

SCHEDULE

Policy Number: 8013636

INSURANCE DETAILS

Period of insurance	From 01 January 2020 to 31 December 2020 Both days inclusive
Date issued to insured	31 December 2019
Underwritten by	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method	Payment by Broker's Account

INSURED DETAILS

Insured Address	Keswick House RTM Company Ltd 15 Windsor Road Swindon Wiltshire SN3 1JP United Kingdom
Additional insureds	There are no Additional Insureds on this policy
Business description	Property Management
General terms and conditions wording	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium:	£64.15	Annual tax:	£7.70	Total:	£71.85
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DIRECTORS & OFFICERS LIABILITY

Section wording	17403 WD-HSP-UK-MPMLP-DO(2)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	each and every claim, loss or investigation, including all costs
Geographical limits	Worldwide excluding USA / Canada
Applicable courts	Worldwide excluding claims brought in USA / Canada

Special limits (included within the overall limit above)

Bail costs £250,000 or 10% of the total limit for this section, whichever is less

Additional cover (in addition to the overall limit above)

Additional defence costs As per Directors & Officers Limit of Indemnity (maximum of £250,000) in aggregate during any one period of insurance

Endorsements

6148.0 Difference in conditions endorsement

CRISIS CONTAINMENT

Section wording	17403 WD-HSP-UK-MPMLP-DO(2)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£100,000
Limit applies to	Per crisis and in the aggregate
Geographical limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

9003.0 Crisis containment provider

Policy endorsements

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:

Directors & officers liability Clauses in Full

Clause **6148.0** **Difference in conditions endorsement**

If the cover provided under this section is less favourable to **you** than the cover provided by the Directors' & Officers' Liability insurance expiring immediately prior to the inception date of this **policy**, **we** will cover **you** on the same basis as **your** expiring Directors' & Officers' Liability insurance. This does not apply to the **excess**, the premium or the policy limit of indemnity for this section as shown in the schedule.

Crisis containment Clauses in Full

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Clause	9003.0	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.
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Clauses- applicable to the whole policy

Clause	603.0	<u>Commercial assistance & legal advice helpline</u> Your Hiscox policy gives you access to a general business advice line. For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call 44 (0)870 050 3030 .
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Clause	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 .
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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

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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 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
Hiscox House
Sheepen Place
Colchester, CO3 3XL

or by telephone on 01206 773 705 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.