



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: 15/11/2023

Insurance details

Policy number:	PL-PSC04009510652/06
Period of insurance:	From 15/11/2023 to 14/11/2024 both days inclusive. This policy is a Continuing cover policy.
Insured:	The Eric Whitehead Partnership Ltd
Address:	14 Chapel Street Cheadle Stoke-on-Trent ST10 1DY
Additional insureds:	None
Business:	Solicitor

Premium details

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

Charged premium:	£2,142.36
Insurance Premium Tax (IPT):	£257.08
Total charged premium:	£2,399.44

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:	£2,142.36
Insurance Premium Tax (IPT):	£257.08
Annual total:	£2,399.44

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

Summary**Claims information**

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at <https://claims.hiscox.co.uk/>.

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 0800 711 7156, 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.

Cyber claims information

If you suspect that you have suffered a data breach or other cyber incident that is covered by the cyber and data section of your policy, please report this to cyberclaims@hiscox.com or call our 24-hour response line on +44(0)1206 773791 / +44(0)800 8402782.

Notification of cyber incidents at the earliest possibility is vital for limiting their impact. Notifying within the first 72 hours of your discovery of a data breach or a potential data breach could see a reduction in your excess. Please see your policy documents for full information.



Hiscox Insurance Policy Schedule

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)
Cyber and data – Your own losses and Claims and investigations against you	£1,000,000	£5,000	£ 2,142.36
Crisis containment	£25,000	-	£0.00

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



Hiscox Insurance Policy Schedule

SECTION: CYBER AND DATA

Cover start date: 15/11/2023

Cover	
Your own losses and Claims and investigations against you	Covered
Cyber Business Interruption	Covered
Crime	Not covered
Cyber Property damage	Not covered
Dependent business interruption	Not covered
Operational error	Not covered

Your own losses and Claims and investigations against you and Business interruption	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£5,000
Excess applies to	each and every claim or loss, including all costs
Geographical Limits	Worldwide
Applicable Courts	United Kingdom and European Union

Cyber Business Interruption (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

Additional covers (in addition to overall amount insured 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



Hiscox Insurance Policy Schedule

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Directors' personal cyber	£100,000	in the aggregate, including all costs
Repeat event mitigation	£25,000	in the aggregate, including all costs
Additional increased cost of working	Not covered	

Indemnity period	12 months
Time excess	12 hours

Insurer
Hiscox Insurance Company Limited

Section endorsements
<p>Additional Benefit: CyberClear Academy</p> <p>As an added benefit of your Cyber and data insurance policy with us, you now have access to the Hiscox CyberClear® Academy.</p> <p>The Hiscox CyberClear® Academy is a GCHQ-certified, web-based training platform that can assist you and your employees in the prevention of network, cyber and privacy losses. We partner with other providers to provide this service.</p> <p>To register for the Hiscox CyberClear® Academy:</p> <ol style="list-style-type: none">1. Go to www.hiscoxcyberclearacademy.com2. Click CREATE AN ACCOUNT3. Click Yes, I already have a Hiscox CyberClear policy4. Fill in your policy details to create an account <p>If 80% of your employees successfully complete the learning pathways, the excess shown in the schedule is reduced by £2,500. If the excess shown in the schedule is £2,500 or lower, no excess is payable.</p>



Hiscox Insurance Policy Schedule

SECTION: CRISIS CONTAINMENT

Cover start date:	15/11/2023
Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	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

Insurer

Hiscox Insurance Company Limited

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-COM-UK-GTCA(4) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Cyber and data section wording:	19029 WD-PIP-UK-CCLEAR(5)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)



Hiscox Insurance Policy Schedule

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	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration Status	Registered in England and Wales number 02372789 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	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 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)800 840 2269

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

Complimentary Benefit: The Hiscox Risk Academy



Hiscox Insurance Policy Schedule

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including cyber security, cyber and fraud awareness and a range of other work related risks and threats. The editable documents and templates allow you to identify and monitor risks in your own workplace

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at

riskacademy.hiscox.co.uk/cyber

Cyber and data:

You must notify any **claim, loss, breach, privacy investigation, illegal threat** or interruption to Hiscox at the following email address

cyberclaims@hiscox.com

If you wish to speak to us urgently then we can also be contacted on the following numbers:
+44(0)1206 773791 / +44(0)800 8402782

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

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.

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

Important information about this Statement of Fact

You must read this Statement of Fact carefully. We have relied on the facts set out below and all the information that you or anyone on your behalf provided, to help us decide:

- whether to provide you with insurance; and
- the terms of the insurance we provide to you, including premium.

You must check that all of the facts set out within this Statement of Fact are true, accurate and complete. Please note that some of the information may have been assumed by us.

You must contact your broker or, if you do not have a broker, you must contact us as soon as possible if any of the facts set out below or any of the information provided to us:

- is not true, accurate and complete; or
- no longer remains true, accurate and complete during your period of insurance.

In each case, we will let you know whether and how it affects the terms of your insurance cover.

If any of the facts or information that you provide to us is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

Please refer to your policy wording for more details about your duty of fair presentation and our remedies.

Maximum allowables

The table below shows the 'declared value' in respect of each policy cover listed. These amounts are based on the information provided by you to us in respect of your business or activities to be insured. The table below also shows a 'maximum allowable' amount for each policy cover listed.

For the policy covers listed in the table below, we do not require you to contact us with any increase to the value of any declared value, provided that:

- (a) the declared values were true, accurate and complete when you provided them to us; and
- (b) during the period of insurance:
 - you do not exceed; and
 - you reasonably expect not to exceedany of the maximum allowable amounts shown below.

You must contact your broker or, if you do not have a broker, you must contact us, as soon as possible if you cannot satisfy all parts of (a) and (b) above.

We use these declared values and maximum allowable amounts to help us decide:

- whether to provide you with insurance; and
- the terms of any insurance we provide to you, including premium,

for the policy covers listed in the table below.

If you cannot satisfy all parts of (a) and (b) above and do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

If your business or activities to be insured grow beyond any declared value, the maximum allowable amounts shown below do not provide for any increase to any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount.



Hiscox Insurance Policy Schedule

If you want to change any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount, you must contact your broker or, if you do not have one, you must contact us and we will confirm whether or not we agree to make such changes to your policy and whether the terms of any insurance we provide to you, including premium, will also change.

Continuing cover: Maximum allowable amounts

Policy Cover	Category	Declared Value	Maximum allowable
Cyber and data	Turnover	£1,012,000	£1,500,000

You and your business

Please carefully check the Answers to each of the Questions set out below to ensure they are true, accurate and complete. Please note that the Answers provided below may have been based upon:

- information which you have provided to us or which has been provided on your behalf;
- assumptions which we have made about you, your business or your activities to be insured

If any of the Answers set out below is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

As you are renewing your policy with us, please also note that we may have made some changes to the Questions and/or the assumptions upon which the cover was based during your previous period of insurance, so it is important that you read this document carefully to ensure that all of the Answers are [true,] accurate and complete.

Question	Answer
What is your organisation's primary trade?	Miscellaneous
What is your organisation's business description?	Solicitor
Have any of your directors, partners or other board members ever been: a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or b. 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
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
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown



Hiscox Insurance Policy Schedule

Company name	Country	Share of overall turnover
The Eric Whitehead Partnership Ltd	UNITED KINGDOM	100%

Cyber and data

Question	Answer
Do all users with administrator or remote access (including to any cloud-based email service) provide at least two different forms of identity verification ("multi factor authentication") to verify their identity prior to log-in?	Yes
Do you hold, process, transact or store any of the following personally identifiable information (other than your employees' information); credit or debit card information; bank details; medical information; or government issued identification?	No
Do you have a disaster recovery plan or incident response plan that takes account of loss of system functionality or loss of data?	Yes - untested
Include business interruption	Covered

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.



Hiscox Insurance Policy Schedule

Summary of changes

Changes to your policy as a result of Brexit

In response to the UK's decision to leave the European Union (commonly known as 'Brexit'), Hiscox needs to ensure that all the risks we are insuring are allocated to the appropriately authorised insurance carrier. Historically, all our policies have been insured by Hiscox Insurance Company Limited (HIC), regardless of whether the risk is based in the UK or the European Economic Area (EEA).

However, post-Brexit, HIC will no longer be able to insure property or subsidiaries located or based in the EEA (non-UK). Those properties and subsidiaries will need to be insured by Hiscox SA (HSA), a new Hiscox Group insurer domiciled and regulated in Luxembourg.

We are therefore removing the automatic EEA (non-UK) cover from our policies. If before renewal you had one of these policies with us and you have already disclosed any EEA (non-UK) exposure to us, we will update your policy accordingly – see below for further detail.

Changes to your cover

Some of our policy wordings provided for automatic cover for subsidiaries based in the EEA (and elsewhere). As we will now need to ensure all risks are allocated to the correct carrier, be that HIC or HSA, we need to ensure that all overseas properties and subsidiaries are disclosed to us and added to the policy.

In order to achieve this, policy wordings that previously provided automatic cover for subsidiaries have now been updated to limit this automatic cover to the UK only. This means that any EEA (non-UK)-based property or subsidiaries will no longer be able to be insured under these policies unless you have specifically told us about any such property or subsidiaries and we have agreed to provide cover. The insurer for any such EEA (non-UK) cover will be HSA instead of HIC.

Your policy

This change will affect the following wordings on your policy:

Based on the information you have previously provided, you do not currently have any subsidiaries or additional insureds located or based in the EEA (non-UK), so these changes should not affect you. Please check your policy documents to confirm what has been disclosed to us.

However, if you have acquired, or if you acquire during the period of insurance, any property or subsidiaries located or based outside of the UK, please contact your broker so we can arrange appropriate cover.

In summary

Our intention is to ensure all our customers continue to benefit from exceptional cover and service. The changes above regarding the transfer of policies from HIC to HSA should not adversely affect the cover Hiscox provide to you but please ensure you read this letter carefully and take any action as we have suggested to ensure that you have cover in place should you have any EEA (non-UK) based subsidiaries.

If you wish to find out more about Hiscox's wider Brexit strategy or the Part VII process through which we will transfer all existing EEA (excluding the UK) exposure currently insured by HIC to HSA, please have a look on our website at www.hiscoxgroup.com/about-hiscox/brexit.

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