

SCHEDULE

Policy: HU PI6 1886877 (78)



INSURANCE DETAILS

| | |
|---|--|
| Period of Insurance: | Continuous cover from 02 April 2016 until the policy is cancelled. |
| 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: | 9249 WD-CHR-UK-PD(2) 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 Monthly Direct Debit |
| Endorsement Effective: | 02 April 2016 |

INSURED DETAILS

| | |
|------------------------------|---|
| Insured : | Soft Touch Arts |
| Address : | 50 New Walk LEICESTER LE1 6TF |
| Additional Insureds : | There are no Additional Insureds on this policy. |
| Business : | Arts to inspire young people, exhibition centre and small pop up cafe |

PREMIUM DETAILS

| | | | | | |
|-------------------------|------------|---------------------|----------|----------------|------------|
| Annual Premium : | £ 6,536.70 | Annual Tax : | £ 621.00 | Total : | £ 7,157.70 |
|-------------------------|------------|---------------------|----------|----------------|------------|



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2012-2015



BIA Customer Care Award
2012



Outstanding Insurer Claims
Team of the Year 2013

PUBLIC AND PRODUCTS LIABILITY

Section wording : 8388 WD-CHR-UK-GL(3)
Insurer: Hiscox Insurance Company Limited
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: £ 250
Excess Applies to : each and every claim for property damage only
Geographical Limits : European Union
Applicable Courts : European Union

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

Criminal defence costs £ 100,000 in the aggregate
Pollution defence costs £ 100,000 in the aggregate

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

Loss of third party keys £ 10,000 in aggregate during any one period of insurance
Unauthorised use of third party telephones by your employees £ 10,000 in aggregate during any one period of insurance

Special Excesses

Loss of third party keys £ 250 each and every claim
Unauthorised use of third party telephones by your employees £ 250 each and every claim

EMPLOYERS LIABILITY

Section wording : 9418 WD-CHR-UK-EL(1)
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

Endorsements

3040.0 Employers' Liability Tracing Office (ELTO) and your data

PROPERTY - BUILDINGS

Section wording : 9247 WD-CHR-UK-PYJ(2)
Insurer: Hiscox Insurance Company Limited
Premises: 50 New Walk
 LEICESTER
 LE1 6TF

| Item Description | Excess | Amount insured |
|------------------|--------|----------------|
| Buildings | £ 250 | £ 1,000,000 |

Amount insured: £ 1,000,000
Excess: £ 250
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)

| | |
|--------------------------|---|
| Trace and access | £ 5,000 |
| Emergency services | £ 5,000 |
| Loss prevention costs | £ 25,000 |
| Additions to buildings | £ 50,000 |
| Inadvertent omissions | £ 500,000 |
| Trees, shrubs and plants | £ 25,000 |
| Bequeathed buildings | £ 250,000 in total during any one period of insurance |
| Discharge of oil | £ 10,000 in total during any one period of insurance, across all Property sections combined |

Endorsements

308.0 Flat roof condition

PROPERTY - CONTENTS

Section wording : 9246 WD-CHR-UK-PYK(2)
Insurer: Hiscox Insurance Company Limited
Premises: 50 New Walk
 LEICESTER
 LE1 6TF

| Item Description | Excess | Amount insured |
|--------------------------------|--------|----------------|
| Contents | £ 250 | £ 55,125 |
| Computer & ancillary equipment | £ 250 | £ 129,137 |

Amount insured: £ 184,262
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 at the insured location while open for business or at the insured location 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 | in total during any one period of insurance |
| 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 |
| Outdoor items | £ 5,000 |
| Marquees | £ 10,000 |
| Refrigerated stock | £ 2,500 |
| Accidental discharge of gas system | £ 2,500 |
| Extinguisher and alarm resetting expenses | £ 2,500 |
| Continuing hire charges | £ 10,000 |
| Unauthorised use of utilities | £ 10,000 in total during any one period of insurance |
| Bequeathed contents | £ 50,000 in total during any one period of insurance |
| Contents at fundraising events | £ 5,000 |
| Contents temporarily elsewhere including whilst in transit | £ 25,000 |
| Contents kept at home | £ 25,000 |

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

| | |
|----------------------|----------|
| Fraud and dishonesty | £ 25,000 |
|----------------------|----------|

Endorsements

3063.0 Minimum security condition

PROPERTY - PORTABLE EQUIPMENT (UK/IRELAND)

Insurer: Hiscox Insurance Company Limited

| Item Description | Excess | Amount insured |
|-----------------------------------|--------|----------------|
| Laptops & portable equipment (UK) | £ 250 | £ 23,153 |

Amount insured: £ 23,153

Excess: £ 250

Excess Applies to : each and every loss

What is not Covered

Endorsements

91.3 Intruder alarm

PROPERTY - BUSINESS INTERRUPTION

Section wording : 9248 WD-CHR-UK-PYL(2)
Insurer: Hiscox Insurance Company Limited
Premises: 50 New Walk
 LEICESTER
 LE1 6TF

| Item Description | Excess | Amount insured |
|----------------------------|--------|----------------|
| Increased costs of working | | £ 250,000 |

Amount insured: £ 250,000
Indemnity period: 24 months

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

| | | |
|------------------------|-----------|--|
| Denial of access | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Bomb threat | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Suppliers | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Public utilities | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Public authority | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Loss of attraction | £ 25,000 | or the total amount insured for Business interruption, whichever is less |
| Customers | £ 100,000 | or the total amount insured for Business interruption, whichever is less |
| Discharge of oil | £ 10,000 | in total during any one period of insurance, across all Property sections combined |
| Alternative hire costs | £ 5,000 | |
| Equipment breakdown | £ 5,000 | |
| Hazardous substances | £ 5,000 | total amount insured across all Property sections combined |

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

| | | |
|-------------------------------|----------|---|
| Death or disgrace of a patron | £ 10,000 | in total during any one period of insurance |
|-------------------------------|----------|---|

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY

Section wording : 6607 WD-CHR-UK-TIL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 250,000
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

MANAGEMENT LIABILITY - PROFESSIONAL AND LEGAL LIABILITY

Section wording : 6606 WD-CHR-UK-PLL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 250,000
Limit applies to : in the aggregate including costs
Excess: £ 2,500
Excess Applies to : each and every claimant including costs
Geographical Limits : Worldwide excluding the USA and Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Endorsements

705.6 Prior and pending litigation date

MANAGEMENT LIABILITY - EMPLOYMENT PRACTICES LIABILITY

Section wording : 6605 WD-CHR-UK-EPL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 250,000
Limit applies to : in the aggregate including costs
Excess: £ 5,000
Excess Applies to : each and every claimant including costs
Geographical Limits : Worldwide excluding the USA and Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada



Policy: HU PI6 1886877 (78)

Endorsements

705.6 Prior and pending litigation date

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

Employers' liability: endorsements

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|---------------|---------------|--|
| Clause | 3040.0 | Employers' Liability Tracing Office (ELTO) and your data |
| | | <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. |

Property - Buildings (Charity): endorsements

| | | |
|---------------|--------------|--|
| Clause | 308.0 | Flat roof condition |
| | | <p>We will not make any payment for damage 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> |

Property - Contents (Charity): endorsements

Clause 3063.0**Minimum security condition**

We will not make any payment for **damage** unless the physical security measures at the **insured location** 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:

1. The final exit door is secured by:
 - a. a mortice deadlock conforming to or superior to BS3621; or
 - b. a rim automatic deadlock conforming to or superior to BS3621; or
 - 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.

Property - Portable equipment: endorsements**Clause 91.3 Intruder alarm**

We will not make any payment for **damage** caused by theft or attempted theft unless the **business premises** are protected by an intruder alarm, installed by a member company of the National Security Inspectorate (NSI) and which is connected to a central station by means of BT RedCare (or equivalent). A copy of the current specification must be submitted to **us** on request.

Trustees and individual liability (Charity): endorsements**Clause 705.6 Prior and pending litigation date**

Prior and pending litigation date: 01/03/13

Professional and legal liability (Charity): endorsements**Clause 705.6 Prior and pending litigation date**

Prior and pending litigation date: 01/03/13

Employment practices liability (Charity): endorsements**Clause 705.6 Prior and pending litigation date**

Prior and pending litigation date: 01/03/13

Endorsements which apply to whole policy

| | | |
|---------------|-------------|--|
| Clause | 25.2 | Continuous policy endorsement |
| | | <ol style="list-style-type: none"><p>We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.</p><p>Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following:</p><p>You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10.</p><p>We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due.</p><p>In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.</p> |

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:

- 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**Data Protection Act**

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

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



Policy: HU PI6 1886877 (78)

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.