



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: 01/07/2025

Insurance details

Policy number:	PL-PSC10003688823/08
Period of insurance:	From 01/07/2025 to 30/06/2026 both days inclusive.
Insured:	The Chartered Society of Physiotherapy (CSP)
Address:	3rd Floor South, Chancery Exchange, 10 Furnival Street, London EC4A 1AB
Additional insureds:	Individual members of the Chartered Society of Physiotherapy The individual Limited Companies or Partnerships (as detailed more fully in the Schedule) The covers applicable to each additional insured are set out under the additional insureds section of this schedule.
Business:	Physiotherapy activities falling within the scope of physiotherapy practice as determined by the Chartered Society of Physiotherapy (CSP)



Hiscox Insurance Policy Schedule

Summary

Claims information

If you need to make a claim:

- 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.

Your covers

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

Cover	Insurance amount	Excess
Medical malpractice	£10,000,000	£0
Public and products liability	£10,000,000	£250
Crisis containment	£25,000	-

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: MEDICAL MALPRACTICE

Limit of indemnity	£10,000,000
Limit applies to	in the aggregate, including all costs
Excess	Not applicable unless specified under special excesses below
Geographical limits	Worldwide (excluding Australia)
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Business activities

Physiotherapy activities falling within the scope of physiotherapy practice as determined by the Chartered Society of Physiotherapy (CSP)

All **business activities** can be performed by anyone falling within the definition of **you**

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

Cover	Limit of indemnity	Limit applies to
Coronavirus (Covid-19)	£250,000	in the aggregate, including all costs
Loss of documents	£250,000	in the aggregate, including all costs
Professional indemnity	£10,000,000	in the aggregate, including all costs
Personal Data	£250,000	in the aggregate, including all costs

Retroactive date	01/09/2009
-------------------------	------------

Insurer

Hiscox Insurance Company Limited

Section endorsements

Customer specific clause

Amendment of cover: limit of indemnity

The first paragraph of **How much we will pay** is amended to read as follows:

The most **we** will pay, per **member**, for:

1. any one **claim** or loss, including **defence costs**, is £7,500,000;
2. the total of all **claims**, losses and **defence costs** is in any event, the single limit of indemnity stated in your schedule, irrespective of the number of **claims** or losses.

All **claims** and losses which arise from the same original cause, a single source or a repeated or continuing breach of duty in connection with **your business activities** will be regarded as a single claim or loss, for which **you** will pay a single **excess**. All related notifications will be considered as having been made on the date of the first notification to **us**.

Customer specific clause

Amendment of cover: individual members of CSP LOI

The following is added to **How much we will pay, Special limits**:

Individual members of CSP

Subject to **our** prior written agreement, an individual **member** of the Chartered Society of Physiotherapy may elect to pay an additional premium, as stated in your schedule, to increase their 'any one **claim**' limit of indemnity in respect of the **Medical malpractice** section from £7,500,000 to £10,000,000 any one claim, and £10,000,000 in the aggregate. If purchased, this increased limit of indemnity shall only apply in respect of any covered **claim** under that section as a result of **your business activities** for a **client** on or after the date on which such increased cover was purchased.

In the event that a **claim** is made after the individual **member** has ceased to purchase the increased limit of indemnity, the lower limit of indemnity shall apply.

Customer specific clause

Amendment of cover: vicarious liability

The following paragraph is added to **What is covered, Claims against you**, immediately following the sentence ending "...any part of a claim not covered by this section.":

The includes any **claim** against a **member** for 1. to 6. above which arises directly due to such a **member** being held to be vicariously liable for the negligent act of an employee, self-employed person, sub-contractor, student, volunteer, locum, individuals undertaking study or work experience, assistants, support workers or associates employed, engaged or for whom the **member** is held to be legally responsible for, provided that all physiotherapists and support workers retain appropriate CSP membership in their own name.

Customer specific clause

Amendment of cover: medico-legal reporting

We confirm that **What is covered, Claims against you**, 6. any other civil liability in the Medical malpractice section will include **claims** for:

- a. negligent loss of or physical damage to any third-party tangible document for which **you** are responsible for when preparing a medico-legal report; or
- b. negligent misstatement or negligent misrepresentation when acting as an expert witness for medico-legal purposes.

What is not covered, A. 12. is amended to read as follows:

12. the loss, damage or destruction of any tangible property. However this exclusion does not apply to:

- a. any loss directly arising from any tangible document where covered under What is covered, Your own losses, Loss of documents; or
- b. any physical damage to any third-party tangible document for which you are responsible when preparing a medico-legal report.

Customer specific clause:

Amendment of cover: permission to reveal the amount of cover

Your obligations, Clause 2. c. Not reveal the amount of cover is deleted.



Hiscox Insurance Policy Schedule

Customer specific clause:

Addition of cover: Clinical trials and research projects

The following is added to the **Special definitions for this section**, Business Activity(ies):

Business activity(ies) shall also include your participation in respect of a clinical trial or research project, provided that such has been approved by, or conducted in accordance with any conditions or approvals made by a properly constituted Ethics Committee.

Customer specific clause

Amendment of cover: extended period for notification of claims

The following paragraph is added to **Your obligations**, Notification of claims:

Provided that **you** can satisfy **us** that it was not reasonably practical to notify **us** of a **claim** in accordance with **your** obligations above, the time period for the notification of such a **claim** shall be extended to a maximum of 180 days after the end of the **period of insurance**.

Customer specific clause

Addition of cover: Indemnity to principals

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

Claims against principals

We agree that if, as a result of a **business activity** undertaken by a **member** on behalf of a principal (other than where the **member** is engaged as an employee of the principal), any party brings a **claim** against such principal, **we** will treat such **claim** as if it was made against **you** and make the same payment to the principal that **we** would have made to **you**, provided that the party to be indemnified:

- a. accepts that **we** can control the **claim's** defence and settlement in accordance with the terms of this section;
- b. has not admitted liability or prejudiced the defence of the **claim** before **we** are notified of it; and
- c. gives **us** the information and co-operation **we** reasonably require for dealing with the **claim**.

If a payment is made by **us** under this endorsement, **we** will waive our right of subrogation against the principal.

Customer specific clause

Amendment of cover: you as a student

The following is added to **What is covered**, **Additional cover**:

You as a student

We will also indemnify **you** against any **claim** falling within the scope of **What is covered**, **Claims against you** above, which is brought as a result of any **business activities you** performed for a **client** in the capacity of a student in furtherance of a training qualification, provided that:

1. any such **business activities** were carried out under the supervision of **your** teacher or trainer; or



Hiscox Insurance Policy Schedule

2. where unsupervised, **your** competency has been assessed and confirmed to **you** by **your** teacher or trainer; and
3. in respect of **student members** undertaking a practice placement, **we** will only provide cover if:
 - a. the practice placement is approved and overseen by a Practice Educator, who are themselves a UK registered health care professional or social worker; and
 - b. such Practice Educator holds their own medical malpractice indemnity insurance, either individually or through an employer, which covers negligent acts by the students under their supervision; or
4. where placements are outside of the **United Kingdom**, **we** will only provide cover if:
 - a. the student member is supervised by a qualified physiotherapist who is based and registered to practice physiotherapy in the applicable territory; and
 - b. such overseas practice placement was arranged under the supervision of a UK Higher Education Institute.

Customer specific clause

Removal of cover: specified treatments

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

Thorax

The part of the human body between the neck and the abdomen, including the cavity enclosed by the ribs, the sternum, the spinal vertebra, and the diaphragm. The thoracic cavity contains the internal thoracic organs. Whilst the scapula is outside the thoracic cavity, it shall be considered part of the thorax region for the purposes of this **policy**.

Medical or Dental Practitioner

A person who holds, or is required by law to hold, a valid licence to practise as a Doctor, Physician, Surgeon, Dental Surgeon or Dentist, such licence having been issued by the relevant lawfully established and recognised licensing authority within the Geographical limits specified in **your** schedule.

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

1. the provision of Acupuncture or any procedure or intervention using needles performed in or around the **thorax** or the Thoracic organs, performed on or after 1 July 2024.
2. the provision of Acupuncture for fertility treatments, performed on or after on 1 July 2016.
3. an act, error or omission by a **Medical or Dental Practitioner**, regardless of whether such individual is employed by **you** or acting as a self-employed contractor or sub-contractor.
4. the provision of the following treatments, performed after 30 June 2021:
 - a. general and regional anaesthesia, including peripheral nerve blocks;
 - b. epidural injections with or without the use of local anaesthetic;
 - c. spinal and caudal injections; or
 - d. spinal and caudal nerve blocks.



Hiscox Insurance Policy Schedule

5. the provision of platelet-rich plasma (PRP) injection therapy performed on or after 1 July 2023.
6. the provision of any aesthetic, cosmetic procedure or intervention.

Customer specific clause

Amendment of cover: retroactive date

For the purposes of the **Medical Malpractice** section only, the **retroactive date** stated on **your** schedule is amended to read as follows:

Retroactive date

1. 1 September 2009 in respect of the Chartered Society of Physiotherapy;
2. None in respect of the Professional Network Groups of The Chartered Society of Physiotherapy, as stated on **your** schedule;
3. In the case of an individual **member** or **student member**, the date on which that individual became a **member** or **student member** of the Chartered Society of Physiotherapy, without any subsequent break in cover.

In the case of any current individual **member** who:

- a. became a member of the Chartered Society of Physiotherapy; but
- b. who later, for a period of time, elected not to be a member of the Chartered Society of Physiotherapy, but then subsequently rejoined as a member,

the **retroactive date** shall be the date on which the current member first became a **member** of the Chartered Society of Physiotherapy, provided that:

- i. if performing **business activities** during the period they were not a member, that individual can demonstrate they had the benefit of medical malpractice insurance, such that, at all times, they had continuous insurance in place without any break in cover; or
 - ii. if during the period of time in which they were not a member, such individual was not practising any **business activities**.
4. In respect of any practice, partnership, limited liability partnership or limited company, the date on which such entity commenced trading.
 5. 1 July 2020 for members who are undertaking an accredited post-graduate physiotherapy programme at a **United Kingdom** domiciled Higher Education Institute (HEI) and undertaking from their home country a formal elective placement including completion of course work via the internet under the direction of the UK Higher Education Institution.



Hiscox Insurance Policy Schedule

Customer specific clause

Amendment of cover: member cover

Special definitions for this section, You/your is amended to read as follows:

You/your:

1. The insured named in **your** schedule. This shall also include any person who was, is or during the **period of insurance** becomes your director, partner, senior manager or officer in actual control of **your** operations, employee, member of the ethics committee or volunteer performing activities in the ordinary course of **your** business; and

2. a **member**.

For the purposes of the **Medical Malpractice** section only, **member** shall also include:

- a. any individual who, at the time of the act, error or omission which has given rise to a covered **claim** under this section of the policy, was a member of the Chartered Society of Physiotherapy, but:
 - i. has since retired or ceased to practice;
 - ii. is no longer a member; or
 - iii. has since died, in which case the definition of member shall extend to that deceased's estate, heirs, executors or administrators;
- b. overseas or former overseas members of the Chartered Society of Physiotherapy who were resident overseas (except in Australia, USA or Canada) and who held full practising membership and were on the CSP Overseas Register up to 31 December 1998;
- c. former members of the Chartered Society of Physiotherapy domiciled in the Republic of Ireland who held full practising CSP membership up to 31 December 2004;
- d. a Professional Network Group listed on **your** schedule, but only in respect of any **claims** which arise from a **business activity** performed prior to the date stated on **your** schedule; and
- e. any specific partnership, limited liability partnership or limited company stated on **your** schedule, but only in respect of any **business activity** undertaken prior to the date on which such entity closed or ceased to practice.



Hiscox Insurance Policy Schedule

Customer specific clause

Removal of cover: professional footballers

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

Defined club

Any national or international professional Association football team or any football club playing in any of the top two professional football divisions of: England (currently known as the English Premier League and Championship Divisions), Scotland (currently known as the Scottish Premiership and Championship Divisions), Republic of Ireland or any other country (other than clubs playing in the football leagues of Wales, Northern Ireland, the Channel Islands, or the Isle of Man).

A football club which is promoted to one of the divisions specified above, shall be deemed to be a defined club with effect from 00:01 am on the date of the first official league game of the season following the club's promotion. If a club is relegated into the third division of such league structure, it, shall cease to be a defined club at 00:01 am on the day of its first league game of the season following such relegation.

Professional footballer

Any male football player aged 16 years or above at the time of treatment, who derives an income from playing football for a **defined club**. This includes:

1. first team or reserve players, including applicable junior / academy players and trialists;
2. players on loan to a **defined club**;
3. players on loan from a **defined club** to any other team;
4. any other football player employed by or apprenticed or otherwise contracted to or engaged by or playing under the patronage of or otherwise in association with a **defined club** including for the avoidance of doubt branded soccer schools.

This also includes any such football player falling within the scope of 1. to 4. above, when such player is selected (and only in and to the extent of their capacity) as squad member or player for any national or international football team of any country including but not limited to participation in competitive or friendly matches at senior or junior level (age related or otherwise), training regimes or any other official activity relating to their national or international duties.

We will not make any payment for any **claim** or loss, or part of a **claim** or loss, directly or indirectly due to or contributed to by, resulting from or in connection with the performance of a **business activity** upon a **professional footballer**, other than where such malpractice is alleged to have arisen in the course of a **Samaritan act**.



Hiscox Insurance Policy Schedule

Special limit: professional indemnity claims

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

Professional indemnity claims

Any claim or part of a claim under **What is covered, Claims against you**, paragraphs 2. to 6.

The following is added to **How much we will pay, Special limits**:

Professional indemnity claims

For **professional indemnity claims**, the most **we** will pay is the relevant amount stated in the schedule. This is included within, and not in addition to, the overall limit of indemnity for this section.



Hiscox Insurance Policy Schedule

SECTION: PUBLIC AND PRODUCTS LIABILITY

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and representation costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	Worldwide (excluding Australia)
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
--	-------------

Abuse or molestation	Not covered
-----------------------------	-------------

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
Representation costs	£250,000	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
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

Special excesses

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

Insurer

Hiscox Insurance Company Limited

Section endorsements

Customer specific clause

Amendment of cover: member cover

Special definitions for this section, You/your is amended to read as follows:

You/your:

1. The insured named in **your** schedule. This also includes any person who was, is or during the **period of insurance** becomes **your** director, partner, trustee, committee member, senior manager or officer in actual control of **your** operations; and
2. a **member**.



Hiscox Insurance Policy Schedule

For the purposes of the Public and products liability section, member shall also include:

- a. overseas or former overseas members of the Chartered Society of Physiotherapy who were resident overseas (except in Australia, USA or Canada) and who held full practising membership and were on the CSP Overseas Register up to 31 December 1998; and
- b. former members of the Chartered Society of Physiotherapy domiciled in the Republic of Ireland who held full practising CSP membership up to 31 December 2004.

Customer specific clause

Amendment of cover: injury to students under your supervision

What is not covered 3. Injury to employees is amended to read as follows:

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

3. **bodily injury** to any:

- a. **employee**, other than **bodily injury** to any individual undertaking a study or practice placement under the direct supervision of a **member**, provided that:
 - i. such individual is not working under a contract of employment; and
 - ii. the **member** does not otherwise have employer's liability cover which responds to such an injury;
- b. person supplied by **you** to a client under contract which occurs anywhere other than at your premises.

Customer specific clause

Removal of cover: members under a contract of employment

We will not make any payment for any **claim** or part of a **claim** or loss directly or indirectly due to any **claim** against an individual **member** or **student member**, where such **member** or **student member** is employed by an organisation or entity under a contract of employment, and such organisation or entity holds its own Public and Products liability insurance which covers public and product liability claims due to the acts, errors or omissions of its employees.

This policy does not provide cover in respect of any subrogation claims made by any such employer organisation or entity, seeking an indemnity or contribution from such individual **member** or **student member**.

Removal of cover: Abuse or molestation

We will not make any payment for any claim or loss directly or indirectly due to **abuse or molestation**.

SECTION: CRISIS CONTAINMENT

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	



Hiscox Insurance Policy Schedule

Insurer
Hiscox Insurance Company Limited



Hiscox Insurance Policy Schedule

Endorsements applicable to your policy

Customer specific clause

Amendment of cover: definition of members and student members

The following are added to **General terms and conditions, General Definitions**:

Member

Any:

1. current member of the Chartered Society of Physiotherapy who is a qualified physiotherapist; or
2. support worker who is also a current member of the Chartered Society of Physiotherapy, but only when undertaking **business activities** which have been delegated to them by a registered physiotherapist falling within the definition of 1. above, or a health professional of equal professional status; or
3. **student member**; or
4. any partnership, limited liability partnership or private limited company performing a **business** activity whose turnover for the last financial year immediately prior to start of the **period of insurance** does not exceed £200,000, provided that all of the practising physiotherapists of such entity are members of the Chartered Society of Physiotherapy. This includes any such entity which is wholly or partly owned by a partner or shareholder who themselves are not members of the Chartered Society of Physiotherapy, provided that such partner or shareholder is not:
 - i. a qualified clinician or dental practitioner; or
 - ii. a former qualified clinician involved in the planning or delivery of any clinical services.

Any member undertaking a Return to Practice Programme will fall within the definition of 1. above if they are supervised by a current member of the Chartered Society of Physiotherapy or a health professional of equal professional status.

Student member

Any current student member of the Chartered Society of Physiotherapy, but only if such student member is supervised by a qualified member of the Chartered Society of Physiotherapy (or other qualified physiotherapist of equal professional status).

A student member was not required to be supervised when providing a sports massage prior to 1 July 2022, provided that such student member was a qualified sports massage practitioner who, at the time of carrying out such sports massage had taken out relevant malpractice insurance cover in respect of that activity.



Hiscox Insurance Policy Schedule

Customer specific clause

Amendment of cover: geographical limits

The following is added to **General terms and conditions, General definitions**:

United Kingdom

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or Gibraltar.

Geographical limits as stated in Sections: **MEDICAL MALPRACTICE** and **PUBLIC AND PRODUCTS LIABILITY** in the schedule are amended to read as follows:

United Kingdom, the Republic of Ireland and the Falkland Islands.

However, in respect of **members** undertaking **business activities** elsewhere in the world for periods not exceeding 180 days in any 12 month period, **Geographical limits** as stated in Sections: **MEDICAL MALPRACTICE** and **PUBLIC AND PRODUCTS LIABILITY** are amended to read as follows:

Worldwide excluding Australia, provided that such **member**:

1. where required, holds current HCPC registration on the date of treatment;
2. is ordinarily or temporarily resident in the **United Kingdom**. However, for **members** who are temporarily resident in United Kingdom, no cover shall be provided in respect of any **business activities** which are provided within their own country of domicile, other than in respect of **members** who are:
 - a. ordinarily resident in the Republic of Ireland enrolled on a HCPC accredited pre-registration physiotherapy programme at a **United Kingdom** domiciled Higher Education Institute; or
 - b. hold HCPC registration and are undertaking an accredited post-graduate physiotherapy programme at a **United Kingdom** domiciled Higher Education Institute (HEI) and undertaking from their home country a formal elective placement including completion of course work via the Internet under the direction of the UK Higher Education Institution.

For student members, overseas practice placements must be arranged under the supervision of your HEI and be part of the requirements of your pre-registration physiotherapy programme and be completed under the supervision of a local physiotherapist.
3. does not undertake any business activities in Australia, other than when visiting Australia with a **United Kingdom** domiciled client, sports teams, athletes or entity which retain CSP members for the provision of **your business activities** for their own needs.
4. does not provide any clinical services to any USA or Canadian nationals in the USA or Canada.

The 180 day restriction mentioned above shall not apply to any **member** deployed overseas for and on behalf of the UK Ministry of Defence, nor to any dependent of such **member** for **business activities** provided to UK Nationals only on Ministry of Defence Sovereign Bases.



Hiscox Insurance Policy Schedule

Customer specific clause

Amendment of cover: ROI domiciled members

We will not make any payment for any **claim** or loss, or part of a **claim** or loss, directly or indirectly due to any **claim** made against a **member** domiciled in the Republic of Ireland, unless such **claim** arises solely and directly due to **business activities** undertaken by such member in Northern Ireland. **We** will not in any event cover for any such **members** in respect of any activities undertaken in Republic of Ireland or elsewhere in the world.

Customer specific clause

Irish Members Clause

Notwithstanding any provision in this policy to the contrary, this policy does not provide any indemnity for Irish members after the 1st January 2005, other than any work undertaken in the **United Kingdom** which forms part of a recognised physiotherapy course, and subject to membership of the Chartered Society of Physiotherapy.



Hiscox Insurance Policy Schedule

Additional insureds

Insured name	Policy Covers	Covers applicable
Individual members of the Chartered Society of Physiotherapy	Crisis Containment Public and Products Liability Medical Malpractice	Covered Covered Covered
The individual Limited Companies or Partnerships (as detailed more fully in the Schedule)	Crisis Containment Public and Products Liability Medical Malpractice	Covered Covered Covered

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.
Medical malpractice section wording:	16173 WD-SPEC-UK-MM(5)
Public and products liability section wording:	16166 WD-PROF-UK-PPL(3)
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
- Counselling Service

Helpline number: +44 (0)800 840 2269
Counselling helpline: +44 (0)117 934 2121

Helpline hours: 24 hours a day, 7 days a week

These helplines are provided by ARAG Legal Expenses Insurance Company Limited as a service for eligible Hiscox policyholders



Hiscox Insurance Policy Schedule

Complimentary Benefit: The Hiscox Risk Academy

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 fire safety, cyber security, slips, trips and falls, mental health awareness and many more. 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

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.

Medico-legal advice helpline

During the period of insurance this policy gives you access to complimentary medico-legal advice lasting up to 30 minutes per query to assist you on a wide range of topics in relation to your insured business activities. For example:

- Managing adverse incidents
- Patient/data confidentiality issues
- Managing vulnerable customers
- Emergency treatment orders/injunctions
- Mental health and capacity treatment issues
- Deprivation of Liberty Safeguards
- Consent and best interests
- Queries relating to issues of fitness to practice
- Matters with a duration beyond 30 minutes and/or regarding activities not covered under the policy may be discussed for a separate fee agreed between the helpline provider and the Hiscox policyholder

The helpline will not provide advice on:

- Policy coverage
- Matters that may conflict with the coverage provided by your policy
- Matters managed by other helplines in your policy.

Helpline number: **03332 12 16 16**

Helpline hours: 24 hours a day, 7 days a week

Helpline provider:

Clyde & Co

Two New Bailey Square



Hiscox Insurance Policy Schedule

6 Stanley Street
Salford
Manchester M3 5GS.

Please note that all calls will be recorded for quality control and audit purposes.

On calling the helpline number please be ready with:

- Your name, address, contact telephone number and email address;
- The name of your broker, insurer and policy number;
- Confirmation as to whether the issue in question has been notified to your insurer;
- Details to identify the nature of the problem, your concerns and the advice being sought;
- Confirmation as to whether you require assistance urgently or whether the helpline provider can respond at a later time, e.g. within normal working hours.

Please be aware that use of this helpline does not constitute notification of a claim or circumstance to the policy. If you consider the matter is reportable to Hiscox then you should contact your broker to arrange formal notification.