Hiscox Insurance
Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

Schedule effective date: 07/02/2019

Insurance details

Policy number:	PL-PSC04001427234/02
Period of insurance:	From 07/02/2019 to 06/02/2020 both days inclusive.
Insured:	Individual and Provisional Members of the Expert Witness Institute
Address:	Suite 159-161, Temple Chambers 3-7 Temple Avenue LONDON EC4Y 0DA
Additional insureds:	Members based in the European Union (non-UK) The covers applicable to each additional insured are set out under the additional insureds section of this schedule.
Business:	Expert witness and preliminary work for solicitors and other parties

Premium details

Annual premium:	£12,739.38
Insurance Premium Tax (IPT):	£1,528.72
Annual total:	£14,268.10

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

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Summary

General information	
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

Claims information

If you need to make a claim, you should contact your broker immediately, if you have one. If you don't have a broker or if this is not possible, then our claims team can be contacted on 01206 773 899 (select option one or two as appropriate), 9.00am – 5:30pm Monday to Friday. 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.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

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.

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

Cover	Insurance amount	Excess
Professional indemnity	£1,000,000	£500
Crisis containment	£25,000	£0

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

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SECTION: PROFESSIONAL INDEMNITY

Limit of indemnity	£1,000,000
Limit applies to	Other
Excess	£500
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered

Additional covers (in addition to overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs

Business activities
Expert witness and preliminary work for solicitors and other parties i.e reports where such pre-instruction advice is given to enable the solicitor to decide whether to bring a civil case

Retroactive date	None

Section wording	**Insurer**
5998 WD-PROF-UK-SP(6)	Hiscox Insurance Company Limited Hiscox SA

Section endorsements

Customer specific clause

Amendment of cover: asbestos risks

What is not covered A. 20, Asbestos, is amended to read as follows:

20. **asbestos risks** , unless arising directly from a breach of a duty of care in the performance of **your business activity.**

Amendment of cover: work on physical property

"**What is not covered**_ A.2. is amended to read as follows: 2. any survey or valuation of physical property or any construction or erection work, other than: a. heating, lighting, electrical, venting and other work normally undertaken by a building services engineer; or b. expert witness work."

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SECTION: CRISIS CONTAINMENT

Limit	£25,000
Limit applies to	each and every crisis and in the aggregate
Excess	Not applicable unless specified under special excesses below
Geographical Limits	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

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

Section wording	**Insurer**
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited

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Additional insureds

Insured name	Policy Covers	Covers applicable
Members based in the European Union (non-UK)	Crisis Containment Professional Indemnity	Not covered Covered

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Important information and contact details

Information about us

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

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England and Wales number 002372789
Status	Authorised and regulated by the Financial Conduct Authority.

Insurers

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

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

The insurer is Hiscox SA for insured property or insured subsidiaries located or based in the EEA (not including the UK, Channel Islands, Isle of Man or Gibraltar).

Name	**Hiscox SA** **Local branch: Hiscox SA (UK)**
Registered address	Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG Local branch office: Hiscox SA (UK) 1 Great St Helens London EC3A 6HX United Kingdom
Company registration	Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg), number B217018 Local branch: Registered in England number BR019880
Status	Hiscox SA: Authorised and regulated by the Commissariat aux Assurances Local branch: Regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Commercial assistance and legal advice helpline:
This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 8402269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

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.

Hiscox Insurance
Statement of Fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

You and your business

We asked you	You answered
What is your organisation's primary trade?	Solicitors
What is your organisation's business description?	Expert witness and preliminary work for solicitors and other parties
Have you (or any fellow director or business partner) ever been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
Individual and Provisional Members of the Expert Witness Institute	UNITED KINGDOM	100%
Members based in the European Union (non-UK)	GERMANY	%

Professional indemnity

We asked you	You answered
Are you responsible for any work involving accountancy, valuations or due diligence?	No
Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?	No
Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans?	No
In respect of professional indemnity, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	Yes

Business activities
Expert witness and preliminary work for solicitors and other parties i.e reports where such pre-instruction advice is given to enable the solicitor to decide whether to bring a civil case

Hiscox Insurance
Statement of Fact

Information about your claims in the last 5 years		
Year of claim	Type of claim	Cost of claim
2018	Negligence	Open
2018	Negligence	Open

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 01904 681198 or by emailing us at 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.