

## Review of Inventory of Land and Other Assets

The Current inventory of land is listed below:

### Freehold

- Attleton Green – Title Number SK32962
- Coltsfoot Green and Moor Green – Title Number SK329055
- Genesis Green – Title Number SK329064
- Clopton Green – Title Number SK376636
- Six Acres
- Wickhambrook Cemetery

### Leasehold

- Pocket Park at Recreation Ground – SK344186

and other assets are listed in the Asset Register attached as **Appendix A**.

The list of disposal of Assets is shown at **Appendix B**

Confirmation of arrangements for insurance cover through Gallaghers (underwritten by Hiscox) in respect of all insurable risks is attached as **Appendix C**.

WICKHAMBROOK PARISH COUNCIL

Fixed Asset Register

Item No	Voucher No	Date Acquired	Description	Purchase Cost £ (incl VAT)	Financial Year	Asset Cost (excl VAT)	Location
<b>TOTAL Excluding Buildings</b>							
				<b>as at</b>	<b>2025-26</b>	<b>£ 127,720.18</b>	
1		pre-1998	Cemetery Chapel*	£ 221,860.00		£ 184,884.00	Chapel of Rest Cemetery
2		pre-1998	War Memorial**	£ 72,000.00		£ 60,000.00	War Memorials Cemetery
		pre-1998	Cast Iron Cemetery Gate***	£ 21,600.00		£ 18,000.00	Gates & Fences Cemetery
3		1998	Village Sign	£ 1,905.00	£ 262,884.00	£ 1,905.00	Street Furniture Thorn's Corner
4		August 2001	Cemetery Gate	£ 1,400.00	£ 1,905.00	£ 1,191.00	Gates & Fences Cemetery
5		September 2001	Hardwood Bench	£ 341.00		£ 341.00	Street Furniture Attleton Green
6		September 2001	Hardwood Bench	£ 341.00		£ 341.00	Street Furniture Coltsfoot Green
		<b>2001-02</b>		<b>£ 2,082.00</b>	<b>£ 1,873.00</b>		
7		31/01/2013	Half-pipe with hip	£ 11,133.00		£ 9,277.50	Playground Equipment Skate Park, Cemetery Road
8		31/01/2013	Quarter pipe	£ 4,022.00		£ 3,351.67	Playground Equipment Skate Park, Cemetery Road
9		31/01/2013	Funbox with curb	£ 4,363.00		£ 3,635.83	Playground Equipment Skate Park, Cemetery Road
10		31/01/2013	Grind rail	£ 325.00		£ 270.83	Playground Equipment Skate Park, Cemetery Road
11		31/01/2013	Curb	£ 488.00		£ 406.67	Playground Equipment Skate Park, Cemetery Road
12		31/01/2013	Slide rail	£ 488.00		£ 406.67	Playground Equipment Skate Park, Cemetery Road
13		31/01/2013	Youth shelter	£ 3,886.00		£ 3,238.33	Playground Equipment Skate Park, Cemetery Road
14		31/01/2013	Skatepark fencing	£ 3,105.00		£ 2,587.50	Gates & Fences Skate Park, Cemetery Road
15 Disposed							
16 Disposed							
17 Disposed							
18		31/01/2013	Litter bin	£ 164.00		£ 136.67	Street Furniture Skate Park, Cemetery Road
19		31/01/2013	Baseworks	£ 18,750.00		£ 15,625.00	Sports Ground Surfaces Skate Park, Cemetery Road
		<b>2012-13</b>		<b>£ 46,724.00</b>	<b>£ 38,936.67</b>		
20		19/07/2013	Toddler multi-unit	£ 5,110.00		£ 4,258.33	Playground Equipment Playground, Cemetery Road
21		19/07/2013	Junior multi-unit	£ 14,615.00		£ 12,179.17	Playground Equipment Playground, Cemetery Road
22		19/07/2013	Infinity web climber	£ 8,048.00		£ 6,706.67	Playground Equipment Playground, Cemetery Road
23		19/07/2013	Dish roundabout	£ 1,344.00		£ 1,120.00	Playground Equipment Playground, Cemetery Road
24 Disposed							
25		19/07/2013	Bird's nest swing	£ 2,688.00		£ 2,240.00	Playground Equipment Playground, Cemetery Road
26		19/07/2013	360 degree dish	£ 768.00		£ 640.00	Playground Equipment Playground, Cemetery Road
27		19/07/2013	Litter Bin	£ 344.00		£ 286.67	Street Furniture Playground, Cemetery Road
28		19/07/2013	Bee Spring	£ 841.00		£ 700.83	Playground Equipment Playground, Cemetery Road
29		19/07/2013	Snail Spring	£ 594.00		£ 495.00	Playground Equipment Playground, Cemetery Road
30		19/07/2013	Supernova	£ 4,241.00		£ 3,534.17	Playground Equipment Playground, Cemetery Road
31		19/07/2013	Stand and Spin	£ 532.00		£ 443.33	Playground Equipment Playground, Cemetery Road
32		19/07/2013	Snake Weaver	£ 365.00		£ 304.17	Playground Equipment Playground, Cemetery Road
33		19/07/2013	Stepping Posts	£ 143.00		£ 119.17	Playground Equipment Playground, Cemetery Road
34		19/07/2013	Tables and bench	£ 2,026.00		£ 1,688.33	Street Furniture Playground, Cemetery Road
35		2013	Playground Fence	£ 5,315.00		£ 5,315.00	Gates & Fences Playground, Cemetery Road
		<b>2013-14</b>		<b>£ 46,974.00</b>	<b>£ 40,030.83</b>		
36		28/09/2017	Benches (3)	£ 1,197.00		£ 997.50	Street Furniture Cemetery Garden
37		26/10/2017	BT Call Box replacement cost	£ 5,400.00		£ 1.00	Street Furniture Shop Hill
38		18/01/2018	Cableway (Zip Wire)	£ 9,444.00		£ 7,870.00	Playground Equipment Playground, Cemetery Road
		<b>2017-18</b>		<b>£ 16,041.00</b>	<b>£ 8,868.50</b>		
39 Disposed							
40			Clerk Mobile - (Huawei - out of contract - now on sim only for emergency planning)				
		<b>2018-19</b>		<b>£ -</b>	<b>£ -</b>	<b>£ 0.00</b>	
41 Disposed							
42		27/06/2019	Westminster Flat Arm Garden Bench	£ 274.00		£ 228.33	Street Furniture Genesis Green
43		26/09/2019	Printer - Lexmark	£ 395.94		£ 329.95	Contents Clerk Office
44		31/10/2019	***Proster Emergency Warning Strobe Light				Contents Cllr Highways Portfolio
45		31/10/2019 & 28/02/20	Re-instatement of Playfort	£ 4,459.46		£ 3,716.22	Playground Equipment Playground, Cemetery Road
46		28/11/2019	Parish Laptop for VAS Work	£ 329.00		£ 274.17	Contents Cllr Highways Portfolio
47		27/02/2020	***Lock for Double Gates & Cemetery Road Play Park				Locks Playground, Cemetery Road
		<b>2019-20</b>		<b>£ 5,458.40</b>	<b>£ 4,548.67</b>		
48		01/09/2020	New Play Equipment (Bury Road)	£ 7,353.60		£ 6,128.00	Playground Equipment Playground, Bury Road
49		01/09/2020	New Gate (Bury Road)	£ 936.00		£ 780.00	Gates & Fences Playground, Bury Road
50		05/02/2021	Commemorative WWII Bench	£ 1,269.60		£ 1,058.00	Memorial Furniture Cemetery
51			Clerk Mobile (galaxy A12 - out of contract)				
		<b>2020-21</b>		<b>£ 9,559.20</b>	<b>£ 7,966.00</b>		
52		09/04/2021	***Sign for play area				Playground Equipment Playground, Cemetery Road
53		16/06/2021	Metal Fabricated Ornamental Heart	£ 334.50		£ 334.50	Street Furniture Thorn's Corner
54		16/06/2021	Ornamental Railings to Cemetery Gates	£ 1,003.76		£ 1,006.76	Street Furniture Cemetery Road
55		16/09/2021	Garden Bench - Coltsfoot Green	£ 245.00		£ 204.17	Street Furniture Coltsfoot Green
56		06/10/2021	Replacement Waterbutts	£ 109.98		£ 91.65	Street Furniture Cemetery
57		22/06/2021	Lockdown Bins (x 3)	£ 1,661.95		£ 1,384.96	Street Furniture Six Acres, Recreation Ground & Cemetery
58		07/02/2022	Bow Top Fencing	£ 6,299.06		£ 5,249.22	Gates & Fences MUGA Space, Six Acres, Cemetery Road
59		03/02/2022	Gazebo (incl. Tie down kit, leg weights, rechargeable lighting)	£ 903.85		£ 753.21	Contents Chapel of Rest
60		16/02/2022	***NP Banners				Contents Chapel of Rest
61		03/03/2022	***Zodiac Airport Stainless Steel 3.0Ltr Thermos x 2				Contents Chapel of Rest
62		02/03/2022	***2 Pack Poster Stand Holder				Contents Chapel of Rest
63		02/03/2022	***Lifetime 6' fold in half bench x 2				Contents Chapel of Rest
64		04/03/2022	Panana Waterproof Pavement Sign	£ 101.49		£ 84.57	Contents Chapel of Rest
65		02/03/2022	Mini Table top folding display	£ 138.00		£ 115.00	Contents Chapel of Rest
66		02/03/2022	7 panel folding display	£ 370.80		£ 309.00	Contents Chapel of Rest
		<b>2021/22</b>		<b>£ 11,168.39</b>	<b>£ 9,533.04</b>		
67		12/05/2022	NidaGravel GraveSpace Markers	£ 346.51		£ 288.76	Contents Chapel of Rest
68		14/07/2022	***Combination Lock				Locks Playground, Cemetery Road
69		03/02/2023	New Parish Laptop	£ 599.99		£ 499.99	Contents Clerk Office
70		06/02/2023	***Wall Mounted Letter Box				Street Furniture BT Call Box, Shop Hill
71		07/03/2023	Coronation Garden Bench	£ 654.95		£ 508.33	Street Furniture Six Acres
		<b>2022/23</b>		<b>£ 1,601.45</b>	<b>£ 1,297.08</b>		
72		24/04/2023	Senior Wooden Goal End	£ 7,457.64		£ 6,214.70	Playground Equipment MUGA Space, Six Acres, Cemetery Road
73		03/07/2023	Community Engagement Equipment - Catering: Hot Water Urn, 2 x Slow Cookers, 40 bowls & spoons, 4 ladels, 10 table covers	£ 298.48		£ 248.66	Contents Chapel of Rest
74		03/07/2023	***Community Engagement Equipment - Games: Connect 4, Farmyard Heads & Tails, 100 Classic Games Compendium, Scrabble, Gruffalo Mini Memory Game, 4 pack				Contents Chapel of Rest
75		03/07/2023	Metallic Travel Games				Contents Chapel of Rest
76		26/07/2023	***Community Engagement Equipment - Trolley				Contents Chapel of Rest
77		26/07/2023	Parish Noticeboard	£ 1,539.60		£ 1,283.00	Street Furniture Shop Hill
78		26/07/2023	***Plaque for Queens Green Canopy				Street Furniture Cemetery
79		17/10/2023	Fencing and post materials	£ 960.12		£ 800.11	Gates & Fences Cemetery & Six Acres
		<b>2023/24</b>		<b>£ 10,255.84</b>	<b>£ 8,546.47</b>		
80 Disposed							
81		13/05/2024	***Newton Newton D-Day 80 Flag				Memorial Furniture Chapel of Rest
82		15/04/2024	Memorial Bench (Royal Navy Past & Present), Cemetery	£ 1,941.60		£ 1,618.00	Memorial Furniture Cemetery
83		16/05/2024	***Aluminium Plaque				Memorial Furniture Cemetery
84		30/07/2024	Chains and Locks	£ 162.37		£ 135.31	Locks Six Acres
85		30/08/2024	Heavy Duty Shelving Unit	£ 125.99		£ 104.99	Contents Chapel of Rest
86		29/11/2024	Removeable Bollards ( 2)	£ 456.84		£ 380.70	Gates & Fences Six Acres
		<b>2024</b>		<b>£ 2,686.80</b>	<b>£ 2,239.00</b>		
87	1278	10/04/2025	Winchester Bench for Eastern End of Six Acres	£ 319.10		£ 265.92	Memorial Furniture Six Acres
88	1319	30/04/2025	****Replacement Feet (Swing Set Bury Road) and Cargo Net (Cemetery Road) Items 21 & 48)	£ 2,052.00		£ 1,710.00	Playground Equipment Bury & Cemetery Road
89	Min. 26.01.09	15/01/2026	Ransomes 51 Marquis cylinder mower.	£ 480.00			Mowers & Machinery Chapel of Rest
90	Min. 26.01.09	15/01/2026	Hayter Harrier 48 rotary mower	£ 380.00			Mowers & Machinery Chapel of Rest
91	Min. 26.01.09	15/01/2026	Sisis aerator complete with spare tines.	£ 250.00			Mowers & Machinery Chapel of Rest
92	Min. 26.01.09	15/01/2026	BM 35. Scarifier.	£ 150.00			Mowers & Machinery Chapel of Rest
93	Min. 26.01.09	15/01/2026	Cyclone CB3000 lawn sand spreader.	£ 100.00			Mowers & Machinery Chapel of Rest
94	Min. 26.01.09	15/01/2026	Six sets of adult bowls	£ 600			Mowers & Machinery Chapel of Rest
95	Min. 26.01.10	15/01/2026	Shed at Bowling Green	£ 400		£ 1.00	Non Permanent Structures Six Acres
		<b>2025</b>		<b>£ 2,371.10</b>	<b>£ 1,975.92</b>		
<b>Category</b>				<b>Purchase Cost Totals</b>		<b>Asset Cost Totals</b>	
Contents				£ 3,610.05		£ 3,008.30	
Street Furniture				£ 17,541.74		£ 10,738.87	
Gates & Fences				£ 40,072.02		£ 34,303.53	
Playground Equipment				£ 94,760.70		£ 78,967.25	
Sports Equipment				£ -		£ -	
Sports Ground Surfaces				£ 18,750.00		£ 15,625.00	
Mowers & Machinery				£ -		£ -	
Locks				£ 162.37		£ 135.31	
Memorial Furniture				£ 3,530.30		£ 2,941.92	
				<b>£ 178,427.18</b>		<b>£ 145,720.18</b>	
War Memorials (replacement value)				£ 72,000.00		£ 60,000.00	
Chapel of Rest (replacement value)				£ 221,860.00		£ 184,884.00	
				<b>£ 390,604.18</b>	<b>£ 472,287.18</b>	<b>£ 390,604.18</b>	

£ 221,860.00 \*revised (rebuild cost) following valuation May 2025 incl. VAT  
 £ 72,000.00 \*\*revised (rebuild cost) following valuation May 2025 incl. VAT  
 £ 21,600.00 \*\*\* listed separately first time under rebuild cost assessment May 2025 incl. VAT  
 \*\*\*\* - should not technically be included on register as below £100 - covered under contents on insurance  
 \*\*\*\*\* - should not technically be included on register as replacement for items

# Appendix B

Item No	Voucher No	Date Acquired	Description	Disposal Month & Year	Purchase Cost £ (incl VAT)	Year	Asset Cost (excl VAT)	Location
15		31/01/2013	Playland fencing (£6637.50 plus VAT - replaced with Bowtop fencing Item 58)	February '22			£ 6,637.50	Gates & Fences Skate Park, Cemetery Road
16		31/01/2013	Basketball system (£610.83 plus VAT - De-commissioned April '23 - replaced with Senior Wooden Goal End - Item 72)	April '23			£ 610.83	Sports Equipment Skate Park, Cemetery Road
17		31/01/2013	Litter bin (£136.67 plus VAT - De-commissioned summer 2024)	Summer 2024			£ 136.67	Street Furniture Skate Park, Cemetery Road
24		19/07/2013	Maypole (£1562.50 Plus VAT - Removed 05/22 - Beyond Repair)	May '22			£ 1,562.50	Playground Equipment Playground, Cemetery Road
39		28/03/2019	Hydraulic Gate Closer - (£205.29 plus VAT - Removed September '20 - replaced with Item 49)	September '20			£ 205.29	Gates & Fences Playground, Bury Road
41		25/04/2019	Parish Laptop for Clerk (£532.99 plus VAT - De-commissioned Feb' 23 - recycled - replaced with Item 69)	February '23			£ 532.99	Contents Clerk Office
80		13/02/2024	Garden Bench, Six Acres (£85.79 plus VAT - removed spring '24 - beyond repair - replaced with Item)	March '24			£ 85.79	Street Furniture Six Acres



## Renewal SCHEDULE

### Local councils & not-for profit organisations scheme

#### PROPERTY – BUILDINGS

**Section wording** 11600 WD-HSP-UK-PAC-PYB(5)  
**Insurer** Hiscox Insurance Company Limited

Premises address	Sum insured
Chapel of Rest, Chapel of Rest, Newmarket, CB8 8UR	£194,128

Item description	Excess	Amount Insured
Total Buildings	£250	£194,128
Gates and fences	£250	£34,304
Fixed outside equipment	£250	£0
Street furniture	£250	£10,739
War memorials	£250	£61,800
Playground equipment	£250	£78,968
Sports surfaces	£250	£0
Other surfaces	£250	£16,094
Rent receivable	£250	£0

**Excess applies to:** Each and every loss

#### Special excesses

**Losses from subsidence** £1,000 each and every loss

#### Additional cover (in addition to the overall limit/amount insured above)

<b>Trace and access</b>	£5,000
<b>Emergency services</b>	£5,000
<b>Loss prevention costs</b>	£25,000
<b>Additions to buildings</b>	£50,000
<b>Inadvertent omissions</b>	£500,000
<b>Trees, shrubs and plants</b>	£25,000
<b>Bequeathed buildings</b>	£50,000
<b>Discharge of oil</b>	£10,000 in total during any one period of insurance, across all Property sections combined
<b>Contract works and site materials</b>	£75,000

#### Endorsements

<b>6351.0</b>	Floating amount insured (Buildings)
<b>308.0.2</b>	Flat roof condition
<b>6469.0</b>	Addition of cover: under insurance restriction (Buildings)
<b>6728.0</b>	Removal of cover: cyber claims and losses

## Renewal SCHEDULE

### PROPERTY – CONTENTS

**Section wording** 11602 WD-HSP-UK-PAC-PYC(6)  
**Insurer** Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£6,169
Civic Regalia	£250	£0
Gardening equipment, plant and machinery	£250	£0
Sports equipment	£250	£0
Rent payable	£250	£0

**Excess applies to** Each and every loss  
**Geographical limits:** United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

### Additional cover (in addition to the overall limit/amount insured above)

<b>Costs following glass breakage</b>	£10,000
<b>Additions to contents</b>	£10,000 or 10% of the amount insured for contents, whichever is the greater
<b>Money in the insured location while open for business or in a locked safe</b>	£1,000
<b>Money in transit or at the home of any councillor, trustee, employee or volunteer</b>	£1,000
<b>Money at all other times</b>	£1,000
<b>Money - non-negotiable instruments</b>	£250,000
<b>Identity fraud</b>	£5,000
<b>Personal effects</b>	£5,000
<b>Reconstitution of electronic data</b>	£5,000
<b>Reconstitution of other business documents</b>	£5,000
<b>Lock replacement</b>	£10,000
<b>Building damage by theft</b>	£10,000
<b>Personal assault - death</b>	£10,000 per person
<b>Personal assault - total loss or permanent and total loss of use of one or more limbs</b>	£10,000 per person
<b>Personal assault - total and irrecoverable loss of sight in one or both eyes</b>	£10,000 per person
<b>Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation</b>	£100 per week up to a maximum of 104 weeks
<b>Metered water and fuel</b>	£5,000
<b>Outdoor items</b>	£5,000
<b>Marquees</b>	£10,000
<b>Refrigerated stock</b>	£2,500
<b>Undamaged tenant's improvements</b>	£5,000
<b>Contents temporarily elsewhere including whilst in transit</b>	£25,000 or 10% of the amount insured for contents, whichever is the less

## Renewal SCHEDULE

<b>Defective title – fine art</b>	£10,000
<b>Continuing hire charges – in total across all Property sections</b>	£10,000
<b>Exhibitions stands and equipment temporarily elsewhere</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Defibrillators</b>	£5,000
<b>Bequeathed property</b>	£5,000
<b>Fund raising events</b>	£5,000
<b>Contents kept at home</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Fraud and dishonesty</b>	£150,000 the aggregate per period of insurance

### Endorsements

<b>240.3</b>	Minimum security condition
<b>6226.0</b>	Addition of cover (Travel expenses)
<b>6729.0</b>	Removal of cover: cyber claims and losses
<b>6349.1</b>	Floating amount insured (Contents)

### PROPERTY AWAY FROM THE PREMISES

<b>Wording Insurer</b>	11602 WD-HSP-UK-PAC-PYC(6) Hiscox Insurance Company Limited
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Item description	Excess	Amount Insured
All business equipment	£250	£5,000

<b>Excess applies to:</b>	Each and every loss
<b>Geographical limits:</b>	European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

### Endorsements

<b>65.00</b>	Contents temporarily elsewhere
<b>6729.0</b>	Removal of cover: cyber claims and losses

### PROPERTY – BUSINESS INTERRUPTION

<b>Section wording Insurer</b>	11601 WD-HSP-UK-PAC-PYI(6) Hiscox Insurance Company Limited
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Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

### Additional cover (in addition to the overall limit/amount insured above)

<b>Key person</b>	£250 per week up to a maximum of £2,500 per period of insurance.
<b>Unauthorised use of public utilities</b>	£100,000 or the total amount insured for Business interruption, whichever is less

# Renewal SCHEDULE

<b>Special limits</b>		(included within and not in addition to the overall limit/amount insured above)
<b>Denial of access</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Non-damage denial of access</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Bomb threat</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Suppliers</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public utilities</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Public authority</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Failure of safety equipment</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Loss of attraction</b>		£100,000 or the total amount insured for Business interruption, whichever is less
<b>Alternative hire costs</b>		£5,000
<b>Equipment breakdown</b>		Not insured

<b>Endorsements</b>	
<b>6731.0</b>	Removal of cover: cyber claims and losses
<b>6820.0</b>	Amended definition: income
<b>6350.1</b>	Floating amount insured (Business interruption)

<b>EMPLOYERS' LIABILITY</b>	
<b>Section wording</b>	11603 WD-HSP-UK-PAC-EL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence including costs
<b>Geographical limits</b>	Worldwide
<b>Applicable court</b>	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

<b>Special limits</b>		(included within and not in addition to the overall limit/amount insured above)
<b>Criminal defence costs</b>		£100,000 in the aggregate
<b>Terrorism</b>		£5,000,000 in the aggregate

<b>Endorsements</b>	
<b>3121.0</b>	Employers Liability Tracing Office (ELTO) - mandatory information required
<b>6734.0</b>	Confirmation of cover: cyber claims

<b>PUBLIC AND PRODUCTS LIABILITY</b>	
<b>Section wording</b>	11607 WD-HSP-UK-PAC-GL(4)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess</b>	£250
<b>Excess applies to</b>	Each and every claim for property damage only
<b>Geographical limits</b>	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar
<b>Applicable courts</b>	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar

# Renewal SCHEDULE

<b>Additional cover</b>	(in addition to the overall limit/amount insured above)
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<b>Unauthorised use of third party telephones by your employees</b>	£2,500 any one period of insurance
<b>Loss of excess or no claims discount</b>	£250 any one period of insurance
<b>Loss of third party keys</b>	£2,500 any one period of insurance
<b>Defamation and intellectual property rights</b>	£500,000 any one period of insurance

<b>Special limits</b>	(included within and not in addition to the overall limit/amount insured above)
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<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate
<b>Hirer liability</b>	£5,000,000 in the aggregate

<b>Endorsements</b>	
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<b>6080.0</b>	Firework and bonfire condition endorsement
<b>6735.0</b>	Removal of cover: cyber claims

<b>OFFICIALS' AND TRUSTEES' INDEMNITY</b>	
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<b>Section wording</b>	11614 WD-HSP-PAC-DO(6)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£500,000
<b>Limit applies to</b>	In the aggregate including costs
<b>Legal representation costs</b>	£15,000
<b>Legal representation basis</b>	In the aggregate any one period of insurance
<b>Geographical limits</b>	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
<b>Applicable courts</b>	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

<b>Endorsements</b>	
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<b>705.4</b>	Prior and pending litigation date
<b>3215.0</b>	Amendment of cover: cyber claims (DO)
<b>3216.0</b>	Amendment of cover: breach of professional duty (DO)

<b>COMMERCIAL LEGAL PROTECTION (DAS)</b>	
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<b>Section wording</b>	9927 WD-HSP-UK-CHR-DAS(3)
<b>Insurer</b>	DAS Legal Expenses Insurance Company Limited
<b>Section limit</b>	£100,000
<b>Limit applies to</b>	All claims resulting from one or more event arising at the same time or from the same originating cause
<b>Excess</b>	£200
<b>Excess applies to</b>	Each and every claim arising from aspect enquiries only
<b>Geographical limits</b>	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

<b>Endorsements</b>	
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# Renewal SCHEDULE

**524.0** Commercial legal protection (charities)

## PERSONAL ACCIDENT

**Section wording** 11608 WD-HSP-UK-PAC-PA(4)  
**Insurer** Hiscox Insurance Company Limited

### Personal accident

**Capital benefit** £100,000  
**Temporary benefit** £500 per week  
**Medical expenses** £10,000  
**Insured persons** Councillors, trustees, volunteers and employees of the insured  
**Operative time** While working for you or on your behalf

### Special limits (included within and not in addition to the overall limit/amount insured above)

**Death** 100% capital benefit amount per person  
**Loss of one limb** 100% capital benefit amount per person  
**Loss of one eye** 100% capital benefit amount per person  
**Loss of two limbs** 100% capital benefit amount per person  
**Loss of two eyes** 100% capital benefit amount per person  
**Loss of one limb and one eye** 100% capital benefit amount per person  
**Loss of hearing** 100% capital benefit amount per person  
**Loss of speech** 100% capital benefit amount per person  
**Permanent total disablement** 100% capital benefit amount per person  
**Temporary total disablement** £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies  
**Temporary partial disablement** £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies  
**Maximum accumulation** £1,000,000 any one loss in the aggregate

### Endorsements

**6752.0** Amendment of cover: cyber claims and losses

## CRISIS CONTAINMENT

**Wording** 15369 WD-HSP-UK-PAC-CRI(1)  
**Insurer** Hiscox Insurance Company Limited  
**Limit of indemnity** £25,000  
**Limit applies to** Per crisis and in the aggregate during any one period of insurance  
**Geographical limits** The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

### Special limits (included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs £2,000

### Endorsements

**9003.0** Crisis containment provider: Hill Knowlton

# Renewal SCHEDULE

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

Property – buildings clauses in full		
Clause	6351.0	<p>Floating amount insured (Buildings)</p> <p>The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage</b> to such items however many locations are affected.</p>
Clause	308.0.2	<p>Flat roof condition</p> <p><b>We</b> will not make any payment for <b>damage</b> arising directly or indirectly from any deficiency of a flat roof unless the roof is inspected once every 2 years by a competent person and any defects are rectified within 14 days.</p>
Clause	6469.0	<p>Addition of cover: under insurance restriction (Buildings)</p> <p>The following is added to <b>How much we will pay</b>, Under insurance:</p> <p>If, at the time of <b>damage</b>, the <b>amount insured</b> is less than 85% of the total rebuilding cost of the <b>buildings</b> including an allowance for other costs, the amount <b>we</b> pay will be reduced in the same proportion as the under insurance. If, however <b>you</b> provide us with a professional valuation of the <b>buildings</b> that was carried out within the 3 years preceding the incident of loss, <b>we</b> will not apply this reduction.</p>
Clause	6728.0	<p>Removal of cover: cyber claims and losses</p> <p><b>What is not covered</b> 1. m. 'any virus.' is deleted.</p> <p>The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for <b>damage</b> to, or any loss, cost or expense arising in respect of any item of <b>computer or digital technology</b> which is directly caused by:</p> <ul style="list-style-type: none"> <li>a. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</li> <li>b. a <b>hacker</b> or fear or threat of a <b>hacker</b>; or</li> <li>c. its digital connectivity to any other item of <b>computer or digital technology</b> which has been directly affected by a <b>cyber attack</b> or <b>hacker</b>.</li> </ul> <p><b>We</b> will however cover any other <b>damage</b>, loss, cost or expense insured under this section which is caused by the <b>cyber attack</b> or <b>hacker</b>.</p> <p><b>We</b> will not make any payment for <b>damage</b>, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a <b>computer or digital technology error</b>.</p> <p><b>We</b> will not make any payment for the <b>reconstitution of data</b> or the value to <b>you</b> of any lost or distorted records or data.</p> <p><b>We</b> will not make any payment for loss or <b>damage</b> due to <b>your</b> parting with title or possession of <b>property</b> or rights to <b>property</b> prior to receiving payment in full.</p>
Property – contents clauses in full		
Clause	240.3	<p><b>Minimum security condition</b></p> <p><b>We</b> will not make any payment for <b>damage</b> unless the physical security measures at the <b>insured location</b> comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:</p> <ol style="list-style-type: none"> <li>1. The final exit door is secured by: <ul style="list-style-type: none"> <li>a. a rim automatic deadlock conforming to or superior to BS3621; or</li> <li>b. a mortice deadlock conforming to or superior to BS3621; or</li> </ul> </li> </ol>

## Renewal SCHEDULE

- c. a key operated multi-point locking system having at least three locking bolts.
  2. Any other external door or internal door providing access to any part of the building not occupied by **you**, which is not officially designated a fire exit by the local fire authority, is secured by:
    - a. a locking device specified in 1 above; or
    - b. by two key operated security bolts to engage the door frame.
  3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
    - a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
    - b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
  4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
    - a. secured by means of a key-operated locking device; or
    - b. permanently screwed shut.
- Please note:
- (i) The local fire authority must be consulted before **you** replace or augment the existing locking device fitted to a designated emergency exit door; and
  - (ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:
    - a. fixed round or square section solid steel bars not more than 10 cm apart; or
    - b. fixed expanded metal, weld mesh or wrought ironwork grilles; or
    - c. proprietary collapsible locking gate grilles.

Clause 6226.0

### Addition of cover - travel expenses

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

Travel expenses

23. **We** will also pay for:
- the unused travel, accommodation and pre-booked conference or excursion expenses which **you** have paid or legally have to pay and which cannot be recovered; and
  - the necessary and reasonable additional travel and accommodation expenses for **your** member of staff, **councillor** or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the **period of insurance**, for one of the following reasons:
    - the death, accidental injury or illness of a member of staff, **councillor** or trustee; or
    - the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, **councillor** or trustee; or
    - the death, accidental injury or illness of any person with whom a member of staff, **councillor** or trustee is planning to stay or conduct business; or
    - a member of staff, **councillor** or trustee being called for jury service or as a court witness; or
    - damage** to a member of staff or **councillor's** or trustee's pre-booked accommodation making it impossible for the member of staff or **councillor** or trustee to stay there.
    - damage** to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the period of **insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause 6729.0

### Removal of cover: cyber claims and losses

**What is covered**, Lock replacement, is amended to read as follows:

The costs **you** incur to replace locks and keys necessary to maintain the security of the **insured premises** or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the **period of insurance**. However this does apply to the unauthorised modification of any digital or electronic

# Renewal SCHEDULE

locks.

**What is not covered** 1. h. 'a virus or hacker.' is deleted.

The following is added to **What is not covered**:

**We** will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

- a. a **cyber attack** or fear or threat of a **cyber attack**;
- b. a **hacker** or fear or threat of a **hacker**; or
- c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

**We** will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

<b>Clause</b>	<b>6349.1</b>	<p><b>Floating amount insured (Contents)</b>                  The cover under this section applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for <b>damage</b> to <b>your contents</b> however many locations are affected.</p>
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**Property away from the premises clauses in full**

<b>Clause</b>	<b>65.00</b>	<p><b>Contents temporarily elsewhere</b>  <b>We</b> will not make any payment when such property is temporarily outside the UK unless it is in your <b>care</b>, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.</p>
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<b>Clause</b>	<b>6729.0</b>	<p><b>Removal of cover: cyber claims and losses</b>  <b>What is covered</b>, Lock replacement, is amended to read as follows:</p> <p>The costs <b>you</b> incur to replace locks and keys necessary to maintain the security of the <b>insured premises</b> or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the <b>period of insurance</b>. However this does apply to the unauthorised modification of any digital or electronic locks.</p> <p><b>What is not covered</b> 1. h. 'a virus or hacker.' is deleted.</p> <p>The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for <b>damage</b> to, or any loss, cost or expense arising in respect of any item of <b>computer or digital technology</b> which is directly caused by:</p> <ul style="list-style-type: none"> <li>a. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</li> <li>b. a <b>hacker</b> or fear or threat of a <b>hacker</b>; or</li> <li>c. its digital connectivity to any other item of <b>computer or digital technology</b> which has been directly affected by a <b>cyber attack</b> or <b>hacker</b>.</li> </ul> <p><b>We</b> will however cover any other <b>damage</b>, loss, cost or expense insured under this section which is caused by the <b>cyber attack</b> or <b>hacker</b>.</p> <p><b>We</b> will not make any payment for <b>damage</b>, loss, cost or expense directly or</p>
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# Renewal SCHEDULE

indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

**We** will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

**Business interruption clauses in full**

<b>Clause</b>	<b>6731.0</b>	<p><b>Removal of cover: cyber claims and losses</b> Where applicable:</p> <ol style="list-style-type: none"> <li>1. <b>Special definitions for this section, Cyber attack</b> is deleted.</li> <li>2. <b>What is covered, Cyber attack and What is covered, Additional cover, Hacker damage,</b> are deleted.</li> </ol> <p>The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for any interruption to <b>your activities</b> or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:</p> <ol style="list-style-type: none"> <li>a. <b>cyber attack;</b></li> <li>b. <b>hacker;</b></li> <li>c. <b>computer or digital technology error;</b></li> <li>d. any fear or threat of a. or c. above; or</li> <li>e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.</li> </ol> <p>However:</p> <ol style="list-style-type: none"> <li>i. this exclusion does not apply to <b>What is covered, Financial losses from insured damage;</b> and</li> <li>ii. exclusion c. above does not apply to <b>What is covered, Equipment Breakdown.</b></li> </ol> <p>These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of <b>your policy</b>.</p>
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<b>Clause</b>	<b>6820.0</b>	<p><b>Amended definition: income</b> <b>Special definitions for this section, Income,</b> is amended to read as follows:</p> <p><b>Income</b></p> <p>The total income from your <b>activities</b> carried out from <b>your insured location</b>. This does not include precept income.</p>
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<b>Clause</b>	<b>6350.1</b>	<p><b>Floating amount insured (Business interruption)</b> The cover under this section applies to all locations occupied by <b>you</b> in connection with <b>your activities</b> within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The <b>amount insured</b> is the most <b>we</b> will pay in total for each interruption to <b>your activities</b> however many locations are affected.</p>
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**Employers' liability clauses in full**

<b>Clause</b>	<b>3121.0</b>	<p><b>Employers Liability Tracing Office (ELTO) – mandatory information required</b> <b>You</b> must provide <b>us</b> with the following information for this section of the <b>policy</b> for each entity insured under this section of the <b>policy</b>:</p> <ol style="list-style-type: none"> <li>1. Employer name; and</li> </ol>
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2. Full address of employer including postcode; and  
 3. HMRC Employer Reference Number (ERN).  
 If any insured entity does not have an ERN, you must provide us with one of the following reasons:

- a. The entity has no employees; or
  - b. All staff employed earn below the current Pay As You Earn (PAYE) threshold;
- or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.
- You must inform us immediately of any changes to the above information.**

**Clause 6734.0**

**Confirmation of cover: cyber claims**

The following is added to **What is covered**:

Cyber claims

**We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.**

**Public and products liability clauses in full**

**Clause 6080.0**

**Firework and bonfire condition endorsement**

The following applies to the whole of this **policy** and is a condition precedent to **our liability**.

**We will not make any payment under this insurance unless you comply with all of the requirements below.**

Whenever **you** are responsible for any firework or bonfire displays at the **insured location, you must ensure that:**

1. there is a written risk assessment in place for the proposed event; and
2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and
3. the relevant local authorities have been notified and permission for the event granted and **you** must also ensure that any requirements from the authorities are fully complied with; and
4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and
5. fireworks are purchased from a reputable supplier and are not modified in any way; and
6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and
7. there is appropriate first aid presence on site, in line with the risk assessment document; and
8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and
9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and
10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and
11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and
12. there will be no use of accelerants or other flammables on any bonfire; and
13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

**We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.**

**Clause 6735.0**

**Removal of cover: cyber claims**

The following are added to **Special definitions for this section**:

## Renewal SCHEDULE

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### Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

### Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

### Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to, any data or **computer or digital technology**, including but not limited to any:
  - a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
  - b. denial of service attack or distributed denial of service attack.

### Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

### Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

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Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

**Officials indemnity clauses in Full**

<b>Clause</b>	<b>705.4</b>	<p><b>Prior &amp; pending litigation date</b> Prior &amp; pending litigation date 01/04/2025</p>
<b>Clause</b>	<b>3215.0</b>	<p><b>Amendment of cover: cyber claims (DO)</b> The following are added to <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any <b>computer or digital technology</b>.</li> </ol> <p><b>Cyber attack</b></p> <p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p> <ol style="list-style-type: none"> <li>1. gain access to;</li> <li>2. extract information from;</li> <li>3. disrupt access to or the operation of; or</li> <li>4. cause damage to, any data or <b>computer or digital technology</b>, including but not limited to any:             <ol style="list-style-type: none"> <li>a. <b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>b. denial of service attack or distributed denial of service attack.</li> </ol> </li> </ol> <p><b>Data subject</b></p> <p>Any natural person who is the subject of <b>personal data</b>.</p> <p><b>Hacker</b></p> <p>Anyone, including an employee of <b>yours</b>, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> <li>1. <b>computer or digital technology</b>; or</li> <li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li> </ol> <p><b>Personal data</b></p> <p>Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.</p>

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### Social engineering communication

Any request directed to you or someone on your behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

The following is added to **What is covered**:

#### Additional cover

Loss of data resulting from a cyber incident

**We** will pay on behalf of any **insured person** the **loss** arising from a **claim** against that **insured person**, including any **claim** by any **data subjects** relating to **personal data**, where any such claim is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

**We** will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

- i. covered under **What is covered, Additional cover**, Loss of data resulting from a cyber incident; or
- ii. brought by you, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

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

The most **we** will pay under **What is covered, Additional cover**, Loss of data resulting from a cyber incident, is the lesser of:

1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Clause 3216.0

### Amendment of cover: breach of professional duty (DO)

**What is not covered**, Breach of professional duty, is amended to read as follows:

Breach of duty to customers

**We** will not make any payment for any **claim, loss or investigation** where any **claim** is brought by your client or customer and which arises directly out of any breach of duty by any person in the provision of products or services to that client or customer. This exclusion does not apply to:

- a. **legal representation costs** or any insurable civil fines or penalties associated with an investigation resulting from the **claim**;

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b. any **health and safety/manslaughter claim**; or

c. a **claim** by any of **your** shareholders including any shareholder derivative proceedings in **your** name without your or any **insured person's** voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services.

## Commercial legal protection (DAS) clauses in full

<b>Clause</b>	<b>524.0</b>	<p><b>Commercial legal protection</b>                  Legal Expenses - cover for up to £100,000                  DAS legal advice line: Tel. 0117 933 0626                  Please quote policy reference TS5/5997087 in all correspondence                  For the purpose of Commercial Legal Protection, <b>We/Our</b> means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.</p>
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## Crisis containment: endorsements

<b>Clause</b>	<b>6752.0</b>	<p><b>Amendment of cover: cyber claims and losses</b>                  The following are added to <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any <b>computer or digital technology</b>.</li> </ol> <p><b>Cyber attack</b></p> <p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p> <ol style="list-style-type: none"> <li>1. gain access to;</li> <li>2. extract information from;</li> <li>3. disrupt access to or the operation of; or</li> <li>4. cause damage to, any data or <b>computer or digital technology</b>, including but not limited to any:                     <ol style="list-style-type: none"> <li>a. <b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>b. denial of service attack or distributed denial of service attack.</li> </ol> </li> </ol> <p><b>Hacker</b></p> <p>Anyone, including an employee of <b>yours</b>, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> <li>1. <b>computer or digital technology</b>; or</li> <li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li> </ol> <p>The following is added to <b>What is not covered</b>:</p>
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### Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

### Mental anguish and distress

**We** will not make any payment for any injury or illness resulting from mental anguish or distress.

### Crisis containment: endorsements

Clause	9003.0	<b>Crisis containment provider: Hill &amp; Knowlton</b> Crisis line contact number (24 hours): +44 (0)800 8402783 / +44 (0)1206 711796
		Crisis containment provider: Hill & Knowlton
		This contact number will go through to <b>us</b> during <b>working hours</b> , and will go directly to Hill & Knowlton outside of these hours.
		If <b>you</b> first become aware of a <b>crisis</b> outside of <b>working hours</b> , <b>you</b> must notify <b>us</b> of the <b>crisis</b> as soon as possible within <b>working hours</b> by telephoning +44 (0)800 8402783 or +44 (0)1206 711796.

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**Clauses - applicable to the whole policy**

<b>Clause</b>	<b>6727.0</b>	<p><b>Additional definition: cyber</b> The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of <b>your policy</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any <b>computer or digital technology</b>.</li> </ol> <p><b>Cyber attack</b></p> <p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p> <ol style="list-style-type: none"> <li>1. gain access to;</li> <li>2. extract information from;</li> <li>3. disrupt access to or the operation of; or</li> <li>4. cause damage to, any data or <b>computer or digital technology</b>, including but not limited to any:             <ol style="list-style-type: none"> <li>a. <b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>b. denial of service attack or distributed denial of service attack.</li> </ol> </li> </ol> <p><b>Hacker</b></p> <p>Anyone, including an employee of <b>yours</b>, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> <li>1. <b>computer or digital technology</b>; or</li> <li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li> </ol> <p><b>Program(s)</b></p> <p>A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.</p>
<b>Clause</b>	<b>603.1</b>	<p><b>Commercial assistance &amp; legal advice helpline</b> This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• Employment</li> <li>• Prosecutions</li> <li>• Discrimination in the workplace</li> <li>• Health &amp; safety</li> </ul>

## Renewal SCHEDULE

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- 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.

**Clause**                      **999.0**                      Long Term Agreement

**Long term agreement**

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 31/03/2027
- c. Claims payments and costs shall mean the total of all:
  - i. claims and losses paid; and
  - ii. legal costs and expenses incurred; and
  - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 01/04/2025 and ending on 31/03/2028, provided that:
  - 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
  - 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

**Clause**                      **7789.0**                      **Additional Benefit: The Hiscox Risk Academy** The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment. The interactive training is tailored to the needs of your business and covers topics including fire safety, slips, trips and falls as well as mental health awareness. The editable documents and templates allow you to identify and monitor risks in your own workplace. This service is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at [riskacademy.hiscox.co.uk](http://riskacademy.hiscox.co.uk)

## Renewal SCHEDULE

### 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	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

### Insurers

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

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

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker Name	<b>Arthur J. Gallagher Insurance Brokers Limited</b>
Registered address	Spectrum Building 7 <sup>th</sup> Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority