

## Schedule

Schedule Number: 8263009

### Insurance Details

<b>Period of Insurance:</b>	From: 16/08/2023 both days inclusive	To: 15/08/2024
<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) 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>	16/08/2024	
<b>Effective Date:</b>	16/08/2023	

### Insured Details

<b>Insured:</b>	Herts EV Specialists Ltd
<b>Address:</b>	46 Alexander Road London Colney ST. ALBANS AL2 1HT 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>	£200,000.00

### Premium Details

<b>Annual Premium:</b>	£1,443.15	<b>Annual Tax:</b>	£173.18	<b>Fee:</b>	£20.00
<b>Total to Pay:</b>	£1,636.33				
<b>Transaction Premium:</b>	£1,443.15	<b>Transaction Tax:</b>	£173.18	<b>Fee:</b>	£20.00
<b>Total to pay:</b>	£1,636.33				

### 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>	£10,000,000 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

### Endorsements

<b>6721.0 Addition to cover: Height work</b>	Addition to cover: Height work
<b>253.1 Subcontractors Restriction (GL)</b>	You shall take all reasonable steps to ensure that all Sub Contractors or Consultants working on your behalf in relation to asbestos have and maintain in force public liability insurance for an indemnity limit of not less than this policy. We will not make any payment for any claim or loss where you fail to demonstrate to our satisfaction that you have complied with this requirement.

## 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>
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Endorsements

<b>800.1 Retroactive Date</b>	1/1/2021
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Endorsements- applicable to the whole policy

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

Removal  
of cover:  
Cyber  
claims

6735.0

Removal of cover: cyberclaims

The following are added to **Special definitions for this section:**

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or

1. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**. **Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;

1. extract information from;

1. disrupt access to or the operation of; or

1. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

1. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

1. denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

1. data held electronically by **you** or on **your** behalf.

**Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data

Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

1. **cyber attack**;

1. **hacker**;

1. **computer or digital technology error**;

1. any fear or threat of a. to b. above; or

1. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

6734.0	Confirmation of cover: cyberclaims
<p>The following is added to <b>What is covered</b>:</p> <p>Cyber claims</p> <p><b>We</b> will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.</p>	

87.0	<b>Amendment of cover: cyberclaims and losses</b>
<p>1. <u>Additional definitions</u></p> <p>The following are added to <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> <li>1. creation, handling, entry, modification or maintenance of; or</li> <li>1. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</li> </ol>	

any **computer or digital technology. Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
1. extract information from;
1. disrupt access to or the operation of; or
1. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

1. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
1. denial of service attack or distributed denial of service attack.

## Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
1. data held electronically by **you** or on **your** behalf.

## Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

## Social engineering communication

Any request directed to **you** or someone on **your** behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

1. Additional exclusions

**What is not covered** A.12. is deleted.

The following is added to **What is not covered**:

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:

1. **cyber attack**;
1. **hacker**;
1. **social engineering communication**;
1. fear or threat of a. to c. above; or
1. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.



**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any **computer or digital technology error**.

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any failure or interruption of service provided by an internet service provider, telecommunications provider, utilities supplier or other infrastructure provider.

**We** will not make any payment for any claim or part of a claim or loss relating to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

However, this does not apply to any covered claim or part of a covered claim made against **you** by a client which arises directly from **your** performance of a **business activity** for that client and which is not otherwise excluded by this **endorsement**. The most **we** will pay is the lesser of:

1. £250,000; or

1. the overall limit of indemnity shown on the schedule,

for the total of all such claims and losses, including their **defence costs**, regardless of the number of claims or losses. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

1. Changes to Control of defence

**Control of defence** is amended to read as follows:

**We** have the right, but not the obligation, to take control of and conduct in **your** name the investigation, settlement or defence of any or any part of a claim.

**You** must give **us** the information and co-operation which **we** may reasonably require and take all reasonable steps to defend any claim. **You** should not do anything which may prejudice **our** position.

Appointment of legal representation

**We** have the right, but not the obligation, to select and appoint an adjuster, lawyer or any other appropriate person of **our** choosing to deal with the claim.

Partially covered claims

**We** will not pay any part of a claim and its associated costs which is not covered by this section. If a claim is made which is not wholly covered by this section or is brought against **you** and any other party who is not covered under this section, then at the outset of the claim, **we** and **you** agree to use best efforts to determine a fair allocation of covered and non-covered parts of any claim or associated costs, including **defence costs** on the basis of the relative legal and financial exposures.

Advancement of defence costs

**We** will pay **defence costs** covered by this section on an ongoing basis prior to the final resolution of any claim. However, **we** will not pay any **defence costs** in connection with any claim or part of a claim which is not covered under this section. **You** must reimburse **us** for any **defence costs** paid where it is determined there is no entitlement under this section.

Payment of full limit of indemnity

**We** will have no further duty to indemnify **you** against any claim where **we** pay **you** the applicable limit of indemnity as described in **How much we will pay**, Paying out the limit of indemnity, or if the overall limit of indemnity stated in the schedule has been exhausted.

Payment of excess

**Our** duty to make any payment under this section arises only after the applicable **excess** is fully paid. The **excess** will only be eroded by the covered parts of a claim. Disputes

For the purposes of **Control of defence** in this section of the **policy**, the **General condition** within the **General terms and conditions** which provides for the resolution of disputes arising out of or relating to this insurance by arbitration, is amended to read as follows:

Any dispute as to whether to settle or to continue the defence of a claim or as to the fair allocation of any partially covered claim and its associated costs, will be referred to a single Queen's Counsel (or equivalent in this or any other jurisdiction) to be mutually agreed or in the absence of such agreement to be nominated by the President of the Law Society of England & Wales. The opinion of such Queen's Counsel shall be binding on **you** and **us** in relation to matters referred under this clause. The costs of such opinion shall be met by **us**.

6729.0	<b>Removal of cover: cyberclaims and losses</b>
<p><b>What is covered</b>, Lock replacement, is amended to read as follows:</p> <p>The costs <b>you</b> incur to replace locks and keys necessary to maintain the security of the <b>insured premises</b> or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the <b>period of insurance</b>. However this does not apply to the unauthorised modification of any digital or electronic locks.</p> <p><b>What is not covered</b> 1. h. 'a <b>virus</b> or <b>hacker</b>.' is deleted. The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for <b>damage</b>, or any loss, cost or expense arising in respect of any item of <b>computer or digital technology</b> which is directly caused by:</p> <ul style="list-style-type: none"><li>1. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</li> <li>1. a <b>hacker</b> or fear or threat of a <b>hacker</b>; or</li> <li>1. its digital connectivity to any other item of <b>computer or digital technology</b> which has been directly affected by a <b>cyber attack</b> or <b>hacker</b>.</li></ul>	

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

**We** will not make any payment for loss arising from any electronic, online or cryptocurrency, including Bitcoin.

6728.0	Removal of cover: cyberclaims and losses
<p><b>What is not covered</b> 1. m. 'any virus.' is deleted. The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for <b>damage</b> to, or any loss, cost or expense arising in respect of any item of <b>computer or digital technology</b> which is directly caused by:</p> <ul style="list-style-type: none"><li>1. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</li><li>1. a <b>hacker</b> or fear or threat of a <b>hacker</b>; or</li><li>1. its digital connectivity to any other item of <b>computer or digital technology</b> which has been directly affected by a <b>cyber attack</b> or <b>hacker</b>.<ul style="list-style-type: none"><li>1. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</li></ul></li></ul> <p><b>We</b> will however cover any other <b>damage</b>, loss, cost or expense insured under this section which is caused by the <b>cyber attack</b> or <b>hacker</b>.</p> <p><b>We</b> will not make any payment for <b>damage</b>, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a <b>computer or digital technology error</b>.</p> <p><b>We</b> will not make any payment for the <b>reconstitution of data</b> or the value to <b>you</b> of any lost or distorted records or data.</p> <p><b>We</b> will not make any payment for loss or <b>damage</b> due to <b>your</b> parting with title or possession of <b>property</b> or rights to <b>property</b> prior to receiving payment in full.</p>	

6733.0	Removal of cover: cyberclaims and losses
<p><b>What is not covered</b> 1. c. 'a virus or hacker.' is deleted. <b>What is not covered</b> 1. h. 'any computer virus.' is deleted. <b>What is not covered</b> 1. j. 'a virus or hacker.' is deleted.</p> <p>These above amendments only apply where the applicable exclusion is incorporated into the Property – Portable equipment, Property – Contents; or Property – Technical equipment section of <b>your policy</b>.</p>	

The following is added to **What is not covered**:

**We** will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

1. a **hacker** or fear or threat of a **hacker**; or

1. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

<b>86.0</b>	<b>Removal of cover: cyberclaims and losses</b>
<p>1. <u>Additional definitions</u></p> <p>The following are added to <b>Special definitions for this section</b>:</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p><b>Computer or digital technology error</b></p> <p>Any negligent act, error or omission by anyone in the:</p> <p>1. creation, handling, entry, modification or maintenance of; or</p> <p>1. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</p> <p>any <b>computer or digital technology</b>. <b>Cyber attack</b></p>	

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;

1. extract information from;

1. disrupt access to or the operation of; or

1. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

1. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

1. denial of service attack or distributed denial of service attack.

#### **Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

1. data held electronically by **you** or on **your** behalf.

1. Additional exclusions

**What is not covered** 1.h. is deleted.

The following is added to **What is not covered**:

**We** will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

1. a **cyber attack** or fear or threat of a **cyber attack**;

1. a **hacker** or fear or threat of a **hacker**; or

1. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by the **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

6730.0	Removal of cover: cyberclaims and losses
<p><b>What is not covered</b> 1. e. 'a <b>virus</b> or <b>hacker</b>.' is deleted. The following is added to <b>What is not covered</b>:</p> <p><b>We</b> will not make any payment for <b>damage</b> to, or any loss, cost or expense arising in respect of any item of <b>computer or digital technology</b> which is directly caused by:</p>	

1. a **cyber attack** or fear or threat of a **cyber attack**;

1. a **hacker** or fear or threat of a **hacker**; or

1. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by the **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

6731.0	Removal of cover: cyberclaims and losses
<p>Where applicable:</p> <p>1. <b>Special definitions for this section, Cyber attack</b> is deleted.</p>	

1. **What is covered**, Cyberattack and **What is covered, Additional cover**, Hacker damage, are deleted.

The following is added to **What is not covered**:

**We** will not make any payment for any interruption to **your activities** or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

1. **cyber attack**;

1. **hacker**;

1. **computer or digital technology error**;

1. any fear or threat of a. or c. above; or

1. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

However:

1. this exclusion does not apply to **What is covered**, Financial losses from insured damage; and

1. exclusion c. above does not apply to **What is covered**, Equipment Breakdown.

These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of **your policy**.

<b>6752.0</b>	<b>Amendment of cover: cyberclaims and losses</b>
The following are added to <b>Special definitions for this section</b> :  <b>Computer or digital technology</b>	

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
1. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**. **Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
1. extract information from;
1. disrupt access to or the operation of; or
1. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

1. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
1. denial of service attack or distributed denial of service attack.

### **Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
1. data held electronically by **you** or on **your** behalf.

The following is added to **What is not covered**:

Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or contributed to by, resulting from or in connection with any:



1. **cyber attack**;

1. **hacker**;

1. **computer or digital technology error**;

1. fear or threat of a. to b. above; or

1. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Mental anguish and distress

**We** will not make any payment for any injury or illness resulting from mental anguish or distress.

## 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 London EC3A 6HX United Kingdom
<b>Company registration Status</b>	Registered in England number 02372789 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 London EC3A 6HX United Kingdom
<b>Company registration Status</b>	Registered in England number 00070234 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 DAS House Quay Side Temple Back Bristol BS1 6NH United Kingdom
<b>Company registration Status</b>	Registered in England number 00103274 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).