



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: 04/10/2019

Insurance details

Policy number:	PL-PSC10001316907/05
Period of insurance:	From 04/10/2019 to 03/10/2020 both days inclusive. This policy is a Continuing cover policy.
Insured:	BBKA (British Beekeepers Association), BBKA Enterprises Ltd, Local Associations and Members
Address:	Unit 176 Avenue J Stoneleigh Park KENILWORTH Warwickshire CV8 2LG
Additional insureds:	None
Business:	Registered charity and member association representing bee-keeping in the UK.

Premium details

Charged premium – the total amount you'll pay for this policy.

Total premium:	£13,570.83
Total Insurance Premium Tax (IPT):	£1,628.49
Total:	£15,199.32

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£13,570.83
Insurance Premium Tax (IPT):	£1,628.49
Annual total:	£15,199.32

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

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.
Property definitions wording:	16090 WD-PROF-UK-PD(1) Property definitions apply to the Property sections of this policy.

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 01206 773 899, 9.00am – 5:30pm Monday to Friday or contact your broker.

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.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at liability.claims@hiscox.com. If you need to speak to a member of the claims team urgently, please call our team on 01206 773 899, 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.

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

If you are unsure of who to contact please call our team on 01206 773 899, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

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.



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Your covers

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Professional indemnity	£2,000,000	£1,000	£1,763.98
Public and products liability	£10,000,000	£250	£7,199.90
Employers' liability	£10,000,000	£0	£2,920.00
Insured premises: Street 11 Avenue J Stoneleigh Park, KENILWORTH, CV8 2LG			
Property – buildings	£1,312,500	£250	£998.34
Property – contents	£115,001	£250	£284.03
Insured premises: Unit 32 (4) Compound 2 Shows Storage, Stoneleigh Park, KENILWORTH, CV8 2LG			
Property – contents	£16,538	£250	£41.58
Property – business interruption	£250,000	£0	£316.80
Property – away and in transit	£2,756	£250	£46.20
Property – money	Included	£0	£0.00
Crisis containment	£25,000	£0	£0.00

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

Cover start date: 04/10/2019

Limit of indemnity	£2,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£1,000
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

Specific Profession

Retroactive date 01/07/1960

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



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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	04/10/2019
Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union
Retroactive date	04/10/2018

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate



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Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Section wording	Insurer
16167 WD-NFP-UK-PPL(1)	Hiscox Insurance Company Limited

SECTION: EMPLOYERS' LIABILITY

Cover start date:	04/10/2019
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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Section wording	Insurer
16374 WD-NFP-UK-EL(1)	Hiscox Insurance Company Limited



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SECTION: PROPERTY – BUILDINGS

Cover start date: 04/10/2019

Insured premises: Street 11 Avenue J Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Buildings	£1,312,500	each and every incident of loss	£250	each and every incident of loss
Total	£1,312,500			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Emergency services	£5,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£25,000	each and every incident of loss	£250	each and every incident of loss
Additions to buildings	£50,000	each and every incident of loss	£250	each and every incident of loss
Inadvertent omissions	£500,000	each and every incident of loss	£250	each and every incident of loss
Trees, shrubs and plants	£25,000	each and every incident of loss	£250	each and every incident of loss
Discharge of oil	£10,000	each and every incident of loss	£250	each and every incident of loss
Trace and access	£5,000	each and every incident of loss	£250	each and every incident of loss
Solar panels	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Bequeathed buildings	£250,000	each and every incident of loss	£250	each and every incident of loss

Special excesses

Cover	Excess	Excess applies to
Subsidence, heave and landslip	£1,000	each and every incident of loss

Section wording

16095 WD-NFP-UK-PYB(1)

Insurer

Hiscox Insurance Company Limited



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SECTION: PROPERTY – CONTENTS

Cover start date: 04/10/2019

Insured premises: Street 11 Avenue J Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG

Cover	Amount insured	Limit applies to	Excess	Excess applies to
General contents	£84,341	each and every incident of loss	£250	each and every incident of loss
Computers and ancillary equipment	£26,250	each and every incident of loss	£250	each and every incident of loss
Stock, samples and goods held in trust	£4,410	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£115,001			

Additional covers (in addition to the amount insured above)				
Cover	Amount insured	Limit applies to	Excess	Excess applies to
Costs following glass breakage: in total across all Property sections	£10,000	in the aggregate	£0	each and every incident of loss
Additions to contents	£25,000	each and every incident of loss	£250	each and every incident of loss
Identity fraud: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Personal effects	£5,000	each and every incident of loss	£250	each and every incident of loss
Reconstitution of electronic data: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Reconstitution of documents: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Lock replacement	£10,000	each and every incident of loss	£250	each and every incident of loss
Building damage by theft	£10,000	each and every incident of loss	£250	each and every incident of loss
Metered water and fuel: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Contents temporarily elsewhere: in total across all Property sections	£25,000	each and every incident of loss	£250	each and every incident of loss
Crime: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Glass	£10,000	each and every incident of loss	£250	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£250	each and every incident of loss
Accidental discharge of gas system	£10,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£250	each and every incident of loss
Unauthorised use of utilities: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss



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Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Defective title - art and collections	£10,000	each and every incident of loss	£250	each and every incident of loss
Outdoor items	£10,000	each and every incident of loss	£250	each and every incident of loss
Continuing hire charges: in total across all Property sections	£10,000	each and every incident of loss	£250	each and every incident of loss
Refrigerated stock	£5,000	each and every incident of loss	£250	each and every incident of loss
Bequeathed contents	£50,000	each and every incident of loss	£250	each and every incident of loss
Contents at fund raising events	£10,000	each and every incident of loss	£250	each and every incident of loss
Marquees	£10,000	each and every incident of loss	£250	each and every incident of loss

Section wording	Insurer
16096 WD-NFP-UK-PYC(1)	Hiscox Insurance Company Limited

SECTION: PROPERTY – CONTENTS

Cover start date:	04/10/2019
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Insured premises: Unit 32 (4) Compound 2 Shows Storage, Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Contents	£16,538	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£16,538			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Costs following glass breakage: in total across all Property sections	£10,000	in the aggregate	£0	each and every incident of loss
Additions to contents	£25,000	each and every incident of loss	£250	each and every incident of loss
Identity fraud: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Personal effects	£5,000	each and every incident of loss	£250	each and every incident of loss
Reconstitution of electronic data: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss



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Reconstitution of documents: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Lock replacement	£10,000	each and every incident of loss	£250	each and every incident of loss
Building damage by theft	£10,000	each and every incident of loss	£250	each and every incident of loss
Metered water and fuel: in total across all Property sections	£5,000	in the aggregate	£250	each and every incident of loss
Contents temporarily elsewhere: in total across all Property sections	£25,000	each and every incident of loss	£250	each and every incident of loss
Crime: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Glass	£10,000	each and every incident of loss	£250	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£250	each and every incident of loss
Accidental discharge of gas system	£10,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£250	each and every incident of loss
Unauthorised use of utilities: in total across all Property sections	£10,000	in the aggregate	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Defective title - art and collections	£10,000	each and every incident of loss	£250	each and every incident of loss
Outdoor items	£10,000	each and every incident of loss	£250	each and every incident of loss
Continuing hire charges: in total across all Property sections	£10,000	each and every incident of loss	£250	each and every incident of loss
Refrigerated stock	£5,000	each and every incident of loss	£250	each and every incident of loss
Bequeathed contents	£50,000	each and every incident of loss	£250	each and every incident of loss
Contents at fund raising events	£10,000	each and every incident of loss	£250	each and every incident of loss
Marquees	£10,000	each and every incident of loss	£250	each and every incident of loss

Section wording	Insurer
16096 WD-NFP-UK-PYC(1)	Hiscox Insurance Company Limited



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SECTION: PROPERTY – BUSINESS INTERRUPTION

Cover start date: 04/10/2019

Applicable to the following premises:

Street 11 Avenue J Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG
Unit 32 (4) Compound 2 Shows Storage, Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG

Cover	Indemnity period	Amount insured
Increased cost of working	12 months	£250,000
Total amount insured		£250,000

Additional covers (in addition to the overall amount insured above)

Cover	Amount insured	Limit applies to
Employees' lottery win	£10,000	each and every incident of loss
Hacker damage	£10,000	each and every incident of loss
Death or disgrace of a patron	£10,000	each and every incident of loss

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

Cover	Amount insured	Limit applies to
Denial of access	£100,000	each and every incident of loss
Public utilities	£100,000	each and every incident of loss
Public authority	£100,000	each and every incident of loss
Alternative hire costs	£5,000	each and every incident of loss
Equipment breakdown	Not covered	
Non-damage denial of access	£100,000	each and every incident of loss
Bomb threat	£100,000	each and every incident of loss
Telecommunications and internet service providers	£100,000	each and every incident of loss
Cyber attack	£100,000	each and every incident of loss
Loss of attraction	£100,000	each and every incident of loss
Unspecified customers	£100,000	each and every incident of loss
Unspecified suppliers	£100,000	each and every incident of loss
Loss of licence	£100,000	each and every incident of loss

Section wording	Insurer
16090 WD-PROF-UK-PD(1)	Hiscox Insurance Company Limited



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SECTION: PROPERTY – PROPERTY AWAY AND IN TRANSIT

Cover start date: 04/10/2019

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Insured property anywhere in the United Kingdom	£2,756	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£2,756			

Maximum load per vehicle £25,000

Hired out property: Maximum amount for non-standard hire contract Not covered

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Reconstitution of electronic data	£5,000	total amount insured across all property sections combined for each and every incident of loss	£250	each and every incident of loss
Reconstitution of documents	£10,000	total amount insured across all property sections combined for each and every incident of loss	£250	each and every incident of loss
Alternative hire costs	£10,000	in the aggregate	£250	each and every incident of loss
Continuing hire charges	£10,000	in the aggregate	£250	each and every incident of loss
Loss of hire fees	£10,000	in the aggregate	£250	each and every incident of loss
Alternative vehicle costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Reloading fallen property	£10,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss
Additions to insured property	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£10,000	each and every incident of loss	£250	each and every incident of loss

Section wording	Insurer
16093 WD-PROF-UK-PAIT(2)	Hiscox Insurance Company Limited

SECTION: PROPERTY – MONEY
Cover start date: 04/10/2019

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open and in a locked safe	£5,000	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at all other times	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

Geographical limits United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the amount insured above)

Cover	Compensation amount	Limit applies to	Excess	Excess applies to
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 for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: death	£10,000	per person	£0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss

Section wording	Insurer
16092 WD-PROF-UK-MON(1)	Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Cover start date:	04/10/2019
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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

9809 WD-PIP-UK-CRI(2)

Insurer

Hiscox Insurance Company Limited

Endorsements applicable to your policy
Low claims rebate

For the purposes of this **endorsement**:

1. **Agreed premium** shall mean the total of the **gross premium** and any additional premiums for the **policy** less any returned premiums paid, during the **period of insurance**.
2. **Claims payments and costs** shall mean the total of the following, in respect of the **policy** during the **period of insurance**:
 - a. claims and losses paid by **us**;
 - b. legal costs and expenses incurred; and
 - c. new reserves and increases to existing reserves.
3. **Gross premium** shall mean the total of all premiums paid or payable by **you**, including commission but excluding Insurance Premium Tax.
4. **Loss ratio** shall mean the **claims payments and costs** divided by the **agreed premium**, multiplied by 100 and expressed as a percentage.

We shall allow **you** a rebate, as set out below, as a proportion of the **agreed premium** and based upon the **loss ratio**, provided that at the end of the **period of insurance you**:

- a. renew **your policy** with **us** for a further 12 months; and
- b. have paid the entire **agreed premium**.

Loss ratio and rebate of premium calculation

The rebate of premium will be calculated as follows:

1. 0% will result in a <NUMBER2>% rebate;
2. up to <NUMBER3>% will result in a <NUMBER4>% rebate; and
3. between <NUMBER5>% and <NUMBER6>% will result in a <NUMBER7>% rebate.

The rebate of premium shall be calculated one month after the end of the **period of insurance**.



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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.

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



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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.

Employers' liability:

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

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.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.



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.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

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.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£958,688	£1,198,360
Wage roll	£250,000	£312,500

You and your business

We asked you	You answered
What type of organisation are you insuring?	Charity
When was your organisation established?	1960
How many employees does your organisation have?	26000
What is your organisation's primary trade?	Beekeepers Association
What is your organisation's business description?	Registered charity and member association representing bee-keeping in the UK.
Have you or any of your directors or partners ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability?	No
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

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
BBKA (British Beekeepers Association), BBKA	UNITED KINGDOM	100%



Hiscox Insurance Statement of Fact

Enterprises Ltd, Local Associations and Members		
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Where do you carry out your work?	
UK	100%
Under which jurisdiction are your contracts carried out?	
UK	100%

Professional indemnity

We asked you	You answered
Do you always work to signed contracts or agreements?	Yes
Do you use sub-contractors or consultants?	Yes
How much have you paid to subcontractors in the last 12 months?	£25,000
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
Specific Profession

Public and products liability

We asked you	You answered
Do you undertake or supervise any manual work, other than collection or delivery?	Yes
Do you or your employees undertake any work involving the use of heat, any work at heights over 3m, or depths exceeding 1m?	No
Do you construct or erect any staging, seating or sets?	No
Do you undertake any work involving asbestos or nuclear materials?	No
What percentage of your manual work is carried out away from your premises?	10%
Do you undertake or supervise any work in any of the following locations: trackside or airside; docks or harbours; quarries, mines or collieries; chemical or petrochemical works or oil refineries; gas works, fuel storage facilities or blast furnaces; power stations or nuclear plant; or bridges, viaducts, tunnels or dams?	No
Do subcontractors or consultants carry out work on your behalf?	No
Do you manufacture your own products?	Yes
Do you sell, supply or distribute any of the following: agricultural supplies, pesticides, fungicides or animal feeds; fireworks, pyrotechnics or explosives; flammables, liquid or gaseous fuels or their appliances; medical or health products or pharmaceuticals; motor cycles or vehicles, watercraft, aerial devices or associated equipment; sex aids or adult toys; tobacco, e-cigarettes or drug paraphernalia; or weapons or munitions?	No
Do you host, coordinate or organise any events?	No
Do you come into contact with children or adults at risk as part of your activities?	Yes
Do you provide care, overnight or one-to-one services to children or adults at risk?	No
In respect of public and products liability, 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



Hiscox Insurance Statement of Fact

Employers' liability

We asked you	You answered
In respect of employers liability, 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?	No

Property

We asked you	You answered
Premises: Street 11 Avenue J Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG	
What is the primary use of this premises?	Office
Is the premises built of brick, stone or concrete and roofed with slate, tiles, concrete, metal or asbestos?	Yes
Are there any plans to undertake any building work in the next 12 months, that are estimated to cost more than £75,000?	No
Have you or any partner or director of the business had any previous claims or losses in a business capacity within the last five years, whether previously insured or not?	Yes
Has the premises previously suffered any damage as a result of subsidence, landslip, heave, structural movement or ever been subject to structural repair?	No
Premises: Unit 32 (4) Compound 2 Shows Storage, Stoneleigh Park, KENILWORTH, Warwickshire, CV8 2LG	
What is the primary use of this premises?	Office
Have you or any partner or director of the business had any previous claims or losses in a business capacity within the last five years, whether previously insured or not?	No
All premises	
Maximum load per vehicle	£25,000

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.

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