW  
HA1 3HT  
**Additional Insureds :** There are no Additional Insureds on this policy.  
**Business :** Residents Association

## PREMIUM DETAILS

<b>Annual Premium :</b>	£ 285.71	<b>Annual Tax :</b>	£ 34.29	<b>Total :</b>	£ 320.00
<b>Total Premium :</b>	£ 285.71	<b>Total Tax :</b>	£ 34.29	<b>Total :</b>	£ 320.00



Sponsored by Hiscox  
2012-2015



BIA Customer Care Award  
2012



Outstanding Insurer Claims  
Team of the Year 2013

**CLUBS AND ASSOCIATIONS PORTFOLIO**

**Section wording :** 6856 WD-CAL-UK-CAL(2)  
**Insurer:** Hiscox Insurance Company Limited  
**Insurer:** Hiscox Insurance Company Limited

**Management liability - Trustees and individual liability**

**Limit of indemnity:** £ 500,000  
**Limit applies to :** in the aggregate including costs  
**Excess Applies to :** each and every claimant including costs  
**Geographical Limits :** Worldwide excluding the USA and Canada  
**Applicable Courts :** Worldwide excluding claims brought in USA/Canada

**Management liability - Employment practices liability**

**Limit of indemnity:** £ 500,000  
**Limit applies to :** in the aggregate including costs  
**Excess:** £ 5,000  
**Excess Applies to :** each and every claimant including costs  
**Geographical Limits :** Worldwide excluding the USA and Canada  
**Applicable Courts :** Worldwide excluding claims brought in USA/Canada

**Professional and legal liability**

**Limit of indemnity:** £ 500,000  
**Limit applies to :** in the aggregate including costs  
**Excess:** £ 2,500  
**Excess Applies to :** each and every claimant including costs  
**Geographical Limits :** Worldwide excluding the USA and Canada  
**Applicable Courts :** Worldwide excluding claims brought in USA/Canada

**Special Excesses**

Your own losses £ 2,500 each and every claimant including costs  
Document replacement £ 1,000 each and every claimant including costs

**Endorsements**

**705.6** Prior and pending litigation date

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

**Clubs and associations portfolio: endorsements**

<b>Clause</b>	<b>705.6</b>	<b>Prior and pending litigation date</b>
		Prior and pending litigation date: 30/03/10

**Endorsements which apply to whole policy**

<b>Clause</b>	<b>603.1</b>	<b>Commercial assistance and legal advice helpline</b>
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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.



## Policy: HU PI6 1660045 (32)

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Clause 8500.0

### Insurance Act 2015 endorsement for annual policies

To ensure compliance with the Insurance Act 2015, it is necessary to amend:

- I. the existing **General terms and conditions**, as stated in the schedule; and
- II. **How much we will pay**, under insurance, where **you** have cover under one of the property sections.

In addition, in the event that the cover under **your policy** is less favourable than it would be under the Insurance Act 2015, **we** will automatically apply the more favourable provisions of the Act.

#### **Part I: Amendment to General terms and conditions**

The existing **General terms and conditions**, as stated in the schedule, are replaced with the following, which apply to the **policy**:

#### **A seamless integrated insurance solution for professionals.**

Please read this wording, together with any **endorsements** and the schedule, very carefully. If anything is not correct, please notify **us** immediately.

This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

#### **Our promise to you**

In return for the premium **you** have paid, **we** agree to insure **you** in accordance with the terms and conditions of the **policy**.

**Steve Langan**

CEO, Hiscox Insurance Company

#### **Complaints procedure**

Hiscox aims to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing **you** with the highest standard of service. If **you** have any concerns about **your policy** or **you** are dissatisfied about the handling of a claim and wish to complain **you** should, in the first instance, contact Hiscox Customer Relations in writing at:

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

or by telephone on +44 (0)800 116 4627 or +44 (0)1904 681 198  
or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

Where **you** are not satisfied with the final response from Hiscox, **you** also have the right to refer **your** complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## General definitions

Words shown in **bold** type have the same meaning wherever they appear in this **policy**.

The words defined below are used throughout this **policy**. Any other definitions are shown in the section to which they apply.

### Asbestos risks

- a. The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or
- b. exposure to asbestos, asbestos fibres or materials containing asbestos; or
- c. the provision of instructions, recommendations, notices, warnings, supervision or advice given, or which should have been given, in connection with asbestos, asbestos fibres or structures or materials containing asbestos.

### Business

**Your** business or profession as shown in the schedule.

### Confiscation

Confiscation, nationalisation, requisition, expropriation, deprivation, destruction of or damage to property by or under the order of any government or public or local authority.

### Date recognition

Any failure by any equipment (including any hardware or software) to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date.

### Endorsement

A change to the terms of the **policy**.

### Excess

The amount **you** must bear as the first part of each agreed claim or loss.

### Geographical limits

The geographical area shown in the schedule.

### Nuclear risks

- a. Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;
- b. any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything in a. above;
- c. all operations carried out on any site or premises on which anything in a. or b. above is located.

**Period of insurance**

The time for which this **policy** is in force as shown in the schedule.

**Policy**

This insurance document and the schedule, including any **endorsements**.

**Program**

A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment.

**Terrorism**

An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that:

- a. is committed for political, religious, ideological or similar purposes; and
- b. is intended to influence any government or to put the public, or any section of the public, in fear; and
- c.
  - i. involves violence against one or more persons; or
  - ii. involves damage to property; or
  - iii. endangers life other than that of the person committing the action; or
  - iv. creates a risk to health or safety of the public or a section of the public; or
  - v. is designed to interfere with or to disrupt an electronic system.

**Virus**

**Programmes** that are secretly introduced without **your** permission or knowledge including, but not limited to, malware, worms, trojans, rootkits, spyware, dishonest adware, crimeware and other malicious unwanted software.

**War**

War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

**We/us/our**

The insurers named in the schedule.

**You/your**

The insured named in the schedule.

## General conditions

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply.

### Presentation of the risk

1. In agreeing to insure **you** and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must provide a fair presentation of the risk and must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete. A fair presentation is one which clearly discloses in a reasonably clear and accessible manner all material facts which **you** (including **your** senior management and those responsible for arranging this insurance) know or ought to know following a reasonable search.

### If you fail to make a fair presentation

2.

a. If **we** establish that **you** deliberately or recklessly failed to present the risk to **us** fairly, **we** may treat this **policy** as if it never existed and refuse to make any payment under it. **You** must reimburse all payments already made by **us** and **we** will be entitled to retain all premiums paid.

b. If **we** establish that **you** failed to present the risk to **us** fairly but that **your** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had **you** made a fair presentation of the risk, as follows:

i. if **we** would not have provided this **policy**, **we** may treat it as if it never existed and refuse to make any payment under it. **You** must reimburse all payments already made by **us**. **We** will refund any premiums **you** have paid; or

ii. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the start of the **period of insurance**. This may result in **us** making no payment for a particular claim or loss. **You** must reimburse any payment made by **us** that **we** would not have paid if such terms had been in effect.

### Change of circumstances

3. **You** must tell **us** as soon as reasonably possible of any change in circumstances during the **period of insurance** which may materially affect this **policy** (a material fact or circumstance is one which might affect **our** decision to provide insurance or the conditions of that insurance). **We** may then change the terms and conditions of this **policy** or cancel it in accordance with the Cancellation condition.

If you fail to notify us of a change of circumstances

4.

a. If **we** establish that **you** deliberately or recklessly failed to:

- i. notify **us** of a change of circumstances which may materially affect the **policy**; or
- ii. comply with the obligation in 1. above to make a fair presentation of the risk to **us** when providing **us** with information in relation to a change of circumstances;

**we** may treat this **policy** as if it no longer existed from the date of such change of circumstances and refuse to make any payment under it in respect of any claim made or any loss occurring after that date. **You** must reimburse all payments already made by **us** relating to claims made or losses occurring after such date. **We** will be entitled to retain all premiums paid.

b. If **we** establish that **you** failed to notify **us** of a change of circumstances or to make a fair presentation of the risk to **us** when providing **us** with information in relation to a change of circumstances, but that **your** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had **you** fairly presented the change of circumstances to **us**, as follows:

- i. if **we** would have cancelled this **policy**, **we** may treat it as cancelled from the date that such cancellation would have been effective and refuse to make any payment under it in respect of any claim made or any incident occurring after that date. **You** must reimburse any payments already made by **us** relating to claims made or losses occurring after such date. **We** will refund any premiums **you** have paid in respect of any period after the date when cancellation would have been effective; or
- ii. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the date when **your** circumstances changed. This may result in **us** making no payment for a particular claim or loss.

Reasonable precautions

5. **You** must take reasonable steps to prevent accident or injury and to protect **your** property against loss or damage. **You** must keep any property insured under this **policy** in good condition and repair. **We** will not make any payment under this **policy** 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 loss, damage, accident or injury occurring in the circumstances in which it occurred.

Premium payment

6. **We** will not make any payment under this **policy** until **you** have paid the premium.



#### Cancellation

7. You or we can cancel the policy by giving 30 days' written notice. We will give you a pro-rata refund of the premium for the remaining portion of the period of insurance after the effective date of cancellation for which you have already paid. However, we will not refund any premium under £20.

If **we** have agreed that **you** can pay **us** the premium by instalments and **we** have not received an instalment 14 days after the due date, **we** may cancel the **policy**. In this event, the **period of insurance** will equate to the period for which premium instalments have been paid to **us**. **We** will confirm the cancellation and amended **period of insurance** to **you** in writing.

#### Multiple insureds

8. The most **we** will pay is the relevant amount shown in the schedule.

If more than one insured is named in the schedule, the total amount **we** will pay will not exceed the amount **we** would be liable to pay to any one of **you**.

**You** agree that the insured named in the schedule, or if there is more than one insured named in the schedule the first of them, is authorised to receive all notices and agree any amendments to the **policy**.

#### Aggregate limit

9. Where this **policy** specifies an aggregate limit, this means **our** maximum payment for all relevant claims or losses covered under the **policy** during the **period of insurance**.

#### Rights of third parties

10. **You** and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.

#### Other insurance

11. **We** will not make any payment under this **policy** where **you** would be entitled to be paid under any other insurance if this **policy** did not exist except in respect of any amount in excess of the amount that would have been payable under such other insurance had this **policy** not been effected. If such other insurance is provided by **us** the most **we** will pay under this **policy** will be reduced by the amount payable under such other insurance.

Cover under multiple sections

12. Where **you**, including anyone within the meaning of 'you' or 'insured person' in any section of the **policy**, are entitled to cover under more than one section of the **policy** in respect of the same claim or loss, or any part of a claim or loss, **we** shall only provide cover under one section of the **policy**, being the section that provides the most advantageous cover to **you** or the party entitled to cover.

Governing law

13. Unless some other law is agreed in writing, this **policy** will be governed by the laws of England.

Arbitration

14. Any dispute arising out of or relating to this insurance, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.

## General claims conditions

The following claims conditions apply to the whole of this **policy**. **You** must also comply with the conditions shown in each section of the **policy** under the heading **Your obligations**.

Your obligations

1. **We** will not make any payment under this **policy** unless **you**:

- a. give **us** prompt notice of anything which is likely to give rise to a claim under this **policy** in accordance with the terms of each section; and
- b. give **us**, at **your** expense, any information which **we** may reasonably require and co-operate fully in the investigation of any claim under this **policy**.

2. **You** must:

- a. make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim; and
- b. give **us** all assistance which **we** may reasonably require to pursue recovery of amounts **we** may become legally liable to pay under this **policy**, in **your** name but at **our** expense.

If **you** fail to do so, **you** shall be liable to **us** for an amount equal to the detriment **we** have suffered as a result of **your** failure to comply with this obligation, which **we** may deduct from any payment **we** make under this **policy**.

Fraud

3. If **you** or anyone entitled to cover in respect of any claim or loss, or anyone on behalf of **you** or such other person, tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy** then:

- a. **we** shall be entitled to give **you** notice of termination of the **policy** with effect from the date of any fraudulent act or claim or the provision of such false information;
- b. **we** shall be entitled to refuse to make any payment under the **policy** in respect of any claim made or any loss occurring after the date of any fraudulent act or claim or the provision of such false information;
- c. **you** must reimburse all payments already made by **us** relating to claims made or losses occurring after the date of any fraudulent act or claim or the provision of such false information; and
- d. **we** shall be entitled to retain all premiums paid.

This does not affect **your** rights in relation to any claim made or loss occurring before the date of any fraudulent act or claim or the provision of such false information.

4. Where this **policy** provides cover for any individual who, or entity that, is not a party to the **policy**, and where such an individual or entity (or anyone on their behalf) tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy**, **our** rights set out in 3. above apply only to any individual or entity that gave the false information or made the fraudulent claim.

**Part II: Amendment of under insurance**

If **you** have cover under any of the property sections, **How much we will pay**, Under insurance in each section is amended to read as follows:

Under insurance

If, at the time of any **damage, insured failure**, or restriction covered under this section, **we** establish that the **relevant value** does not represent the **actual value**, **we** will reduce the amount **we** pay for any claim or loss in the proportion that the premium **you** have paid bears to the premium **we** would have charged **you** if **you** had declared the **actual value**.

**We** will only apply this calculation if **we** establish that:

- a. the **relevant value** declared to **us** is less than 85% of the **actual value**; and
- b. **your** failure to declare the **actual value** was not deliberate or reckless and was a breach of **your** obligations to:
  - i. make a fair presentation of the risk to **us** before the start of the **period of insurance**; or
  - ii. notify **us** of a change of circumstances in relation to the **actual value**, which may materially affect the **policy**; or
  - iii. make a fair presentation of the risk to **us** when notifying **us** of a change of circumstances in relation to the **actual value** which may materially affect the **policy**.

This remedy may apply in addition to General Conditions 2. b.ii. and 4. b. ii. If **your** failure to declare the **actual value** was deliberate or reckless, the remedy under General Conditions 2.a. or 4.a. will apply.

Special definitions for Part II of this **endorsement**:

**Relevant value** means any one of **amount insured, annualised amount insured, annualised declared amount, declared amount** or any equivalent sum;

**Actual value** means any one of the actual reinstatement cost, actual **gross profit** or actual **income** during the 12 months immediately preceding the start of the **period of insurance**, the total value of **contents**, the total value of **tools and equipment** or equivalent insured items.

**Clause**

**Data Protection Act**

By accepting **your Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded



**Policy: HU PI6 1660045 (32)**

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**INFORMATION ABOUT US**

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	<b>Hiscox Underwriting Limited</b>
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	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	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority



## **Clubs and associations insurance portfolio**

Policy wording

**A seamless integrated insurance solution for UK clubs and associations.**

Please read this insurance document, together with any **endorsements** and the schedule, very carefully. If anything is not correct, please return it immediately.

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**Our promise to you**

In return for the premium **you** have paid, **we** agree to insure **you** in accordance with the terms and conditions of the **policy**.

Signed for and on behalf of Hiscox Underwriting Limited:



**Steve Langan**  
Managing Director, Hiscox UK

This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

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**Complaints procedure**

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** have any complaint about **your** policy or the handling of a claim **you** should, in the first instance, contact **your** insurance adviser.

If **your** complaint cannot be resolved satisfactorily by **your** insurance adviser, please contact Hiscox Customer Relations:

Hiscox Customer Relations  
Hiscox House  
Sheepen Place  
Colchester  
CO3 3XL

Telephone: 01206 773705  
Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **your** right to take legal proceedings.

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<b>General definitions</b>	Words shown in <b>bold</b> type have the same meaning wherever they appear in this <b>policy</b> . The words defined below are used throughout this <b>policy</b> . Any other definitions are shown in the section to which they apply.
<b>Asbestos risks</b>	<ol style="list-style-type: none"><li>a. The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; or</li><li>b. exposure to asbestos, asbestos fibres or materials containing asbestos; or</li><li>c. the provision of instructions, recommendations, notices, warnings, supervision or advice given, or which should have been given, in connection with asbestos, asbestos fibres or structures or materials containing asbestos.</li></ol>
<b>Business</b>	<b>Your</b> business or profession as shown in the schedule.
<b>Confiscation</b>	Confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
<b>Date recognition</b>	Any failure by any equipment (including any hardware or software) to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date.
<b>Endorsement</b>	A change to the terms of the <b>policy</b> .
<b>Excess</b>	The amount <b>you</b> must bear as the first part of each agreed claim.
<b>Geographical limits</b>	The geographical area shown in the schedule.
<b>Nuclear risks</b>	<ol style="list-style-type: none"><li>a. Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;</li><li>b. any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything in a. above;</li><li>c. all operations carried out on any site or premises on which anything in a. or b. above is located.</li></ol>
<b>Period of insurance</b>	The time for which this <b>policy</b> is in force as shown in the schedule.
<b>Policy</b>	This insurance document and the schedule, including any <b>endorsements</b> .
<b>Terrorism</b>	An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that: <ol style="list-style-type: none"><li>a. is committed for political, religious, ideological or similar purposes; and</li><li>b. is intended to influence any government or to put the public, or any section of the public, in fear; and</li><li>c.<ol style="list-style-type: none"><li>i. involves violence against one or more persons; or</li><li>ii. involves damage to property; or</li><li>iii. endangers life other than that of the person committing the action; or</li><li>iv. creates a risk to health or safety of the public or a section of the public; or</li><li>v. is designed to interfere with or to disrupt an electronic system.</li></ol></li></ol>
<b>Virus</b>	A piece of unauthorised executable code which propagates itself through <b>your</b> computer system or network.
<b>War</b>	War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
<b>We / us / our</b>	The insurers named in the schedule.
<b>You / your</b>	The insured named in the schedule.

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**Conditions precedent**

General conditions 2, 3 and 4 below, general claims condition 1 and the conditions shown in each section under the heading **Your obligations** are all conditions precedent to **our** liability. **We** will not make any payment under this insurance unless **you** comply with all the requirements of those conditions.

**General conditions**

The following conditions apply to the whole of this **policy**. Any other conditions are shown in the section to which they apply.

- |                         |   |
|-------------------------|---|
| Basis of insurance      | <p>1. Because of its importance, all information which <b>you</b> or anyone on <b>your</b> behalf provided before <b>we</b> agreed to insure <b>you</b> is incorporated into and forms the basis of this <b>policy</b>.</p> <p>All facts and matters which might be relevant to <b>our</b> consideration of <b>your</b> proposal must be disclosed and all material representations made to <b>us</b> must be true, otherwise <b>we</b> are entitled to treat this insurance as if it had never existed.</p>  |
| Change of circumstances | <p>2. <b>You</b> must tell <b>us</b> as soon as reasonably possible of any change in circumstances during the <b>period of insurance</b> which may materially affect this <b>policy</b>. (A material fact or circumstance is one which might affect <b>our</b> decision to provide insurance or the conditions of that insurance.) <b>We</b> may then change the terms and conditions of this <b>policy</b>.</p>  |
| Due diligence           | <p>3. <b>You</b> must take reasonable steps to prevent accident or injury and to protect <b>your</b> property against loss or damage. <b>You</b> must keep any property insured under this <b>policy</b> in good condition and repair.</p>  |
| Premium payment         | <p>4. <b>We</b> will not make any payment under this <b>policy</b> unless <b>you</b> have paid the premium.</p>   |
| Cancellation            | <p>5. <b>You</b> or <b>we</b> can cancel the <b>policy</b> by giving 30 days' written notice. <b>We</b> will give <b>you</b> a refund of the premium for the remaining period.</p> <p>If <b>we</b> have agreed that <b>you</b> can pay <b>us</b> the premium by instalments and <b>we</b> have not received an instalment 14 days after the due date, <b>we</b> may cancel the <b>policy</b>. In this event, the <b>period of insurance</b> will equate to the period for which premium instalments have been paid to <b>us</b>. <b>We</b> will confirm the cancellation and amended <b>period of insurance</b> to <b>you</b> in writing.</p> |
| Multiple insureds       | <p>6. The most <b>we</b> will pay is the relevant amount shown in the schedule.</p> <p>If more than one insured is named in the schedule, the total amount <b>we</b> will pay will not exceed the amount <b>we</b> would be liable to pay to any one of <b>you</b>.</p> <p><b>You</b> agree that the insured named in the schedule, or if there is more than one insured named in the schedule the first of them, is authorised to receive all notices and agree any amendments to the <b>policy</b>.</p>   |
| Aggregate limit         | <p>7. Where this <b>policy</b> specifies an aggregate limit, this means <b>our</b> maximum payment for all relevant claims or losses covered under the <b>policy</b> during the <b>period of insurance</b>.</p> <p>If the <b>period of insurance</b> is continuous, the aggregate limit will apply to all relevant claims or losses covered under the <b>policy</b> during the 12 months from the date the continuous cover starts. Each aggregate limit will be reinstated to the level shown in the schedule at each anniversary.</p>   |
| Rights of third parties | <p>8. <b>You</b> and <b>we</b> are the only parties to this <b>policy</b>. Nothing in this <b>policy</b> is intended to give any person any right to enforce any term of this <b>policy</b> which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.</p>  |
| Other insurance         | <p>9. This <b>policy</b> does not cover any loss or claim where <b>you</b> would be entitled to be paid under any other insurance if this <b>policy</b> did not exist.</p>  |
| Governing law           | <p>10. Unless some other law is agreed in writing, this <b>policy</b> will be governed by the laws of England.</p>  |
| Arbitration             | <p>11. Any dispute arising out of or relating to this insurance, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force.</p>   |

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**General claims conditions**

The following claims conditions apply to the whole of this **policy**. Any other claims conditions and procedures are shown in the section to which they apply.

## Your obligations

1. **We** will not make any payment under this **policy** unless **you**:
  - a. give **us** prompt notice of anything which is likely to give rise to a claim under this **policy**, in accordance with the terms of each section;
  - b. give **us**, at **your** expense, any information which **we** may reasonably require and co-operate fully in the investigation of any claim under this **policy**;
  - c. make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim;
  - d. give **us** all assistance which **we** may reasonably require to pursue recovery of amounts **we** may become liable to pay under this **policy**, in **your** name but at **our** expense.

## Fraud

2. If **you**, or anyone on **your** behalf, tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy** then **we** will treat this **policy** as if it had never existed.

Please read the schedule to see if this section applies.

The General terms and conditions and the following terms and conditions all apply to this section.

## Special definitions for this section

<b>Bail costs</b>	Costs incurred with our prior written agreement to pay for a bond or other financial instrument to guarantee an <b>insured person's</b> bail or equivalent in any other jurisdiction.
<b>Claim</b>	Any written demand or civil, criminal, regulatory or arbitration proceeding made against an <b>insured person</b> seeking monetary damages or other legal relief alleging a <b>wrongful act</b> .
<b>Crisis containment costs</b>	Costs incurred in utilising the services of Chelgate Limited following a <b>claim</b> to prevent, limit or mitigate the actual or anticipated adverse or negative publicity or media attention of <b>you</b> .
<b>Defence costs</b>	Costs incurred with <b>our</b> prior written agreement (not to be unreasonably withheld) to investigate, settle or defend any <b>claim</b> made against an <b>insured person</b> or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment, decision or award in relation to any <b>claim</b> .
<b>Employee</b>	Any person under a contract of service with <b>you</b> or any person directly engaged by <b>you</b> with or without payment including any volunteer solely whilst under <b>your</b> control in connection with your <b>business</b> .
<b>Employment claim</b>	A <b>claim</b> by any <b>employee</b> for any actual or alleged wrongful, unfair or constructive dismissal, discharge or termination of employment, breach of written or implied contract, employment related misrepresentation, wrongful deprivation of a career opportunity, failure to grant tenure, negligent employee evaluation, harassment, unlawful discrimination, failure to provide adequate employee procedures and policies, invasion of privacy or any other <b>claim</b> as a result of the employment or non-employment by <b>you</b> of any current, former or potential <b>employee</b> .
<b>Health and safety/ manslaughter claim</b>	Any <b>claim</b> against any <b>insured person</b> alleging involuntary, constructive or gross negligence manslaughter or any <b>claim</b> under the provisions of the Health & Safety at Work etc. Act 1974 or its equivalent in any other jurisdiction.
<b>Extradition proceeding</b>	Any proceeding commenced under the provisions of the United Kingdom Extradition Act 2003 or its equivalent in any other jurisdiction including any associated appeals.
<b>Insured person</b>	<ol style="list-style-type: none"> <li>1. any natural person who was, is or during the <b>period of insurance</b> becomes a trustee, committee member, volunteer, director or officer of <b>you</b>.</li> <li>2. any de facto director whilst acting in such capacity for <b>you</b>.</li> <li>3. any shadow director as defined under Section 250 of the Companies Act 2006 or equivalent legislation in any other jurisdiction.</li> <li>4. any <b>employee</b> of <b>you</b>.</li> <li>5. the lawful spouse, civil or unmarried partner of any person above solely because of their spousal, civil or unmarried partner relationship following a <b>claim</b> against that person.</li> <li>6. the estates, heirs or legal representatives of any person above who has died or become incapacitated, insolvent or bankrupt but only for a <b>claim</b> against that person.</li> </ol> <p><b>Insured person</b> does not include any person acting in their capacity as a liquidator, external or statutory auditor, receiver, administrator or administrative receiver.</p>
<b>Investigation</b>	<p>An official examination, official enquiry or official investigation into <b>you</b> or any <b>insured person</b> conducted by any regulator, government department or other body legally empowered.</p> <p>Investigation does not include routine regulatory supervision, enquiry or compliance review, any internal investigation or any investigation which is not solely related to <b>your</b> or any <b>insured person's</b> conduct.</p>
<b>Legal representation costs</b>	Reasonable and necessary legal costs, fees, charges and expenses for which any <b>insured person</b> is legally liable, incurred with <b>our</b> prior written consent (not including remuneration of any <b>insured person</b> or other additional costs of <b>yours</b> ) for legal representation directly in relation to an <b>investigation</b> .

## Clubs and associations - Trustees and individual liability

### Policy wording

<b>Loss</b>	<p>The amount any <b>insured person</b> becomes legally liable to pay in respect of a <b>claim</b> including <b>defence costs, legal representation costs</b>, awards of damages (including punitive and exemplary damages where legally permissible), awards of costs, settlements with <b>our</b> prior written agreement (which shall not be unreasonably withheld).</p> <p><b>Loss</b> does not include:</p> <ol style="list-style-type: none"> <li>a. any civil, regulatory or criminal fines or penalties, taxes, remuneration or employment related benefits;</li> <li>b. punitive and exemplary damages in relation to an <b>employment claim</b>;</li> <li>c. the multiplied portion of any damages award unless awarded for defamation.</li> </ol>
<b>Pollutant</b>	<p>Any contaminant, irritant or other substance, including, but not limited to, asbestos, lead, smoke, vapour, water, oil, oil products, dust, fibres, soot, fumes, acids, alkalis, chemicals, waste (including materials that have been or are intended to be recycled, reconditioned or reclaimed).</p>
<b>Pollution</b>	<p>Actual, alleged or threatened discharge, seepage, treatment, removal, disposal, dispersal, emission, release or escape of any pollutant or any regulatory order, direction or request to test for, monitor, remove, contain, treat, detoxify, or neutralise any pollutant.</p>
<b>Retired trustee</b>	<p>Any <b>insured person</b> no longer acting in such capacity</p>
<b>Subsidiary</b>	<p>Any entity in which <b>you</b>:</p> <ol style="list-style-type: none"> <li>1. own directly or through one or more of <b>your</b> subsidiaries more than 50% of the share capital or a majority of the voting rights or have the right to appoint or remove a majority of the entity's board of directors; or</li> <li>2. control a majority of its voting rights under a written agreement with other shareholders or members.</li> </ol> <p>If an entity ceases to be a <b>subsidiary</b> during the <b>period of insurance</b>, cover will continue but only for a <b>claim</b> against <b>you</b> or an <b>insured person</b> arising from a <b>wrongful act or employment practice wrongful act</b> committed before it ceased to be a <b>subsidiary</b>.</p>
<b>Wrongful act</b>	<p>Any actual or alleged act, error or omission committed or attempted by an <b>insured person</b> arising from the performance of the <b>insured person's</b> duties in their capacity as <b>your</b> trustee, committee member, volunteer, director, officer or <b>employee</b> including:</p> <ol style="list-style-type: none"> <li>1. breach of any duty, including fiduciary or statutory duty;</li> <li>2. breach of trust;</li> <li>3. negligence, negligent misstatement, misleading statement or negligent misrepresentation;</li> <li>4. defamation;</li> <li>5. wrongful trading under section 214 of the Insolvency Act 1986 (or equivalent legislation);</li> <li>6. breach of warranty of authority;</li> <li>7. any other act, error or omission attempted or allegedly committed or attempted by an <b>insured person</b> solely because of their status as a director, officer or <b>employee</b> of <b>you</b>.</li> </ol>
<b>You / your</b>	<p>Also includes any <b>subsidiary</b>, and any <b>subsidiary</b> created or acquired during the <b>period of insurance</b> provided that the newly created or acquired <b>subsidiary</b>:</p> <ol style="list-style-type: none"> <li>1. is not domiciled in the United States of America;</li> <li>2. does not trade any of its <b>securities</b> on any United States of America exchange;</li> </ol> <p>but only for a <b>claim</b> against an <b>insured person</b> arising from a <b>wrongful act</b> committed after the date of creation or acquisition of such <b>subsidiary</b>.</p> <p>If <b>you</b> require cover for any newly created or acquired <b>subsidiaries</b> which do not fall within the above parameters, <b>we</b> will consider providing cover subject to <b>you</b> providing all appropriate information. <b>We</b> shall be entitled to amend the terms and conditions of this section during the <b>period of insurance</b> and may charge a reasonable additional premium.</p>

## What is covered

Claims against an insured person	<b>We will pay on behalf of any insured person the loss arising from a claim first made during the period of insurance against any insured person for any wrongful act within the geographical limits.</b>
'Not for profit' body reimbursement	<p><b>We will pay on your behalf the loss which you are legally obliged or permitted to pay on behalf of an insured person arising from a claim first made during the period of insurance against an insured person for a wrongful act within the geographical limits. You must pay the relevant excess (if any) shown in the schedule.</b></p> <p>If you are permitted or obliged to provide such payment but fail to do so for any reason other than your insolvency, we will pay the amount of the claim less the relevant excess regardless of whether you advanced payment or indemnified an insured person for such loss.</p>
Employment claims	<p><b>We will pay on behalf of an insured person the loss arising from an employment claim first made against an insured person during the period of insurance brought by a current, former or potential employee of yours.</b></p> <p>This cover does not apply if the insured person is covered under the employment practices liability section of this policy.</p>
Extradition proceedings	<b>We will pay on your behalf the loss arising from any extradition proceeding against any insured person during the period of insurance.</b>
Health and safety/manslaughter	<p><b>We will pay on your behalf loss which you are legally obliged or permitted to pay on behalf of an insured person arising from a health &amp; safety/manslaughter claim (or equivalent legislation in any other jurisdiction) against an insured person for a wrongful act within the geographical limits. You must pay the relevant excess shown in the schedule.</b></p> <p>This cover will only apply excess of any other insurance and indemnification available from any other source.</p>
Pension/employee benefit schemes claims	<b>We will pay on your behalf loss in respect of a claim arising from an insured person's operation or administration of any pension or employee benefit scheme or trust fund.</b>
Pollution claims	<b>We will pay on your behalf loss in respect of a claim arising from pollution.</b>
Representation costs	<p>a. <b>We will pay on behalf of any insured person the legal representation costs arising from an investigation where your or an insured person's attendance is required first notified as being required during the period of insurance,</b></p> <p>b. <b>We will pay on your behalf the legal representation costs arising from an investigation where an insured person's attendance is required which you are legally obliged or permitted to pay on behalf of the insured person first notified as being required during the period of insurance.</b></p>
Bail costs	<p><b>We will pay on behalf of any insured person bail costs arising from a claim against an insured person for a wrongful act within the geographical limits.</b></p> <p>The limit provided under this cover shall be 10% of the total limit shown on the schedule or £250,000 whichever is the lesser. This limit shall form part of the total aggregate limit for this section shown in the schedule.</p>
Crisis containment costs	<p><b>We will pay on behalf of any insured person the crisis containment costs arising from a claim.</b></p> <p>The limit provided under this cover shall be limited to a maximum of £25,000 per policy. This limit shall be in addition to the total aggregate limit for this section shown in the schedule.</p> <p>For the avoidance of doubt, should the <b>Professional and legal liability</b> section of this policy also be effected, only one crisis containment costs limit shall apply.</p>

What is not covered	A.	We will not make any payment for any <b>claim, loss or investigation</b> :
Deliberate or dishonest acts	1.	<p>based upon, attributable to or arising out of:</p> <ul style="list-style-type: none"> <li>i. a dishonest or fraudulent act or omission or any intentional breach of any statute or regulation committed by any <b>insured person</b>;</li> <li>ii. an act intended to secure or which does secure a personal profit or advantage to which any <b>insured person</b> was not legally entitled.</li> <li>iii. an act intended to secure or which does secure a profit for any other company where an <b>insured person</b> is a director, officer or employee of such company.</li> </ul> <p>This exclusion will only apply after a judgment or other final adjudication or an admission by an <b>insured person</b> that such act did occur.</p>
Prior claims, investigations and circumstances	2.	based upon, attributable to or arising out of any <b>claim, investigation</b> or circumstance which <b>you</b> were aware of, or that has been reported under any policy existing or expired, prior to the start of the <b>period of insurance</b> .
Prior litigation	3.	based upon, attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an <b>insured person</b> or <b>you</b> initiated prior to the date shown under the prior and pending litigation date in the schedule.
Defined benefit pension schemes	4.	based upon, attributable to or arising out of an <b>insured person's</b> operation or administration of any defined benefit pension scheme or their breach of any legislation or regulation relating to these activities.
Claims in the United States of America	5.	based upon, attributable to or arising out of any <b>wrongful act</b> committed or attempted in the United States of America.
Bodily injury or property damage	6.	<p>based upon, attributable to or arising from or mental or emotional distress (except an employment claim), sickness, disease, bodily injury or death suffered by anyone, or the loss, damage or destruction of any tangible property including loss of use of such property unless arising directly from any designs, plans, specifications, formulae, directions or advice prepared or given by <b>you</b>.</p> <p>This exclusion shall not apply to any <b>health and safety/manslaughter claim</b>. This cover will only apply <b>excess</b> of any other insurance and indemnification available from any other source.</p>
Takeovers and mergers	7.	<p>based upon, attributable to or arising out of any <b>claim</b> for a <b>wrongful act</b> committed by an <b>insured person</b> after <b>you</b> merge or consolidate with another company.</p> <p>In the event of a <b>subsidiary</b> ceasing during the <b>period of insurance</b> to be a <b>subsidiary</b> cover under this section shall be amended to apply solely to <b>loss</b> arising out of any <b>claim</b> for a <b>wrongful act</b> committed by an <b>insured person</b> prior to the effective date of sale or dissolution.</p>

## Special conditions

### General terms

The general definitions, general conditions and general claims conditions set out in the general terms and conditions all apply equally to each **insured person** and to **you**, except for general condition 3. Premium payment, which applies only to **you**.

General condition 1, paragraph 2, shall not apply to this section. Under this section only **we** waive **our** right to rescind the **policy** on the grounds of non-disclosure or mis-representation.

General condition 5. Cancellation will only apply to this section at the end of the **period of insurance** or anniversary date whichever comes first.

**You** agree to act on behalf of all the **insured persons** as regards paying the premium and giving or receiving notice of all matters relevant to this section.

## Clubs and associations - Trustees and individual liability

### Policy wording

Information provided by an Insured person

All information which any **insured person** provides before **we** agreed to insure **you** will be considered as a separate application for each **insured person** and as such the knowledge of or any statement made by an **insured person** will not be imputed to any other **insured person** for the purposes of determining whether cover is available for any **claim** against such other **insured person**.

Extended notification period

If **we** or **you** refuse to renew this section of the **policy** for any reason other than non-payment of premium, **you** may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium. If **you** do so, the first paragraph of item 1 under **Your Obligations** will then be amended to:

**We** will not make any payment under this section unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 12 months after it expires:

This extended notification period is only available if:

- a. **we** receive **your** written notice of purchase and **your** premium within 30 days following the end of the **period of insurance**; and
- b. this section of the **policy** is not replaced or succeeded by any other policy providing directors' and officers' liability cover; and
- c. at the end of the **period of insurance**, **you** have not merged or consolidated with another company.

If **we** offer renewal terms, conditions, limits of liability or premium different from those of the expiring policy, this does not constitute a refusal to renew.

The entire premium for this section is considered fully earned at the beginning of the extended notification period. **We** will not refund any premium to **you** if **you** cancel the extended notification period before it ends.

The limit of indemnity for the extended notification period will be part of and not in addition to the limit of indemnity shown in the schedule.

**You** will not have the right to purchase an extended notification period if **you** merge or consolidate with another company or any party acquires more than 50% of **your** issued share capital or if cover under this section is continued solely as a result of the Retired trustees special condition.

Takeovers and mergers extended notification period

In the event that **you** merge or consolidate with another company during the period of insurance you may on payment of an additional premium of 200% of the annual section premium request that this section continue in force for a period of 72 months from the expiry date of the current period of insurance, provided that such extension shall only apply to claims arising from any wrongful act committed or alleged prior to the date of such takeover or merger.

The extended notification period and retired trustees special condition shall not apply to any such extension.

Retired trustees

In the event that **you** do not renew or replace this section of the **policy**, and only in respect of any **insured person** who retires prior to the date of non-renewal for reasons other than disqualification from holding such a position, this section shall continue in force for a period of 120 months from the date of non renewal (the 'run-off period'), provided that:

- a. this section shall only apply to **claims** arising from any **wrongful act** committed or alleged prior to the date of retirement of the **insured person**;
- b. the run-off period shall run concurrently with any extended notification period;
- c. no similar insurance is effected elsewhere.

Additional defence costs

In the event that the limit of indemnity is exhausted **we** will provide an additional limit of indemnity of £250,000 in the aggregate, provided that the **insured person** has not been the subject of a previous **claim** for a **wrongful act** or series of **wrongful acts** that led to the exhaustion of the limit of indemnity.

This limit applies to the payment of **defence costs** only.

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**How much we will pay**

The most **we** will pay for the total of all **claims** and their **defence costs** and all **legal representation costs** is the limit of indemnity shown in the schedule irrespective of the number of **claims** made.

Each **claim** shall be treated as first made when **we** receive notice of the first **claim**. **Legal representation expenses** shall be treated as first made when attendance of an **insured person** is first notified as being required at an **investigation**.

**You** must pay the relevant **excess** shown in the schedule.

Paying out the limit of indemnity

At any stage of a **claim**, **we** can pay the **insured person** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will then have no further liability for any **claim** or **loss**.

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**Your obligations**

Notification

1. **We** will not make any payment under this section unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 45 days after it expires:
  - a. The **insured person's** first awareness of any **wrongful act**.  
If **we** accept the **insured person's** notification **we** will regard any subsequent **claim** as notified to this insurance.
  - b. Any **claim** or threatened **claim** against the **insured person** or the **insured person's** lawful spouse, civil or unmarried partner of any person.
  - c. Any **investigation** into **you**.
  - d. The start of any disqualification proceedings against any **insured person**.
  - e. Any threat to start proceedings against any **insured person** for pollution.
2. **You** may notify **us** of any circumstance **you** reasonably expect to give rise to a **claim** giving reasons for such expectation and including full particulars as to the dates and persons involved.
3. If any **insured person** prior to the **period of insurance** had knowledge of a material misstatement in or omission from the information provided to **us** upon which **we** agreed to insure **you**, that **insured person** will have no cover under this section.

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**Control of defence and payment of a claim**

**You** and any **insured person** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any **claim**. **You** and the **insured person** should not do anything which may prejudice **our** position.

Any **insured person** may with **our** prior written approval appoint legal representation. However, where a **claim** is made against more than one **insured person** the same legal representative should be used unless there is a material conflict of interest between **insured persons**.

If it is not possible to obtain **our** consent prior to incurring **defence costs** we will give retrospective consent provided our consent is obtained within 14 days of first incurrence of such **defence costs**.

**We** shall have the right to participate fully in the defence of any **claim** including negotiation of any settlement. **We** shall have the right to defend any **claim** brought by **you**.

Where there is a dispute between **us** and **you** and/or any **insured person** over cover, proposed settlement or continuing the defence of a **claim**, **you** or **we** may request the obtainment of an opinion from a mutually agreed Queens Counsel or equivalent in a different jurisdiction. Such opinion shall be binding on **us** and **you** and any **insured person** and will establish whether policy cover exists, defence of said **claim** will continue or settlement will be agreed. The costs of such opinion shall be met by **us**.





## Clubs and associations - Trustees and individual liability

### Policy wording

We shall pay **defence costs** above any **excess** and covered by this section on an ongoing basis prior to the final resolution of any **claim**. **You** and/or any **insured person** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

If a **claim** is made which is not wholly covered by this section, and/or is also made against **you** and any other person who is not an **insured person**, **we, you** and the **insured person** shall use **our** best endeavours to agree a fair allocation between **loss** that is covered and **loss** not covered by this section.

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### Crisis containment costs contact details

24 hour crisis line: Telephone 0207 9397 999

Main contacts – Terence Fane-Saunders/James Darley

Chelgate can also be contacted at: No 1 Tanner Street, London, SE1 3LE

Tel: 020 7939 7939

Fax: 020 7939 7938

Email: [hiscox@chelgate.com](mailto:hiscox@chelgate.com)

Web: [www.chelgate.com](http://www.chelgate.com)

**You** will be asked to provide **your policy** number and to confirm that a **claim** has been notified to **us**.

Please read the schedule to see if this section applies.

The General terms and conditions and the following terms and conditions all apply to this section.

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### Special definitions for this section

<b>Benefits</b>	Any compensation awarded to an <b>employee</b> other than basic remuneration including but not limited to health benefits, amounts due in respect of employee benefit or pension scheme, share or stock options, incentives or deferred compensation.
<b>Claim</b>	Any written demand or civil, criminal, regulatory or arbitration proceeding made against <b>you</b> or an <b>insured person</b> seeking monetary damages or other legal relief alleging an <b>employment practice wrongful act</b> .
<b>Defence costs</b>	Costs incurred with <b>our</b> prior written agreement (not to be unreasonably withheld) to investigate, settle or defend any <b>claim</b> made against <b>you</b> or an <b>insured person</b> or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment, decision or award in relation to any <b>claim</b> .
<b>Employee</b>	Any person under a contract of service with <b>you</b> or any person directly engaged by <b>you</b> with or without payment including any volunteer solely whilst under <b>your</b> control in connection with your <b>business</b> .
<b>Employment claim</b>	A <b>claim</b> by any <b>employee</b> for any actual or alleged wrongful, unfair or constructive dismissal, discharge or termination of employment, breach of written or implied contract, employment related misrepresentation, wrongful deprivation of a career opportunity, failure to grant tenure, negligent employee evaluation, harassment, unlawful discrimination, failure to provide adequate employee procedures and policies, invasion of privacy or any other <b>claim</b> as a result of the employment or non-employment by <b>you</b> of any current, former or potential <b>employee</b> .
<b>Employment practice wrongful act</b>	Any actual or alleged act, error or omission committed or attempted by <b>you</b> or an <b>insured person</b> or by any third party where <b>you</b> are held vicariously liable relating to any actual or alleged wrongful, unfair or constructive dismissal, discharge or termination of employment, breach of written or implied contract, employment related misrepresentation, wrongful deprivation or a career opportunity, failure to grant tenure, negligent employee evaluation, harassment, unlawful discrimination, failure to provide adequate employee procedures and policies, retaliation, defamation, invasion of privacy or any other <b>claim</b> arising solely as a result of the employment by <b>you</b> of any current, former or prospective <b>employee</b> .
<b>Insured person</b>	<ol style="list-style-type: none"><li>1. any natural person who was, is or during the <b>period of insurance</b> becomes a trustee, committee member, volunteer, director or officer of <b>you</b>.</li><li>2. any de facto director whilst acting in such capacity for <b>you</b>.</li><li>3. any shadow director as defined under Section 250 of the Companies Act 2006 or equivalent legislation in any other jurisdiction.</li><li>4. Any <b>employee</b> of <b>you</b>.</li><li>5. The lawful spouse, civil or unmarried partner of any person above solely because of their spousal, civil or unmarried partner relationship following a <b>claim</b> against that person.</li><li>6. The estates, heirs or legal representatives of any person in above who has died or become incapacitated, insolvent or bankrupt but only for a <b>claim</b> against that person.</li></ol> <p><b>Insured person</b> does not include any person acting in their capacity as a liquidator, external or statutory auditor, receiver, administrator or administrative receiver.</p>
<b>Investigation</b>	<p>An official examination, official enquiry or official investigation into <b>you</b> conducted by any Regulator, Government Department or other body legally empowered.</p> <p>Investigation does not include routine regulatory supervision, enquiry or compliance review, any internal investigation or any investigation which is not solely related to <b>your</b> or any <b>insured person's</b> conduct.</p>

<b>Legal representation costs</b>	Reasonable and necessary legal costs, fees, charges and expenses for which <b>you</b> are legally liable, incurred with <b>our</b> prior written consent (not including remuneration of any <b>insured person</b> or other additional costs of <b>yours</b> ) for legal representation directly in relation to an <b>investigation</b> .
<b>Subsidiary</b>	<p>Any entity in which <b>you</b>:</p> <ol style="list-style-type: none"> <li>1. own directly or through one or more of <b>your</b> subsidiaries more than 50% of the share capital or a majority of the voting rights or have the right to appoint or remove a majority of the entity's board of directors; or</li> <li>2. control a majority of its voting rights under a written agreement with other shareholders or members.</li> </ol> <p>If an entity ceases to be a <b>subsidiary</b> during the <b>period of insurance</b>, cover will continue but only for a <b>claim</b> against <b>you</b> or an <b>insured person</b> arising from a <b>wrongful act or employment practice wrongful act</b> committed before it ceased to be a <b>subsidiary</b>.</p>
<b>Loss</b>	<p>The amount <b>you</b> and/or any <b>insured person</b> becomes legally liable to pay in respect of a <b>claim</b> including <b>defence costs, legal representation costs</b>, awards of damages, awards of costs, settlements with <b>our</b> prior written agreement (which shall not be unreasonably withheld).</p> <p><b>Loss</b> does not include any civil, regulatory or criminal fines or penalties, taxes, remuneration or employment related benefits, punitive and exemplary damages in relation to an <b>employment claim</b> or the multiplied portion of any damages award.</p>
<b>Retaliation</b>	Any <b>claim</b> brought against an <b>employee</b> relating to any actual or alleged action taken by such <b>employee</b> exercising or attempting to exercise their rights under law.
<b>You/your</b>	<p>Also includes:</p> <ol style="list-style-type: none"> <li>1. any <b>subsidiary</b>;</li> <li>2. any <b>subsidiary</b> created or acquired during the <b>period of insurance</b> provided that the number of the subsidiary's employees does not exceed 20% of the existing number employed by <b>you</b>, but only for a <b>claim</b> against <b>you</b> or an <b>Insured person</b> arising from an <b>employment practice wrongful act</b> committed after the date of acquisition.</li> </ol>

## What is covered

Claims by employees	<p><b>We</b> will pay on <b>your</b> behalf the <b>loss</b> arising from a <b>claim</b> by an <b>employee</b> first made during the <b>period of insurance</b> against <b>you</b> or an <b>insured person</b> for an <b>employment practice wrongful act</b>.</p> <p><b>You</b> must pay the relevant <b>excess</b> (if any) shown in the schedule. This <b>excess</b> shall not apply to any <b>claim</b> brought solely against an <b>insured person</b>.</p>
Claims by others	<p><b>We</b> will pay on <b>your</b> behalf the <b>loss</b> arising from a <b>claim</b> by anyone other than an <b>employee</b> first made during the <b>period of insurance</b> against <b>you</b> for an <b>employment practice wrongful act</b>.</p> <p><b>You</b> must pay the relevant <b>excess</b> (if any) shown in the schedule. This <b>excess</b> shall not apply to any <b>claim</b> brought solely against an <b>Insured person</b>.</p>
Representation costs	<b>We</b> will pay on behalf of <b>you</b> or any <b>insured person</b> the <b>legal representation costs</b> where <b>your</b> or an <b>insured person's</b> attendance is required arising from an <b>investigation</b> first notified as being required during the <b>period of insurance</b> .

## What is not covered

- A. **We** will not make any payment for any **claim, loss or investigation**:
1. based upon, attributable to or arising out of:
    - a. membership or non-membership of any trade union or equivalent labour organisation or any involvement in trade union activities;
    - b. **your** failure to act in accordance with any collective bargaining agreement.

The above shall not apply to any **claim** for **retaliation**.

## Clubs and associations - Employment practices liability

### Policy wording

	2.	based upon, attributable to or arising out of any responsibility, duty or obligation imposed by law in relation to health & safety, unemployment, social security, retirement or disability benefits or any similar law whether statutory or common law.  The above shall not apply to <b>retaliation</b> .
Matters insurable elsewhere	3.	for the death or any bodily or mental injury or emotional distress suffered by anyone, or the loss, damage or destruction of any tangible property, other than emotional distress directly arising from any <b>employment practice wrongful act</b> .
Prior claims, investigations and circumstances	4.	based upon, attributable to or arising out of any <b>claim, investigation</b> or circumstance which <b>you</b> were aware of, or that has been reported under any policy existing or expired, prior to the start of the <b>period of insurance</b> .
Claims in the United States of America	5.	based upon, attributable to or arising out of any <b>employment practice wrongful act</b> committed or attempted in the United States of America.
Prior litigation	6.	based upon, attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an <b>insured person, you</b> or an <b>outside entity</b> initiated prior to the date shown under the prior and pending litigation date in the schedule.
Deliberate or dishonest acts	7.	based upon, attributable to or arising out of a dishonest or fraudulent act or omission or committed by any <b>insured person</b> .  This exclusion shall only apply after a judgment or other final adjudication or an admission by an <b>insured person</b> such act did occur.  In applying the above, the actions of any <b>insured person</b> shall not be imputed to any other <b>insured person</b> for the purposes of determining whether cover is available for any <b>claim</b> against such other <b>insured person</b> .
	B.	<b>We will not make any payment other than defence costs or legal representation costs:</b>
Specific activities	1.	based upon, attributable to or arising out <b>your</b> failure to pay any amount <b>you</b> are contractually committed to pay to an <b>employee</b> including but not limited to any payments for contractual or statutory notice periods or breach of any obligation pursuant to any minimum wage legislation or <b>benefits</b> payable.
	2.	based upon, attributable to or arising out <b>your</b> failure to pay taxes.
Non-compensatory payments	3.	based upon, attributable to or arising out any non-pecuniary or injunctive relief.
	4.	based upon, attributable to or arising out of anyone else's liability which <b>you</b> are legally obliged to assume under any contract or agreement. This does not apply to any <b>claim</b> that would have resulted in the absence of such contract or agreement.
	5.	based upon, attributable to or arising out any amount in respect of the costs of complying or refusing to comply with a court or other order for the reinstatement of an <b>employee</b> , however this shall not apply to basic remuneration from the original date of dismissal to the date of court or other order.

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## Special conditions

General terms	<p>The General definitions, General conditions and General claims conditions set out in the General terms and conditions all apply equally to each <b>insured person</b> and to <b>you</b>, except for General condition 4. Premium payment, which applies only to <b>you</b>.</p> <p>General condition 1, paragraph 2 and General claims condition 2 shall only apply to <b>you</b>.</p> <p>General condition 2 shall not apply to this section.</p> <p><b>You</b> agree to act on behalf of all the <b>insured persons</b> as regards paying the premium and giving or receiving notice of all matters relevant to this section.</p>
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## Clubs and associations - Employment practices liability

### Policy wording

#### Extended notification period

If **we** or **you** refuse to renew this section of the **policy** for any reason other than non-payment of premium, **you** may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium. If **you** do so, the first paragraph of item 1 under **Your Obligations** will then be amended to:

**We** will not make any payment under this section:

1. unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 12 months after it expires:

This extended notification period is only available if:

- a. **we** receive **your** written notice of purchase and **your** premium within 45 days following the end of the **period of insurance**; and
- b. this section of the **policy** is not replaced or succeeded by any other policy providing employment practices liability cover; and
- c. at the end of the **period of insurance**, **you** have not merged or consolidated with another company.

If **we** offer renewal terms, conditions, limits of liability or premium different from those of the expiring **policy**, this does not constitute a refusal to renew.

The entire premium for this section is considered fully earned at the beginning of the extended notification period. **We** will not refund any premium to **you** if **you** cancel the extended notification period before it ends.

**We** will not make any payment for a **claim** due to an **employment practice wrongful act** committed or alleged to have been committed after the end of the original **period of insurance**.

The limit of indemnity for the extended notification period will be part of and not in addition to the limit of indemnity shown in the schedule.

**You** will not have the right to purchase an extended notification period if **you** merge or consolidate with another company.

#### Excess reduction for Business HR audit

If **you** complete and implement any recommendations of an online audit by Business HR at **your** own cost, **we** agree to reduce the excess shown in the schedule by 50%.

#### Takeovers and acquisitions

If during the **period of insurance** **you** acquire or create a **subsidiary** where the number of employees exceeds 20% of the total number already employed by **you**, then this section will cover that **subsidiary** for 30 days after its acquisition or creation. Cover will not extend beyond this period unless **we** have received written notice containing full details of such acquisition or creation and **we** have agreed by written endorsement to provide cover and **you** have paid any additional premium. **We** will not provide any cover for any **claim** arising from an **employment practice wrongful act** occurring prior to the acquisition or creation, unless **we** specifically agree to do so.

No cover will be available under this section for claims based on any **employment practice wrongful act** occurring after the date of:

- a. **your** acquisition by, or **your** merger or consolidation with another entity so that **you** are not the surviving entity;
- b. the appointment of a liquidator, trustee, receiver or any similar official; or

unless **we** have received prior written notice and **we** have agreed by written endorsement to provide cover and **you** have paid any additional premium.

In the event of a **takeover or merger** occurring during the period of insurance **we** may extend the **policy** to continue in force for a period of up to 72 months from the expiry date of the current **period of insurance**, provided that such extension shall only apply to **claims** arising from any **employment practice wrongful act** committed or alleged prior to the date of takeover or merger.

The above extension shall be at **our** sole discretion and will be subject to such additional terms and conditions and premium as **we** may require. The extended notification period special condition shall not apply to any such extension.

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**How much we will pay**

The most **we** will pay for the total of all **claims** and their **defence costs** and all **legal representation costs** is the limit of indemnity shown in the schedule irrespective of the number of **claims** made.

The amount **we** will pay for **claims** and their **defence costs** includes any amount **we** pay on an **insured person's** behalf as a director of an **outside entity**, and on **your** behalf, and for **claims** against an **insured person's** spouse, civil or unmarried partner.

Each **claim** shall be treated as first made when **we** receive notice of the first **claim**. **Legal representation costs** shall be treated as first made when attendance of an **insured person** is first notified as being required at an **investigation**.

**You** must pay the relevant **excess** shown in the schedule. The **excess** shall not apply to any **claim** or **investigation** made solely against an **insured person**.

Paying out the limit of indemnity

At any stage of a **claim**, **we** can pay the **insured person** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will then have no further liability for any **claim** or **loss**.

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**Your obligations**

Notification

**We** will not make any payment under this section:

1. unless **you** notify us promptly of the following within the **period of insurance** or at the latest within 45 days after it expires:
  - a. **your** first awareness of any **employment practice wrongful act**.  
If **we** accept **your** notification **we** will regard any subsequent **claim** as notified to this insurance.
  - b. any **claim** or threatened **claim** against **you**;
2. if, when dealing with an employee or a third party, **you** admit that **you** are liable for what has happened or make any offer, deal or payment without **our** prior written agreement. **You** must also not reveal the amount of cover available under this insurance.

**You** must notify us of any circumstance **you** reasonably expect to give rise to a claim giving reasons for such expectation and including full particulars as to the dates and persons involved.

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**Control of defence and payment of a claim**

**You** and any **insured person** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any **claim**. **You** and the **insured person** should not do anything which may prejudice **our** position.

Any **insured person** may with **our** prior written approval appoint legal representation. However, where a **claim** is made against more than one **insured person** the same legal representative should be used unless there is a material conflict of interest between **insured persons**.

**We** shall have the right to participate fully in the defence of any **claim** including negotiation of any settlement. **We** shall have the right to defend any **claim** brought by **you**.

Where there is a dispute between **us** and **you** and/or any **insured person** over cover, proposed settlement or continuing the defence of a **claim**, **you** or **we** may request the obtainment of an opinion from a mutually agreed Queens Counsel or equivalent in a different jurisdiction. Such opinion shall be binding on **us** and **you** and any **insured person** and will establish whether policy cover exists, defence of said **claim** will continue or settlement will be agreed. The costs of such opinion shall be met by **us**.

**We** shall pay **defence costs** above any **excess** and covered by this section on an ongoing basis prior to the final resolution of any **claim**. **You** and/or any **insured person** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

If a **claim** is made which is not wholly covered by this section, and/or is also made against **you** and any other person who is not **you** or an **insured person**, **we**, **you** and the **insured person** shall use our best endeavours to agree a fair allocation between **loss** that is covered and **loss** not covered by this section.

Please read the schedule to see if this section applies.

The General terms and conditions and the following terms and conditions all apply to this section.

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### Special definitions for this section

<b>Claim</b>	<ol style="list-style-type: none"><li>1. Any written demand or civil or arbitration proceeding seeking monetary damages first made against <b>you</b> during <b>the period of insurance</b> alleging a <b>wrongful act</b>.</li><li>2. Any criminal or regulatory proceeding first made against <b>you</b> during <b>the period of insurance</b> alleging a <b>wrongful act</b>.</li></ol>
<b>Crisis containment costs</b>	Costs incurred in utilising the services of Chelgate Limited following a <b>claim</b> to prevent, limit or mitigate the actual or anticipated adverse or negative publicity or media attention of <b>you</b> .
<b>Defence costs</b>	Costs incurred with <b>our</b> prior written agreement (not to be unreasonably withheld) to investigate, settle or defend any <b>claim</b> made against <b>you</b> or to fund an appeal (including any premium paid for an appeal bond or similar bond obtained in relation to it) arising from any judgment, decision or award in relation to any <b>claim</b> .
<b>Employee</b>	Any person under a contract of service with <b>you</b> or any person directly engaged by <b>you</b> with or without payment including any volunteer solely whilst under <b>your</b> control in connection with your <b>business</b> .
<b>Employment claim</b>	A <b>claim</b> by any <b>employee</b> for any actual or alleged wrongful, unfair or constructive dismissal, discharge or termination of employment, breach of written or implied contract, employment related misrepresentation, wrongful deprivation of a career opportunity, failure to grant tenure, negligent employee evaluation, harassment, unlawful discrimination, failure to provide adequate employee procedures and policies, invasion of privacy or any other <b>claim</b> as a result of the employment or non-employment by <b>you</b> of any current, former or potential <b>employee</b> .
<b>Health and safety/corporate manslaughter claim</b>	Any <b>claim</b> under the provisions of the Corporate Manslaughter and Homicide Act 2007 or the Health & Safety at Work etc. Act 1974 or its equivalent in any other jurisdiction.
<b>Identity crime</b>	An agreement entered into by any third party representing themselves as <b>you</b> .
<b>Insured person</b>	<ol style="list-style-type: none"><li>a. any natural person who was, is or during the <b>period of insurance</b> becomes a trustee, committee member, volunteer, director or officer of <b>you</b>.</li><li>b. any de facto director whilst acting in such capacity for <b>you</b>.</li><li>c. any shadow director as defined under Section 250 of the Companies Act 2006 or equivalent legislation in any other jurisdiction.</li><li>d. any <b>employee</b> of <b>you</b>.</li><li>e. the lawful spouse, civil or unmarried partner of any person within a, b, c and d of this definition solely because of their spousal, civil or unmarried partner relationship following a <b>claim</b> against that person.</li><li>f. the estates, heirs or legal representatives of any person in a, b, c, d or e of this definition who has died or become incapacitated, insolvent or bankrupt but only for a <b>claim</b> against that person.</li></ol> <p><b>Insured person</b> does not include any person acting in their capacity as a liquidator, external or statutory auditor, receiver, administrator or administrative receiver.</p>
<b>Investigation</b>	<p>An official examination, official enquiry or official investigation into <b>your</b> business activities conducted by the Charity Commission or any other Regulator, Government Department or other body legally empowered.</p> <p>Investigation does not include routine regulatory supervision, tax enquiry or compliance review, any internal investigation or any investigation which is not solely related to <b>your</b> or any <b>insured person's</b> conduct.</p>

## Clubs and associations - Professional and legal liability

### Policy wording

<b>Loss</b>	<p>The amount <b>you</b> become legally liable to pay to any claimant in respect of a <b>claim</b> including <b>defence costs</b>, awards of damages (including punitive and exemplary damages where legally permissible), awards of costs, settlements with <b>our</b> prior written agreement (which shall not be unreasonably withheld).</p> <p>It does not include any civil, regulatory or criminal fines or penalties, taxes or the multiplied portion of any damages award.</p>
<b>Pollutant</b>	<p>Any contaminant, irritant or other substance, including, but not limited to, asbestos, lead, smoke, vapour, water, oil, oil products, dust, fibres, soot, fumes, acids, alkalis, chemicals, waste (including materials that have been or are intended to be recycled, reconditioned or reclaimed).</p>
<b>Pollution</b>	<p>Actual, alleged or threatened discharge, seepage, treatment, removal, disposal, dispersal, emission, release or escape of any pollutant or any regulatory order, direction or request to test for, monitor, remove, contain, treat, detoxify, or neutralise any pollutant.</p>
<b>Subsidiary</b>	<p>Any entity in which <b>you</b>:</p> <ol style="list-style-type: none"> <li>a. own directly or through one or more of <b>your</b> subsidiaries more than 50% of the share capital or a majority of the voting rights or have the right to appoint or remove a majority of the entity's board of directors; or</li> <li>b. control a majority of its voting rights under a written agreement with other shareholders or members.</li> </ol> <p>If an entity ceases to be a <b>subsidiary</b> during the <b>period of insurance</b>, cover will continue but only for a <b>claim</b> against <b>you</b> or an <b>insured person</b> arising from a <b>wrongful act or employment practice wrongful act</b> committed before it ceased to be a <b>subsidiary</b>.</p>
<b>Wrongful act</b>	<p>Any actual or alleged act, error or omission committed or attempted by <b>you</b> arising from the performance <b>your</b> duties including:</p> <ol style="list-style-type: none"> <li>1. breach of any duty, including fiduciary or statutory duty;</li> <li>2. breach of trust;</li> <li>3. negligence, negligent misstatement, misleading statement or negligent misrepresentation;</li> <li>4. defamation;</li> <li>5. breach of warranty of authority;</li> <li>6. any other act, error or omission attempted or allegedly committed or attempted by an <b>you</b> solely as a result of your <b>business activity</b>;</li> <li>7. breach of any duty, including fiduciary or statutory duty;</li> </ol>
<b>You/your</b>	<p>Also includes any <b>subsidiary</b>, and any <b>subsidiary</b> created or acquired during the <b>period of insurance</b> provided that the newly created or acquired <b>subsidiary</b>:</p> <ol style="list-style-type: none"> <li>1. is not domiciled in the United States of America;</li> <li>2. does not trade any of its <b>securities</b> on any United States of America exchange;</li> </ol> <p>but only for a <b>claim</b> against <b>you</b> arising from a <b>wrongful act</b> committed after the date of creation or acquisition of such <b>subsidiary</b>.</p> <p>If <b>you</b> require cover for any newly created or acquired <b>subsidiary</b> which does not fall within the above parameters, <b>we</b> will consider providing cover subject to <b>you</b> providing all appropriate information. We shall be entitled to amend the policy terms and conditions during the <b>period of insurance</b> including but not limited to the charging of a reasonable additional premium.</p>

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## What is covered

### Claims by others

**We** will pay on behalf of **you** the **loss** arising from a **claim** first made during the **period of insurance** against **you** for any **wrongful act** within the **geographical limits**.

**You** must pay the relevant **excess** (if any) shown in the schedule.

### Health and safety/corporate manslaughter claims

**We** will pay on **your** behalf **loss** arising from a **health & safety/corporate manslaughter claim** (or equivalent legislation in any other jurisdiction) for a **wrongful act** within the **geographical limits**.



## Clubs and associations - Professional and legal liability

### Policy wording

**You** must pay the relevant **excess** shown in the schedule. The **excess** shall apply to **loss** and **defence costs**.

This cover will only apply excess of any other insurance and indemnification available from any other source.

Identity crime	<p><b>We</b> will pay on behalf of <b>you</b> the <b>loss</b> arising from <b>identity crime</b></p> <p><b>You</b> must pay the relevant <b>excess</b> shown in the schedule. The <b>excess</b> shall apply to <b>loss</b> and <b>defence costs</b>.</p>
Breach of data protection	<p><b>We</b> will pay on behalf of <b>you</b> the <b>loss</b> arising from a <b>claim</b> arising from breach of the Data Protection Act 1998 or its equivalent in any other jurisdiction</p> <p><b>You</b> must pay the relevant <b>excess</b> shown in the schedule. The <b>excess</b> shall apply to <b>loss</b> and <b>defence costs</b>.</p>
Pension/employee benefit schemes claims	<p><b>We</b> will pay on <b>your</b> behalf <b>loss</b> in respect of a <b>claim</b> arising from <b>your</b> operation or administration of any pension or employee benefit scheme or trust fund.</p> <p><b>You</b> must pay the relevant <b>excess</b> (if any) shown in the schedule. The <b>excess</b> shall apply to <b>loss</b> and <b>defence costs</b>.</p>
Pollution claims	<p><b>We</b> will pay on <b>your</b> behalf <b>loss</b> in respect of a <b>claim</b> arising from <b>pollution</b>.</p> <p><b>You</b> must pay the relevant <b>excess</b> (if any) shown in the schedule. The <b>excess</b> shall apply to <b>loss</b> and <b>defence costs</b>.</p> <p>The limit provided under this cover shall be £100,000.</p> <p>This limit shall form part of the total aggregate limit for this section shown in the schedule.</p>
Representation costs	<p>We will pay on behalf of <b>you</b> the <b>legal representation costs</b> arising from an <b>investigation</b> first made during the <b>period of insurance</b>.</p> <p><b>You</b> must pay the relevant <b>excess</b> (if any) shown in the schedule. The <b>excess</b> shall apply to <b>loss</b> and <b>defence costs</b>.</p>
Taxation claims	<p>We will pay on <b>your</b> behalf <b>loss</b> in respect of a <b>claim</b> arising from <b>your</b> failure to comply with taxation regulations including PAYE, VAT and Customs.</p>
Your own losses	<p><b>We</b> will pay your direct financial loss if during the <b>period of insurance</b>, and in the performance of <b>your</b> business activity, <b>you</b> discover a loss from the dishonesty of an <b>employee</b>, where there was a clear intention to cause <b>you</b> financial loss or damage and to obtain a personal financial gain over and above salary, bonus or commission.</p> <p>The limit provided under this cover shall be £100,000.</p> <p>This limit shall form part of the total aggregate limit for this section shown in the schedule.</p>
Document replacement	<p>If during the <b>period of insurance</b> any document, information or data of <b>yours</b> is lost, damaged or destroyed while in your possession <b>we</b> will pay the cost of replacing and/or restoring.</p>
Crisis containment costs	<p><b>We</b> will pay on behalf of <b>you</b> the <b>crisis containment costs</b> arising from a <b>claim</b></p> <p>The limit provided under this cover shall be limited to a maximum of £25,000 per policy. This limit shall be in addition to the total aggregate limit for this section shown in the schedule.</p> <p>For the avoidance of doubt, should the <b>Trustees and individual liability</b> section of this <b>policy</b> also be effected, only one crisis containment limit shall apply.</p>

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### What is not covered

Deliberate or dishonest acts	<p>A. <b>We</b> will not make any payment for any <b>claim</b> or <b>loss</b> or <b>investigation</b>:</p> <ol style="list-style-type: none"> <li>1. based upon, attributable to or arising out of: <ol style="list-style-type: none"> <li>a. other than <b>your own losses</b>, a dishonest or fraudulent act or omission or any intentional breach of any statute or regulation.</li> <li>b. other than <b>your own losses</b>, an act intended to secure or which does secure profit or advantage to which <b>you</b> or an <b>insured person</b> is not legally entitled;</li> </ol> </li> </ol>
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## Clubs and associations - Professional and legal liability

### Policy wording

	<ul style="list-style-type: none"> <li>c. an act intended to secure or which does secure a profit for any other company where an <b>insured person</b> is a trustee, director, officer or employee of such company.</li> <li>d. any statement <b>you</b> or an <b>insured person</b> knew was defamatory at the time of publication by <b>you</b> or the <b>insured person</b>.</li> </ul>
Prior claims, investigations and circumstances	2. based upon, attributable to or arising out of any <b>claim</b> or circumstance that has been reported under any policy existing or expired prior to the start of the <b>period of insurance</b> .
Prior litigation	3. based upon, attributable to or arising out of any prior or pending litigation or proceedings (including allegations deriving from the same or essentially the same facts) involving an <b>insured person, you</b> or an <b>outside entity</b> initiated prior to the date shown under the prior and pending litigation date in the schedule.
Defined benefit pension schemes	4. based upon, attributable to or arising out <b>your</b> operation or administration of any defined benefit pension scheme or their breach of any legislation or regulation relating to these activities.
Failure to fund pension and employee benefit schemes	5. based upon, attributable to or arising out of <b>your</b> failure to fund any pension, employee benefit scheme or trust fund.
Employment	6. based upon, attributable to or arising out of any <b>employment claim</b> .
Claims brought In the United States of America	7. based upon, attributable to or arising out of any <b>wrongful act</b> committed or attempted in the United States of America.
Bodily injury	8. based upon, attributable to or arising out of the death or any bodily or mental injury or disease suffered by anyone, unless arising directly from <b>your</b> breach of a duty of care. This exclusion shall not apply to any <b>health &amp; safety/corporate manslaughter claim</b> . This cover will only apply excess of any other insurance and indemnification available from any other source.
Medical services	9. based upon, attributable to or arising out of the provision of or failure to provide any medical services required in the treatment or care of any person.
Products	10. based upon, attributable to or arising out of the manufacture, sale supply, installation or maintenance of any product of <b>yours</b> .
Contractual liability	11. based upon, attributable to or arising out of any <b>claim</b> in respect of a breach of contract, whether actual or implied, written or oral which is greater than you would have at law without the contract.
Market fluctuation	12. based upon, attributable to or arising out of any <b>claim</b> resulting from any market trends and/or fluctuations over which <b>you</b> or any <b>insured person</b> have no control.
Takeovers and mergers	13. based upon, attributable to or arising out of any <b>claim</b> for a <b>wrongful act</b> committed by <b>you</b> after you merge or consolidate with another company.  In the event of a <b>subsidiary</b> ceasing during the <b>period of insurance</b> to be a <b>subsidiary</b> cover under this section shall be amended to apply solely to arising out any <b>claim</b> for a <b>wrongful act</b> committed by <b>you</b> prior to the effective date of sale or dissolution.
Matters specific to your own losses	<p>B. <b>We</b> will not make any payment for loss based upon, attributable to or arising out of:</p> <ul style="list-style-type: none"> <li>a. any accounting or arithmetical error or omission or unexplained shortage;</li> <li>b. any default or non payment of any loan or other credit arrangement;</li> <li>c. <b>your</b> or any <b>insured persons</b> expenses incurred in establishing the amount of any financial loss to <b>you</b>;</li> <li>d. any loss of interest, loss or profit or any indirect losses which result from the incident which caused <b>you</b> to claim.</li> </ul>

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**Special conditions**

## Extended notification period

If **we** or **you** refuse to renew this section of the **policy** for any reason other than non-payment of premium, **you** may purchase an extended notification period of 12 months upon payment of 50% of the full annual premium. If **you** do so, the first paragraph of **Your Obligations** will then be amended to:

**We** will not make any payment under this section unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 12 months after it expires:

This extended notification period is only available if:

- a. **we** receive **your** written notice of purchase and **your** premium within 45 days following the end of the **period of insurance**; and
- b. this section of the **policy** is not replaced or succeeded by any other policy providing corporate liability cover; and
- c. at the end of the **period of insurance**, **you** have not merged or consolidated with another company.

If **we** offer renewal terms, conditions, limits of liability or premium different from those of the expiring **policy**, this does not constitute a refusal to renew.

The entire premium for this section is considered fully earned at the beginning of the extended notification period. **We** will not refund any premium to **you** if **you** cancel the extended notification period before it ends.

**We** will not make any payment for a **claim** due to a **wrongful act** committed or alleged to have been committed after the end of the original **period of insurance**.

The limit of indemnity for the extended notification period will be part of and not in addition to the limit of indemnity shown in the schedule.

**You** shall not have the right to purchase an extended notification period if **you** merge or consolidate with another company or any party.

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**How much we will pay**

The most **we** will pay for the total of all **claims** and their **defence costs** and all **legal representation costs** is the limit of indemnity shown in the schedule irrespective of the number of **claims** made.

The amount **we** will pay for **claims** and their **defence costs** includes any amount **we** pay on an **insured person's** behalf as a director of an **outside entity**, and on **your** behalf, and for **claims** against an **insured person's** spouse, civil or unmarried partner.

Each **claim** shall be treated as first made when **we** receive notice of the first **claim**. **Legal representation expenses** shall be treated as first made when attendance of an **insured person** is first notified as being required at an **investigation**.

**You** must pay the relevant **excess** shown in the schedule.

## Special limits

For any **claim** for your own losses, the most **we** will pay is £100,000.

**You** must pay the relevant **excess** shown in the schedule.

## Paying out the limit of indemnity

At any stage of a **claim**, **we** can pay **you** the applicable limit of indemnity or what remains after any earlier payment from that limit. **We** will then have no further liability for any **claim** or **loss**.

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**Your obligations**

## Notification

**We** will not make any payment under this section unless **you** notify **us** promptly of the following within the **period of insurance** or at the latest within 45 days after it expires:

- a. **your** first awareness of any **wrongful act**.  
If **we** accept **your** notification, **we** will regard any subsequent **claim** as notified to this insurance.
- b. any **investigation** into **you**.

**You** must notify **us** of any circumstance you reasonably expect to give rise to a **claim** giving reasons for such expectation and including full particulars as to the dates and persons involved.

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**Control of defence and payment of a claim**

**You** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any **claim**. **You** should not do anything which may prejudice **our** position.

**You** may with **our** prior written approval appoint legal representation. However, where a **claim** is made against more than one **insured person** the same legal representative should be used unless there is a material conflict of interest between **insured persons**.

If it is not possible to obtain **our** consent prior to incurring **defence costs** we will give retrospective consent provided our consent is obtained within 14 days of first incurrence of such **defence costs**.

**We** shall have the right to participate fully in the defence of any **claim** including negotiation of any settlement. **We** shall have the right to defend any **claim** brought by **you**.

Where there is a dispute between **us** and **you** and/or any **insured person** over cover, proposed settlement or continuing the defence of a **claim**, **you** or **we** may request the obtainment of an opinion from a mutually agreed Queens Counsel or equivalent in a different jurisdiction. Such opinion shall be binding on **us** and **you** and any **insured person** and will establish whether policy cover exists, defence of said **claim** will continue or settlement will be agreed. The costs of such opinion shall be met by **us**.

**We** shall pay **defence costs** above any **excess** and covered by this section on an ongoing basis prior to the final resolution of any **claim**. **You** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

If a **claim** is made which is not wholly covered by this section, and/or is also made against **you** and any other person, **we** and **you** shall use our best endeavours to agree.

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**Crisis containment costs contact details**

**24 hour crisis line: Telephone 0207 9397 999**

Main contacts – Terence Fane-Saunders/James Darley

Chelgate can also be contacted at: No 1 Tanner Street, London, SE1 3LE

Tel: 020 7939 7939

Fax: 020 7939 7938

Email: [hiscox@chelgate.com](mailto:hiscox@chelgate.com)

Web: [www.chelgate.com](http://www.chelgate.com)

**You** will be asked to provide **your policy** number and to confirm that a **claim** has been notified to **us**.