

## Schedule

Schedule Number: 8380219

### Insurance Details

|  |  |                |
|--|--|----------------|
| <b>Period of Insurance:</b>                  | From: 19/06/2023<br>both days inclusive  | To: 18/06/2024 |
| <b>Underwritten by:</b>                      | Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy  |                |
| <b>General terms and conditions wording:</b> | 15661 WD-PIP-UK-GTCA(2)<br>The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below |                |
| <b>Payment Method:</b>                       | Direct Debit   |                |
| <b>Anniversary Date:</b>                     | 19/06/2024   |                |
| <b>Effective Date:</b>                       | 19/06/2023   |                |

### Insured Details

|  |   |
|--|---|
| <b>Insured:</b>                                  | Richard Ian Stone T/A RIS Services  |
| <b>Address:</b>                                  | 63 Sands Lane<br>LOWESTOFT<br>NR32 3ER<br>United Kingdom  |
| <b>Additional Insureds:</b>                      | There are no Additional Insureds on this policy   |
| <b>Business Description:</b>                     | Installation, maintenance, sale or supply of electrical, security or fire detection, suppression or extinguishing equipment |
| <b>Cover based off an estimated turnover of:</b> | £10,000.00  |

### Premium Details

|                             |         |                         |        |             |        |
|-----------------------------|---------|-------------------------|--------|-------------|--------|
| <b>Annual Premium:</b>      | £139.81 | <b>Annual Tax:</b>      | £16.78 | <b>Fee:</b> | £20.00 |
| <b>Total to Pay:</b>        | £176.59 |                         |        |             |        |
| <b>Transaction Premium:</b> | £139.81 | <b>Transaction Tax:</b> | £16.78 | <b>Fee:</b> | £20.00 |
| <b>Total to pay:</b>        | £176.59 |                         |        |             |        |

### Claims Information

If you need to make a claim, you should contact our claims team on +44 (0)1206 773 899 (select option one or two as appropriate), Monday to Friday 9.00 am - 5.30 pm. You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

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

## Public and Products Liability

|  |   |
|--|---|
| <b>Limit of Indemnity:</b>                                     | £2,000,000<br>Each claim with <b>defence costs</b> paid in addition other than for <b>pollution</b> and for <b>products</b> to which a single aggregate policy limit including <b>defence costs applies</b> |
| <b>Geographical Limits:</b>                                    | The European Union, United Kingdom of Great Britain and Northern Ireland the Isle of Man and the Channel Islands  |
| <b>Applicable Courts:</b>                                      | The European Union, United Kingdom of Great Britain and Northern Ireland the Isle of Man and the Channel Islands  |
| <b>Excess details</b>  |   |
| <b>Standard excess:</b>  | £250  |
| <b>Excess basis:</b>   | each and every occurrence for property damage only  |
| <b>Defective workmanship excess:</b>                           | £1,000  |
| <b>Removal and reinstallation of defective products excess</b> | £1,000  |
| <b>Other property worked upon excess:</b>                      | £1,000  |
| <b>Sub Contractors:</b>  | Payments to Bona Fide Sub Contractors   |
| <b>Wording:</b>  | 20879 WD-HSP-UK-PART-GL (1)   |

### Additional Cover (in addition to the overall limit above)

|  |  |
|--|--|
| <b>Customers Property:</b>                               | £25,000 in any one <b>period of insurance</b>  |
| <b>Loss of Keys:</b>                                     | £25,000 for customers keys in any one <b>period of insurance</b>   |
| <b>Criminal Acts of Employees:</b>                       | £500,000 in any one <b>period of insurance</b> including <b>defence costs</b>                                  |
| <b>Defamation:</b>                                       | £50,000 in any one <b>period of insurance</b> including <b>defence costs</b> . The excess applicable is £1,000 |
| <b>Removal and reinstallation of defective products:</b> | £50,000 in any one <b>period of insurance</b> including <b>defence costs</b> . The excess applicable is £1,000 |

### Special Limits (included within and not in addition to the overall limit above)

|  |  |
|--|--|
| <b>Inefficacy:</b>   | Full policy limit except for Security contractors, where the following applies: <b>£100,000</b> any one <b>period of insurance</b> |
| <b>Pollution Defence Costs:</b>  | £100,000 in any one <b>period of insurance</b>   |
| <b>Criminal Proceedings including Corporate Manslaughter:</b>                            | £1,000,000 in any one <b>period of insurance</b>   |
| <b>Court Attendance Compensation - Directors, partners, senior managers or officers:</b> | £250 per day   |
| <b>Court Attendance Compensation - Employees</b>   | £100 per day   |

## Employers Liability

|                            |             |
|----------------------------|-------------|
| <b>Limit of indemnity:</b> | £10,000,000 |
|----------------------------|-------------|

|                             |   |
|-----------------------------|---|
| <b>Excess</b>               | Nil   |
| <b>Limit applies to:</b>    | All claims and their <b>defence costs</b> which arise from the same accident or event             |
| <b>Geographical Limits:</b> | Worldwide   |
| <b>Applicable Courts:</b>   | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands |
| <b>Wages:</b>               | Cover based on estimated wage roll of £1,000.00   |
| <b>Wording:</b>             | 16164 WD-HSP-UK-PART-EL (1)   |

Additional Cover (in addition to the overall limit above)

|  |   |
|--|---|
| <b>Court Attendance Compensation - Directors:</b>  | £250 per day                                  |
| <b>Court Attendance Compensation - Employees:</b>  | £100 per day                                  |
| <b>Total of all Court Attendance Compensation:</b> | £10,000 in any one <b>period of insurance</b> |

Special Limits (included within and not in addition to the overall limit above)

|                                   |  |
|-----------------------------------|--|
| <b>Criminal Proceeding Costs:</b> | £100,000 in any one <b>period of insurance</b>           |
| <b>Terrorism Cover:</b>           | £5,000,000 for all claims and their <b>defence costs</b> |

## Professional Indemnity

|                             |   |
|-----------------------------|---|
| <b>Limit of indemnity:</b>  | £500,000  |
| <b>Limit Applies to:</b>    | Any one claim including defence costs   |
| <b>Excess:</b>              | £1,000  |
| <b>Limit applies to:</b>    | Each claim or loss excluding defence costs  |
| <b>Geographical Limits:</b> | The European Union, United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and Gibraltar  |
| <b>Applicable Courts:</b>   | The European Union, United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and Gibraltar  |
| <b>Wording:</b>             | 20870 WD-HSP-UK-PART-PI (1)   |
| <b>Business activity:</b>   | Testing and inspection services, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor |

Special Limits (included within and not in addition to the overall limit above)

|                                   |  |
|-----------------------------------|--|
| <b>Criminal Proceeding Costs:</b> | £100,000 in any one <b>period of insurance</b> |
|-----------------------------------|--|

Endorsements

|                               |           |
|-------------------------------|-----------|
| <b>800.1 Retroactive Date</b> | 18/6/2021 |
|-------------------------------|-----------|

## Endorsements- applicable to the whole policy

**Clause 6291.0 Removal of cover: work on production lines** Removal of cover: work on production lines

## Information About Us

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

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

### Insurers

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

### Legal Protection

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

### 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 concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at:

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

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

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

### **Using your personal information**

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 0800 116 4627 or 01904 681198 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com)

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).