

SCHEDULE

Policy: HU PI6 9316188 (16)



INSURANCE DETAILS

Period of Insurance:	From 25 July 2016 to 24 July 2017 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 :	6253 WD-PIP-UK-GTC(7) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording:	6472 WD-PIP-UK-PD(4) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Broker's Account
Endorsement Effective:	25 July 2016

INSURED DETAILS

Insured :	Member Organisations Of The Angling Trust Limited
Address :	6 Rainbow Street Leominster HR6 8DQ
Additional Insureds :	For Additional Insureds refer to the Additional Insureds Section below.
Business :	Organisation representing anglers and angling in England

PREMIUM DETAILS

Annual Premium :	£	Total :	£
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Sponsored by Hiscox
2012-2015



BIA Customer Care Award
2012



Outstanding Insurer Claims
Team of the Year 2013

PROFESSIONAL INDEMNITY

Section wording : 5998 WD-PIP-UK-SP(4)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 10,000,000
Limit applies to : any one claim excluding defence costs
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

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

Dishonesty of your employees, sub-contractors and outsourcers £ 250,000 any one claim and in the aggregate including defence costs

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

Court attendance compensation - directors and partners £ 500 per person, per day
 Court attendance compensation - employees £ 250 per person, per day
 Court attendance compensation: in total £ 100,000 in total during any one period of insurance

Business Activities

Organisation representing anglers and angling in England

What is not Covered

Claims first brought in the USA / Canada are NOT covered

Endorsements

113.1 Loss of own documents endorsement

INTERNET AND E-MAIL

Section wording : 5992 WD-PIP-UK-IE(5)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 250,000
Limit applies to : in the aggregate including costs
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Endorsements

257.0 Business performed in the past (I&E)

CYBER AND DATA

Section wording : 13388 WD-PIP-UK-CD(1)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 100,000
Limit applies to : in the aggregate, including all costs
Excess: £ 2,500
Excess Applies to : each and every claim or loss, including all costs
Geographical Limits : European Union
Applicable Courts : European Union

Coverage

Breach Costs	Covered
Cyber Business Interruption	Covered
Hacker damage	Covered
Cyber extortion	Covered
Privacy protection	Covered
Media liability	Covered

Specific cover for Breach Costs (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000
Excess: £ 2,500

Specific cover for Cyber Business Interruption (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000
Excess: 12 hours
Excess Applies to : each and every loss
Indemnity period: 3 months

Specific cover for Hacker damage (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000

Excess: £ 2,500

Specific cover for Cyber extortion (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000

Excess: £ 2,500

Specific cover for Privacy protection (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000

Excess: £ 2,500

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

PCI charges £ 100,000 in the aggregate (included, where shown, within the Privacy protection limit above)

Regulatory awards £ 100,000 in the aggregate (included, where shown, within the Privacy protection limit above)

Specific cover for Media liability (included within and not in addition to the overall limit above)

Limit of indemnity: £ 100,000

Excess: £ 2,500

Endorsements

- 800.0** Retroactive date
- 1118.0** eRisk Hub
- 1120.0** Notification endorsement
- 1139.0** Amendment of cover: breach of professional duty

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(6)

Insurer: Hiscox Insurance Company Limited

Public and products liability

Limit of indemnity: £ 10,000,000

Limit applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.

Excess Applies to : each and every claim for property damage only
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

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

Criminal defence costs £ 100,000 in aggregate during any one period of insurance
 Pollution defence costs £ 100,000 in aggregate during any one period of insurance

Abuse and molestation

Limit of indemnity: £ 5,000,000
Limit applies to : any one claim and in the aggregate including defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Endorsements

- 3115.0** Member to member liability (GL)
- 3153.0** Addition of cover: Abuse & Molestation (occurrence)

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(6)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 10,000,000
Limit applies to : All claims and their defence costs which arise from the same accident or event
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

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

Criminal defence costs £ 100,000 in the aggregate
 Terrorism £ 5,000,000 in the aggregate

Endorsements

- 3040.0** Employers' Liability Tracing Office (ELTO) and your data
- 3121.0** Employers liability insurance - mandatory information required

PROPERTY - CONTENTS

Section wording : 5996 WD-PIP-UK-PYE(8)
Insurer: Hiscox Insurance Company Limited
Premises: 6 Rainbow Street
 Leominster
 HR6 8DQ

Item Description	Excess	Amount insured
Money cover as detailed below anywhere in the UK	£ 250	£ 1

Amount insured: £ 1
Excess: £ 250
Excess Applies to : each and every loss

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

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

Contents kept at home £ 25,000 or 10% of the amount insured for contents, whichever is the less

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

Fraud and dishonesty £ 25,000

Endorsements

240.5 Minimum security conditions

PROPERTY - PORTABLE EQUIPMENT (UK/IRELAND)

Section wording : 12835 WD-PIP-UK-PYA(2)

Insurer: Hiscox Insurance Company Limited

Item Description	Excess	Amount insured
Member Clubs Equipment per club		£ 2,000
Member Club Trophies Per Club		£ 500

Amount insured: £ 2,500

Excess Applies to : each and every loss

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

Reconstitution of electronic data £ 5,000

Additions to portable equipment £ 10,000 or 10% of the amount insured for portable equipment, whichever is the greater

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

Fraud and dishonesty £ 5,000 in total during any one period of insurance

What is not Covered

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY

Section wording : 6787 WD-CAL-UK-TIL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 5,000,000
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

Endorsements

705.6 Prior and pending litigation date
 Company deemed to be a subsidiary

PERSONAL ACCIDENT AND ILLNESS

Section wording : PA Portfolio (1)
Insurer: Hiscox Insurance Company Limited

Personal accident

Insured Person(s):
 Members Of The Angling Trust

Operative Times

Worldwide 24 hours
 Worldwide at any time.

Section limit: £ 5,000

Benefits

Death	£ 5,000 per person
Loss of one limb	£ 5,000 per person
Loss of one eye	£ 5,000 per person
Loss of two limbs	£ 5,000 per person
Loss of two eyes	£ 5,000 per person
Loss of one limb and one eye	£ 5,000 per person
Loss of hearing	£ 5,000 per person
Loss of speech	£ 5,000 per person

Permanent total disablement	£ 5,000 per person
Temporary total disablement	£ 50 per week up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£ 50 per week up to a maximum of 104 weeks, an excess of 14 days applies

Aircraft accumulation

Section limit: £ 1,000,000
Limit applies to : any one loss in the aggregate

Illness

Insured Person(s): Members Of The Angling Trust
Description: Illness caused by Weil's Disease (Leptospirosis)
Section limit: £ 50

Benefits

Loss of two eyes	£ 50 per week up to a maximum of 52 weeks, an excess of 14 days applies
Permanent total disablement	£ 50 per week up to a maximum of 52 weeks, an excess of 14 days applies
Temporary total disablement	£ 50 per week up to a maximum of 52 weeks, an excess of 14 days applies

Endorsements

Maximum Age

CRISIS CONTAINMENT

Section wording : 9810 WD-CHR-UK-CRI(1)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 25,000
Limit applies to : in aggregate during any one period of insurance

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

Crisis containment provider: Hill & Knowlton

BUSINESSHR

Section wording : 7122 WD-PIP-UK-BHR(4)

Description: BusinessHR provides an interactive website that gives you access to a variety of legally compliant HR documents for your business needs, along with extensive advice on handling all aspects of employment from recruitment to retirement. At an additional cost you can contact BusinessHR's experienced HR advisors for advice on specific situations.

ADDITIONAL INSUREDS

**Additional insureds are not applicable to any Management Liability Portfolio Section present on schedule.
For coverage under Management Liability Portfolio please refer to the relevant wording.**

Member Clubs Of The Angling Trust	Covered on the same basis as the Insured.
Member coaches Of The Angling Trust	Covered on the same basis as the Insured.
Member Federations Of The Angling Trust	Covered on the same basis as the Insured.
Members Of The Angling Trust	Covered on the same basis as the Insured.

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:

Professional indemnity: endorsements

Clause 113.1 Loss of own documents endorsement

This section is extended to cover **you** against the cost of restoring or replacing any document, information or data of **yours** which is necessary for the performance of **your business activity** if **you** discover during the **period of insurance** that it has been lost, damaged or destroyed while in **your** possession. This does not include any bearer bonds, coupons, share certificates, stamps, money or other negotiable documents or any artwork created in the performance of **your business activity**.

We will not make any payment arising from the loss or distortion of any data held electronically.

HOW MUCH WE WILL PAY

We will pay the reasonable expenses **you** incur with **our** prior written consent in restoring or replacing the lost, damaged or destroyed document, information or data.

This endorsement does not increase the total amount **we** will pay for all claims inclusive of **defence costs**, and **your** own losses, arising from dishonesty and from the physical loss or destruction of or damage to tangible property and from the death, disease or bodily or mental injury of anyone. **You** must pay the relevant **excess** shown in the schedule.

Policy Summary

SP PI Policy Summary

Internet and e-mail: endorsements

Clause 257.0 Business performed in the past (I&E)

We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 25/07/16.

Cyber and data: endorsements

Clause 800.0 Retroactive date

Retroactive date: 25/07/16

Clause 1118.0 eRisk Hub

As an added benefit of your policy with Hiscox Ltd and its subsidiaries, you now have access to the eRisk Hub, powered by NetDiligence.

The eRisk Hub is a private web-based portal containing information and technical resources that can assist you in the prevention of network, cyber and privacy losses and support you in the timely reporting and recovery of losses if an incident occurs.

The eRisk Hub portal is an internet-based service that features news, content and services from leading practitioners in risk management, computer forensics, forensic accounting, crisis communications, legal counsel, and other highly-specialised segments of cyber risk.

Please note the following:

1. The eRisk Hub portal is a private site for Hiscox customers only. Do not share portal access instructions with anyone outside your organisation. You are responsible for maintaining the confidentiality of the Hiscox Access Code provided to you.
2. Up to three individuals from your organisation may register and use the portal. Ideal candidates include your company's Risk Manager, Compliance Manager, Privacy Officer, IT Operations Manager or Legal Counsel.
3. This portal contains a directory of experienced providers of cyber risk management and breach recovery services. Hiscox Ltd and its subsidiaries do not endorse these companies or their respective services. Before you engage any of these companies, we urge you to conduct your own due diligence to ensure the companies and their services meet your needs. Unless otherwise indicated or approved, payment for services provided by these companies is your responsibility.

To register for the Hiscox eRisk Hub:

1. go to <https://eriskhub.com/hiscox.php>;
2. complete the New User Registration form in the centre of the webpage.;
3. create your own User ID and password;
4. enter 08663 in the Access Code field;
5. once you've completed registration, you can login immediately by entering the User ID and password you just created in the Member Login box in the top right corner of the screen.

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Clause 1120.0 Notification endorsement

You must notify any **claim, loss, breach, privacy investigation, illegal threat** or interruption to Hiscox at the following email address:

cyberclaims@hiscox.com <<mailto:cyberclaims@hiscox.com>>

If you wish to speak to us urgently then we can also be contacted on the following numbers:

+44(0)1206 773791 / +44(0)800 8402782

Clause 1139.0 Amendment of cover: breach of professional duty

What is not covered A. 1. is amended to read as follows:

Breach of professional duty:

1. any **claim** under **What is covered, Claims against you**, Privacy protection directly or indirectly due to the provision of or failure to provide professional advice or services.

Public and products liability: endorsements
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Clause 3115.0 Member to member liability (GL)

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

Member to member liability

We will separately indemnify each of **your** members or participants as if they were insured individually including the liability of members or participants to each other. **Our** total liability will not exceed the limit of indemnity shown in this **policy** irrespective of the number of members or participants involved in a claim.

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Clause	3153.0	<p>Addition of cover: Abuse & Molestation (occurrence)</p> <p>The following is added to Special definitions for this section:</p> <p>Abuse or molestation</p> <p>Bodily injury directly or indirectly caused by abuse, assault, harassment, mistreatment or maltreatment.</p> <p>We will not make any payment for any criminal action brought against any employee for abuse or molestation.</p> <p>However we will pay the costs incurred with our prior written consent to defend such an action against your employee, but only up to the date of any judgment or other final adjudication against the employee or an admission by the employee that an act of abuse or molestation did occur.</p> <p>The following is added to How much we will pay, Special limits:</p> <p>Abuse or molestation</p> <p>For claims arising from abuse or molestation, the most we will pay is the amount shown in the schedule, which is included within and not in addition to the overall limit of indemnity shown in the schedule. You must pay the excess shown in the schedule.</p> <p>However, we will not in any event provide cover to any party who actually commits, condones or ignores any abuse or molestation.</p>
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Employers' liability: endorsements

Clause	3040.0	<p>Employers' Liability Tracing Office (ELTO) and your data</p> <p>Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.</p> <p>You can find out more:</p> <ul style="list-style-type: none"> - from your insurance adviser (if you have one); or - by contacting us; or - at www.elto.org.uk.
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Policy: HU PI6 9316188 (16)

Clause	3121.0	Employers liability insurance - mandatory information required
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You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. Employer name; and
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. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

Property - Contents: endorsements
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Clause	240.5	Minimum security conditions
		<p>We will not make any payment for damage unless the physical security measures at the business premises 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">1. The final exit door is secured by:<ol style="list-style-type: none">a. a mortice deadlock conforming to or superior to BS3621; orb. a rim automatic deadlock conforming to or superior to BS3621; orc. 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:<ol style="list-style-type: none">a. a locking device specified in 1 above; orb. 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:<ol style="list-style-type: none">a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; orb. 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:<ol style="list-style-type: none">a. secured by means of a key-operated locking device; orb. permanently screwed shut. <p>Please note:</p> <ol style="list-style-type: none">(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:<ol style="list-style-type: none">a. fixed round or square section solid steel bars not more than 10 cm apart; orb. fixed expanded metal, weld mesh or wrought ironwork grilles; orc. proprietary collapsible locking gate grilles.

Trustees and individual liability (Clubs): endorsements

Clause	705.6	<p>Prior and pending litigation date</p> <p>Prior and pending litigation date: 25/07/16</p>
Clause		<p>Company deemed to be a subsidiary</p> <p>Company deemed to be a subsidiary</p> <p>Under each section of the policy, the definition of subsidiary under Special definitions for this section is amended to read as follows:</p> <p>Subsidiary</p> <p>Any entity in which you:</p> <ol style="list-style-type: none"> 1. own directly or through one or more of your 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 2. control a majority of its voting rights under a written agreement with other shareholders or members. <p>Or</p> <p>The under noted companies:</p> <ol style="list-style-type: none"> 1. current registered and affiliated clubs of The Angling Trust 2. current registered and affiliated members of The Angling Trust 3. current registered and affiliated coaches of The Angling Trust 4. current registered and affiliated federations of The Angling Trust 5. current registered and affiliated fisheries and riparians of The Angling Trust <p>If an entity ceases to be a subsidiary during the period of insurance, cover will continue but only for a claim against you or an insured person arising from a wrongful act or employment practice wrongful act committed before it ceased to be a subsidiary</p>

Personal accident and illness: endorsements

Clause	Maximum Age	<p>The maximum age allowable for this Section is 80 for accidental bodily injury and 70 for illness</p>
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Crisis containment: endorsements

Policy: HU PI6 9316188 (16)

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

Endorsements which apply to whole policy

Clause	603.1	Commercial assistance and legal advice helpline
		This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.
		This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:
		<ul style="list-style-type: none">• Employment• Prosecutions• Discrimination in the workplace• Health & safety• European law
		Helpline number: +44 (0)845 2703298
		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**Addition of cover - Protections**

The following is deleted from **Your obligations**, Protections:

We will not make any payment under this section unless **you** ensure that all fire alarms, security systems and physical protections notified to **us** are in full operation whenever the **insured location** is left unattended. **You** must also advise **us** as soon as reasonably possible if for any reason a system is not working properly. **We** may then vary the terms and conditions of this **policy**. All systems must be regularly serviced under contract by a reputable company at least annually

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

INFORMATION ABOUT US

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

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England 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	Hiscox Insurance Company Limited
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

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
Peasholme Green
York
YO1 7PR
United Kingdom

or by telephone on +44 (0)1904 681198 or by email at 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 procedure 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.