



ADDINGSTONE

INSURANCE SOLUTIONS

Commercial Combined Package Insurance

Based on our knowledge of your account, your stated requirements are as follows:

As part of our service, we give advice and make a recommendation for you after we have evaluated your demands and needs. In regards to your Commercial Combined Package Policy, it is necessary to select the areas and levels of cover on a bespoke basis and the risk details below and in the attached documentation, which have been produced following our previous discussions. Please see below your demands that you have indicated to us.

General Contents

Stock

Public & Products Liability

Employers Liability

Exhibition Cover

Legal Expenses

Money

Goods in Transit

Personal Accident

Crisis Containment

Commercial Legal and Advice Helpline

Geo Underwriting Services Ltd t/as Arista - Commercial Combined Package	
Quote Breakdown - Sums Insured	
Section	Sum Insured (£)
Material Damage - 18 Simons Close, Glossop, Derbyshire, SK13 6NE	
General business contents including stock	10,000
Additional cover	
Costs following glass breakage	2,500
Additions to contents	50,000
Money in the business premises while open for business	1,000
Money in a locked safe	1,000
Money in transit or at the home of employees	1,000
Money at all other times	1,000
Money – non-negotiable instruments	250,000
Personal effects	2,500
Reconstitution of electronic data	5,000
Reconstitution of other business documents	5,000
Refrigerated stock	2,500
Lock replacement	2,500
Building damage by theft	10,000
Personal assault – death – per person	25,000
Personal assault - total loss, or permanent and total loss of use, of one or more limbs – per person	25,000
Personal assault - total and irrecoverable loss of sight in one or both eyes – per person	25,000
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation - per week up to a maximum of 104 weeks	250
Metered water and fuel	10,000
Outdoor items	5,000
Contents temporarily elsewhere including whilst in transit - or 10% of the amount insured for contents, whichever is the less	25,000

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Contents kept at home - or 10% of the amount insured for contents, whichever is the less	25,000
Continuing hire charges	50,000
Loss of hire fees - or 10% of the amount insured for contents, whichever is the less	25,000
Alternative hire costs	30,000
Extinguisher and alarm re-setting expenses	10,000
Loss prevention costs	5,000
Property contents away from the business premises	10,000
Money Worldwide	1,000
Transit within geographical limits	50,000
Personal assault – death - per person	25,000
Personal assault - total loss, or permanent and total loss of use, of one or more limbs - per person	25,000
Personal assault - total and irrecoverable loss of sight in one or both eyes - per person	25,000
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation - per week up to a maximum of 104 weeks Continuing hire charges	250
Loss of hire fees - or 10% of the amount insured for Contents away from the business premises, whichever is less	25,000
Continuing hire charges	50,000
Loss prevention costs	5,000
Re-shoot or re-compilation costs	2,500
Alternative hire costs	30,000
Crisis containment	25,000
Outside working hours discretionary crisis mitigation costs	2,000
Public Liability	5,000,000
Products Liability	5,000,000
Criminal defence costs	100,000
Pollution defence costs	100,000
Court attendance compensation – per day	100
Employers Liability	10,000,000
Terrorism	5,000,000

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Based on this information and on our knowledge of the market, we recommended the following:

We are recommending the **Geo Underwriting Services Ltd U/W Hiscox Insurance Company Limited** policy as suitable after taking into consideration your demands & needs and how they are met, and affected, by the policy terms and warranties applicable to this insurance, as shown in our risk summary. Subject to your ongoing compliance with the policy terms, conditions & warranties this policy meets your stated cover requirements (ie. your demands), at a competitive premium.

The reason for recommending the Geo U/W Hiscox quotation, is that it is competitive and comprehensive cover, which is provided on a specialist scheme for your niche insurance requirements.

In view of the individual nature of the cover, you should contact us immediately if you require any additional covers not shown, or if you feel that sums insured do not accurately reflect your circumstances

Covers Recommended but not taken up by Client

Our quotation has been provided in relation only to the type of cover indicated above and on the enclosed risk summary documentation.

Our experience in placing commercial insurances indicates that other risks may exist which are not met by this policy and would require other specific insurance. In your case we recommend that you consider the need for the below listed covers which are often closely linked to your type of business.

Management Liability

Cyber

Life

Private Medical Insurance

Professional Indemnity

We use a panel of insurers and our recommendations follow a fair analysis of the market, taking into consideration your requirements when placing your policy.

Excesses

£350	Property – contents at the business premises	-	General business contents including stock
£250	Transit within geographical limits	-	Transit within geographical limits
£350	Property contents away from the business premises		
£350	Public & Products Liability		

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Endorsements

7171.0 Removal of Cover: Cyber Claims and Losses

Applicable to: Property – contents at the business premises

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.

For full wording of this endorsement please see page 9 of your Policy Schedule

0.22 Additional Location

Applicable to: Property – Property contents away from the premises

It is hereby noted and agreed that Public Liability is extended to include additional location at 267 Beadle mead, Netherfield, Milton Keynes, Buckinghamshire, MK6 4HZ.

£5k contents and £24k stock to be covered here.

7168.0 Removal of Cover: Cyber Claims

Applicable to: Public and Products liability

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
2. On-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology.

For full wording of this endorsement please see page 9 & 10 of your Policy Schedule

3121.0 Employers Liability Insurance – Mandatory Information Required

Applicable to: Employers' liability

You must provide the insurer 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 the insurer 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 the insurer 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

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6734.0 Confirmation of Cover: Cyber Claims

Applicable to: Employers' liability

The following is added to what is covered:

Cyber claims

The insurer 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

The insurer 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.

7169.0 Special Definitions for All Property Sections, Hacker Is Amended to Read As Follows:

Hacker

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

1. Computer; or
2. Data held electronically by you or on your behalf.

The following are added to special definitions for all property sections. These amendments only apply to the property definitions where the property definitions are incorporated into the property sections of your policy.

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
2. 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.
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

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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**7167.0 Removal of
Definition: Virus**

General definitions, Virus is deleted

**9003.0 Crisis Containment
Provider: Hill & Knowlton**

Applicable to: Crisis containment

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 the insurer 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 the insurer of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Please take time to read through the endorsements and exclusions above. Your inability to comply with these under any circumstance, may affect your policy cover.

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