

**SCHEDULE/RENEWAL**  
**Policy Number FS8370109**

**INSURANCE DETAILS**

**Period of insurance:** From 26/01/2026 to 25/01/2027 both days inclusive  
**Date issued to insured:** 21/01/2026  
**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:** The Oo Live Steam Club  
**Address:** The Oo Live Steam Club  
 18 Simons Close  
 Glossop  
 Derbyshire  
 SK13 6NE

**Additional insureds:** There are no Additional Insureds on this policy  
**Business description:** Model Railway Interest Club  
**General terms and conditions wording:** 13149 WD-HSP-UK-GEOE-GTC(5)  
 The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

**Property definitions wording:** 13152 WD-HSP-UK-GEOE-PD(4)  
 Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below

**PREMIUM DETAILS**

<b>Annual Premium :</b>	£554.65	<b>Annual Tax :</b>	£66.56	<b>Total Premium :</b>	£621.21
				<b>Administration fee:</b>	£25.00
				<b>Total:</b>	£646.21

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**Endorsements- applicable to the whole policy**

7167.0 Removal of cover: virus  
 7169.0 Additional definitions: cyber

**GEO ENTERTAINMENT SCHEME**
**PROPERTY – CONTENTS AT THE BUSINESS PREMISES**

**Section wording** 13153 WD-HSP-UK-GEOE-CBP(6)  
**Insurer:** Hiscox Insurance Company Limited  
**Premises:** The Oo Live Steam Club  
 18 Simons Close  
 Glossop  
 Derbyshire  
 SK13 6NE

Item description	Excess	Amount Insured
General business contents including stock	£350	£12,000
Computers, laptops, mobiles and PDAs	Nil	Not insured
Technical equipment	Nil	Not insured
Marquees (Canvas) and associated furnishings	Nil	Not insured
Marquees (Solid sided) and associated furnishings	Nil	Not insured
Rent payable	Nil	Not insured

**Excess basis** each and every loss

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

<b>Costs following glass breakage</b>	£2,500
<b>Additions to contents</b>	£50,000
<b>Money in the business premises while open for business</b>	£1,000
<b>Money in a locked safe</b>	£1,000
<b>Money in transit or at the home of employees</b>	£1,000
<b>Money at all other times</b>	£1,000
<b>Money – non-negotiable instruments</b>	£250,000
<b>Personal effects</b>	£2,500
<b>Reconstitution of electronic data</b>	£5,000
<b>Reconstitution of other business documents</b>	£5,000
<b>Refrigerated stock</b>	£2,500

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<b>Lock replacement</b>	£2,500
<b>Building damage by theft</b>	£10,000
<b>Personal assault - death</b>	£25,000 per person
<b>Personal assault - total loss, or permanent and total loss of use, of one or more limbs</b>	£25,000 per person
<b>Personal assault - total and irrecoverable loss of sight in one or both eyes</b>	£25,000 per person
<b>Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation</b>	£250 per week up to a maximum of 104 weeks
<b>Metered water and fuel</b>	£10,000
<b>Outdoor items</b>	£5,000
<b>Contents temporarily elsewhere including whilst in transit</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Contents kept at home</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Continuing hire charges</b>	£50,000
<b>Loss of hire fees</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Alternative hire costs</b>	£30,000
<b>Extinguisher and alarm re-setting expenses</b>	£10,000
<b>Loss prevention costs</b>	£5,000

**Endorsements**

7170.0

Removal of cover: cyber claims and losses

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**PROPERTY CONTENTS AWAY FROM THE BUSINESS PREMISES**

**Section wording** 13154 WD-HSP-UK-GEOE-CAP(6)  
**Insurer** Hiscox Insurance Company Limited  
**Geographical limits** UK & EU  
**Excess** £350  
**Excess basis** Each and every loss

Item description	Amount Insured
General business equipment including stock	£12,000
Computers, laptops, mobiles and PDAs	Not insured
Technical equipment	Not insured
Hired in technical equipment	Not insured
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured
Money UK/EU	Not insured
Money Worldwide	£1,000

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

**Transit within geographical limits** £50,000 any one vehicle or the amount insured which ever is less

**Section wording** 13154 WD-HSP-UK-GEOE-CAP(6)  
**Insurer** Hiscox Insurance Company Limited  
**Geographical limits** Worldwide  
**Excess** £250  
**Excess basis** Each and every loss

Item description	Amount Insured
General business equipment including stock	Not insured
Computers, laptops, mobiles and PDAs	Not insured
Technical equipment	Not insured
Hired in technical equipment	Not insured
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured

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

**Transit within geographical limits** £50,000 any one vehicle or the amount insured which ever is less

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

Personal assault - death	£25,000 per person
Personal assault - total loss, or permanent and total loss of use, of one or more limbs	£25,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£25,000 per person
Personal assault - disablement which totally prevents the injured person from carrying	£250 per week up to a maximum of 104 weeks

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out all parts of their usual occupation	
Continuing hire charges	£50,000
Loss of hire fees	£25,000 or 10% of the amount insured for Contents away from the business premises, whichever is less
Alternative hire costs	£30,000
Loss prevention costs	£5,000
Re-shoot or re-compilation costs	£2,500

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**Endorsements**

<b>7171.0</b>	Removal of cover: cyber claims and losses
<b>0.22</b>	Additional Location

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**PUBLIC AND PRODUCTS LIABILITY**

<b>Section wording</b>	13150 WD-HSP-UK-GEOE-GL(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess</b>	£350
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	Worldwide excluding USA and Canada
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate
<b>Court attendance compensation</b>	£100 per day

**Endorsements**

7168.0 Removal of cover: cyber claims

**EMPLOYERS' LIABILITY**

<b>Section wording</b>	13815 WD-HSP-UK-GEOE-EL(9)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	all claims and their defence costs which arise from the same accident or event
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	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 above)

<b>Criminal defence costs</b>	£100,000
<b>Terrorism</b>	£5,000,000

**Endorsements**

3121.0 Employers liability insurance – mandatory information required

6734.0 Confirmation of cover: cyber claims

**CRISIS CONTAINMENT**

<b>Wording</b>	13157 WD-HSP-UK-GEOE-CA(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£25,000
<b>Limit applies to</b>	in the aggregate during any one period of insurance

**Special limits** (included within and not in addition to the overall limit above)

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<b>Outside working hours discretionary crisis mitigation costs</b>	<b>£2,000</b>
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**Endorsements**

<b>9003.0</b>	Crisis containment provider: Hill & Knowlton
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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:

**Property – contents at the business premises: endorsements**

**Clause**

**7170.0**

**Removal of cover: cyber claims and losses**

**What is covered,** Lock replacement, is amended to read as follows:

The costs **you** incur to replace locks and keys necessary to maintain the security of the **business premises** or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the **period of insurance**. However this does apply to the unauthorised modification of any digital or electronic locks.

**What is not covered** 1. i. 'a **virus** or **hacker**.' is deleted.

**What is not covered,** 10. is amended to read as follows:

10. loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

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:

- a. a **cyber attack** or fear or threat of a **cyber attack**;
- b. a **hacker** or fear or threat of a **hacker**; or
- c. 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 arising from any electronic, online or crypto currency, including Bitcoin.

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**Property contents away from the premises clauses: endorsements**

**Endorsements**

Clause	7171.0	Removal of cover: cyber claims and losses
		<p><b>What is not covered</b> 1. j. 'a virus or hacker.' is deleted.</p> <p><b>What is not covered</b>, 11. is amended to read as follows:</p> <p>11. 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> <p>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> <p>a. a <b>cyber attack</b> or fear or threat of a <b>cyber attack</b>;</p> <p>b. a <b>hacker</b> or fear or threat of a <b>hacker</b>; or</p> <p>c. 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>.</p> <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 will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.</b></p>
Clause	0.22	<p><b>Additional Location</b></p> <p>It is hereby noted and agreed that Public Liability is extended to include additional location at 267 Beadlemead, Netherfield, Milton Keynes, Buckinghamshire, MK6 4HZ. £5k contents and £24k stock to be covered here.</p>

**Public and products liability clauses: endorsements**

Clause	7168.0	Removal of cover: cyber claims
		<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>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</li> </ol> <p>any <b>computer or digital technology</b>.</p>

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**Cyber attack**

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

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

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

- a. **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
- b. 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
2. 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.

**What is not covered**, 7. Computer virus is deleted.

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

Cyber incidents

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

- a. cyber attack;
- b. hacker;
- c. computer or digital technology error;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

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**We will not make any payment for any 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**.**

**Employers' liability: endorsements**

**Clause 3121.0**

**Employers liability insurance – mandatory information required**

**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.

**Clause 6734.0**

**Confirmation of cover: cyber claims**

The following is added to **What is covered**:

Cyber claims

**We** 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.

The following is added to **What is covered**:

Cyber claims

**We** 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.

**Crisis containment: endorsements**

**Clause 9003.0**

**Crisis containment provider: Hill & Knowlton**

**Crisis line contact number (24 hours):** +44(0)800 8402783

**Crisis line contact number (24 hours)** +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.

**Endorsements- applicable to the whole policy**

**Clause 603.0**

**Commercial assistance & legal advice helpline**

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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<b>Clause</b>	<b>7167.0</b>	<p><b>Removal of definition: virus</b></p> <p><b>General definitions, Virus</b> is deleted.</p>
<b>Clause</b>	<b>7169.0</b>	<p><b>Special definitions for all property sections, Hacker</b> is amended to read as follows:</p> <p><b>Hacker</b></p> <p>Anyone, including an employee of <b>yours</b>, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> <li>1. computer; or</li> <li>2. data held electronically by <b>you</b> or on <b>your</b> behalf.</li> </ol> <p>The following are added to <b>Special definitions for all property sections</b>. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of <b>your policy</b>.</p> <p><b>Computer or digital technology</b></p> <p>Any <b>programs</b>, computer network, hardware, <b>software</b>, 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>2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,</li> </ol> <p>any <b>computer or digital technology</b>.</p> <p><b>Cyber attack</b></p> <p>Any digital attack or interference, whether by a <b>hacker</b> or otherwise, designed to:</p> <ol style="list-style-type: none"> <li>1. gain access to;</li> <li>2. extract information from;</li> <li>3. disrupt access to or the operation of; or</li> <li>4. cause damage to,</li> </ol> <p>any data or <b>computer or digital technology</b>, including but not limited to any:</p> <ol style="list-style-type: none"> <li>a. <b>programs</b> designed to damage, disrupt, extract data from, or gain access to any data or <b>computer or digital technology</b> including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or</li> <li>b. denial of service attack or distributed denial of service attack.</li> </ol>

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**Data Protection Act**

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has 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, third party service providers, reinsurance companies, insurer tracing offices 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 Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

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

**Fair Process Notice**

Geo Specialty Sport Leisure and Entertainment is a trading name of Geo Underwriting Services Limited (part of the Ardonagh Group of companies), and Hiscox (Hiscox is a trading name of a number of Hiscox companies) are the data controllers for the personal information you provide and we are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you need or are of interest. We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. We will also share information with other organisations where we need to do so by law. Geo Underwriting Services Limited's.

Fair Processing Notice can be found on our website <http://www.geounderwriting.com/fair-processing-notice> which explains in more detail how we use and share your personal information.

Hiscox's Fair Processing Notice can be found on [www.hiscox.co.uk/cookies-privacy](http://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	<b>Hiscox Underwriting Limited</b>
Registered address	22 Bishopsgate London EC2N 4BQ 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	<b>Hiscox Insurance Company Limited</b>
Registered address	22 Bishopsgate London EC2N 4BQ 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

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Name	<b>Geo Specialty Sports Leisure &amp; Entertainment is a trading name of Geo Underwriting Services Limited.</b>
Registered address	2 Minister Court Mincing Lane London EC3R 7AA
Company registration	Registered in England number 04043759
Status	Authorised and regulated by the Financial Conduct Authority 313250