

MASTER SCHEDULE

Policy Number	UC PMH 3468379	
Schedule Number	2026 - 3 - 50018	
Broker	James Hallam Limited (Chelmsford) (BG10683)	
Named Insured	British and Irish Orthoptic Society	
Postal Address	3rd Floor Interchange Place 151-165 Edmund Street BIRMINGHAM B3 2TA	
Business	The Profession of Orthoptics as practiced by the British and Irish Orthoptic Society, its Members and Clinical and Non-Clinical Advisory Groups	
Period of Insurance	A) EFFECTIVE FROM	7th February 2026
	B) TO	6th February 2027 (Both Dates Inclusive)
Renewal Date	7th February 2027	

MASTER SCHEDULE (Continued)

The following Section(s) and Optional Extension Clauses of the Policy are operative

Section(s) / Optional Extension Clauses	Renewal Premium(s)	Future Renewal Premium(s)
Property Damage		
Employers' Liability		
Public and Products Liability		
Legal Expenses **		
Sub Total		
Insurance Premium Tax		
Total		

An * denotes that the premium stated is a deposit premium subject to adjustment in accordance with the General Conditions

** Legal Expenses cover is automatically provided without charge.

Policy Wording Code 21210718

Policy Endorsement(s)

GE166	Communicable Disease Excl. (First Party Coverages)
GE176	European Union or European Community References - Clause Amendments

GENERAL POLICY ENDORSEMENTS

GE166 - Communicable Disease Excl. (First Party Coverages)

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2022

The following general exclusion is added to the Policy:

In respect of the insurance provided by any First Party Section of the Policy where operative, the Company will not be liable in respect of any loss, destruction, damage, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from or in consequence of a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing, any cost to clean-up, detoxify, remove, monitor or test:

- (a) for a Communicable Disease; or
- (b) any property insured under any First Party Section of the Policy that is affected by such Communicable Disease.

Provided that this exclusion shall not apply in respect of subsequent Damage, or loss resulting from interruption to or interference with the Business in consequence of subsequent Damage, not otherwise excluded, which itself results from:

- (i) fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, impact by any vehicle or animal including impact by any rolling stock or crashes collisions derailments or other similar accidents, hail, tornado, cyclone, typhoon, hurricane, earthquake, seaquake, seismic or volcanic disturbance or eruption, subsidence, ground heave, landslip, theft, escape of water, tsunami, flood, storm surge, water damage, liquefaction, freeze, ice storm, weight of snow or ice, avalanche, sprinkler leakage, riot or civil commotion; or
- (ii) an act of terrorism (as defined in the Policy) within England, Wales or Scotland;

and only where specifically insured by this Policy.

For the purpose of this exclusion the term Damage means as defined in the applicable general definition or Section definition of the Policy. The following terms will have the following meaning. If a term below is also defined in the Policy, the definition below replaces that definition for the purposes of this exclusion.

GENERAL POLICY ENDORSEMENTS
GE166 - Communicable Disease Excl. (First Party Coverages)
(Continued)

Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- (c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

First Party Section means any section or coverage forming part of the Policy covering material assets or tangible property owned by the Named Insured or for which they are legally responsible and being the subject matter of the insurance, or covering loss resulting from interruption to or interference with the Business.

Subject otherwise to the terms, conditions and exclusions of the Policy.

GENERAL POLICY ENDORSEMENTS**GE176 - European Union or European Community References - Clause Amendments**

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2023

The following amendments are made to the Policy:

1. In respect of General Condition – Jurisdiction where included and where there is reference to ‘the European Union’ stated in that general condition, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the European Union’.
2. In respect of Property Damage Section Cover - European Union and Public Authorities Clause (including Undamaged Property) where included and operative and where there is reference to ‘European Union Legislation’ stated in that Cover clause, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or European Union legislation’.
3. In respect of Property Damage Section Cover - European Community and Public Authorities Clause (including Undamaged Property) where included and operative and where there is reference to ‘European Community Legislation’ stated in that Cover clause, such reference is replaced with ‘Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or European Union legislation’.

Subject otherwise to the terms, conditions and exclusions of the Policy.

LIST OF PREMISES AND OTHER LOCATIONS SCHEDULE

Policy Number	UC PMH 3468379
Schedule Number	2026 - 3 - 50018
Effective Date	7th February 2026
Premise(s) Code	Premise(s) Address
003	3rd Floor, Interchange Place 151-165 Edmund Street Birmingham, West Midlands B3 2TA
004	WCSM, Apothecaries' Hall Black Friars Lane, London EC4V 6EL
Location Code	Other Locations

PROPERTY DAMAGE SCHEDULE

Property Insured

As described in the Specification being the property of the Named Insured or for which they are legally responsible whilst at the Premises or elsewhere as identified by the respective Premises Code or Location Code shown against the item of Property Insured and detailed in the List Of Premises And Other Locations Schedule

Temporary Removal

The following limit applies to Property insured under Cover Clause 2 of this Section

	Limit
(a) for renovation repair service cleaning	£10,000 Any one Event

Section Deductible(s)

Damage other than as described below	£550
Damage caused by fire lightning explosion aircraft or other aerial devices or articles dropped therefrom	£550
Damage caused by riot civil commotion strikers locked out workers persons taking part in labour disturbances malicious persons or earthquake	£550
Damage caused by storm flood escape of water from any tank apparatus or pipe or impact by any road vehicle or animal	£550

Section Premium £863.94

Optional Extension Clause(s)

The undernoted apply together with any attached Schedules/Specifications

Policy Wording Code 21210718

Section Endorsement(s)

PD04B Medical Facilities

PROPERTY DAMAGE SPECIFICATION

Policy Number UC PMH 3468379
Schedule Number 2026 - 3 - 50018
Effective Date 7th February 2026

Item No	Item Description of Property Insured	Sum Insured (Declared Value)	Day 1 % (If applicable)	Premise(s)/ Location Code	Basis of Settlement
B	Machinery Plant and All Other Contents comprising				
1	Machinery Plant and All Other Contents	£29,759		003	REINS
2	Machinery Plant and All Other Contents	£2,300		004	REINS

EMPLOYERS' LIABILITY SECTION SCHEDULE

Policy Number	UC PMH 3468379
Schedule Number	2026 - 3 - 50018
Effective Date	7th February 2026
Limit of Indemnity	£10,000,000 Any one occurrence as stated in the Policy
Section Premium	£928.13 Minimum & Deposit Premium
Policy Wording Code	21210718
Section Endorsement(s)	
EL15A	Proactive Rehabilitation Support

EMPLOYERS' LIABILITY ENDORSEMENT EL15A - Proactive Rehabilitation Support

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2022

As from the effective date shown above the following Cover clause is added to Employers Liability Section – Cover

Proactive Rehabilitation Support

Definitions applicable to this Cover clause

If a term below is also defined in the General Definitions the definition below replaces the General Definition for the purposes of this Cover clause

Bodily Injury

Bodily Injury means bodily injury but shall not include bodily injury resulting from

- (a) mental injury or mental anguish and shock except where an Employee suffers a recognisable psychiatric injury as a result of
 - (i) directly witnessing an event causing serious injury or death or
 - (ii) an event which causes the Employee to be in fear of serious injury or death
- (b) illness or disease
- (c) repetitive strain

Certified Absence

Certified Absence means absence from work for 7 or more continuous days (including Saturdays Sundays bank holidays and agreed absence from work including holidays and compassionate leave) certified by a registered medical practitioner

Rehabilitation Expenses

Rehabilitation Expenses means any expense incurred by the Service Provider in the provision of rehabilitation services with the written consent of the Company

Service Provider

Service Provider means the provider of rehabilitation services agreed by the Company

EMPLOYERS' LIABILITY ENDORSEMENT EL15A - Proactive Rehabilitation Support (Continued)

Cover

The Company will indemnify the Insured in respect of Rehabilitation Expenses arising from accidental Bodily Injury sustained by an Employee

Provided that

1. the Bodily Injury was sustained during the Period of Insurance and arises from an Event within Great Britain Northern Ireland the Isle of Man or the Channel Islands and during the course of employment by the Named Insured in connection with the Business and whilst undertaking their normal working duties
2. the Event occurred at a single fixed time and place and during the Period of Insurance
3. the Bodily Injury results in a Certified Absence
4. the Bodily Injury is reported to the Company within 30 days of the date the medical practitioner signed the Certificate of Absence
5. the insurance under this Cover clause shall not apply in respect of Bodily Injury arising from and in consequence of an event occurring whilst an Employee is travelling in or on or entering into or onto or alighting from a motor vehicle where indemnity is available from other insurance required by compulsory road traffic legislation
6. the acceptance by the Service Provider and the Company of any claim for rehabilitation services does not constitute a notification or acceptance of a circumstance which may give rise to a claim under any other Cover clause of the Employers Liability Section

Subject otherwise to the terms conditions and exclusions of the Policy

PUBLIC AND PRODUCTS LIABILITY SECTION SCHEDULE

Policy Number	UC PMH 3468379	
Schedule Number	2026 - 3 - 50018	
Effective Date	7th February 2026	
Limit of Indemnity	£5,000,000	Any one occurrence as stated in the Policy
	£5,000,000	For Products Liability the amount opposite shall be the total amount payable during any one Period of Insurance as stated in the Policy
Section Deductible(s)		
£500	in respect of third party property damage other than described below	
Section Premium	£7,860.81 Minimum & Deposit Premium	
Policy Wording Code	21210718	
Section Endorsement(s)		
PL105	Coronavirus Diseases Exclusion	
PL51A	Abuse Inner Limit	
F308542	Territorial Limits	
F381840	Named Insured	

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT PL51A - Abuse Inner Limit

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2020

The following condition is added to the Public and Products Liability Section:

Abuse Limit

The following replaces paragraph (a) in the General Condition Abuse:

- (a) the specified amount detailed in the Schedule to the Public and Products Liability Section as the Limit of Indemnity or the amount of any other limit stated in this Section shall be replaced with £1,000,000 which amount shall be
 - (i) the total amount payable in the aggregate in respect of all claims during any one Period of Insurance and
 - (ii) inclusive of all claimants' and defence costs to the extent indemnified for (and prosecution defence costs and expenses to the extent indemnified for) and
 - (iii) inclusive within and not in addition to the specified amount detailed in the Schedule to the Public and Products Liability Section as the Limit of Indemnity or the amount of any other limit stated in this Section

Subject otherwise to the terms conditions and exclusions of the Policy

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT PL105 - Coronavirus Diseases Exclusion

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2021

The Company shall not be liable to indemnify the Insured in respect of any liability cost or expense arising out of directly or indirectly resulting from caused by contributed to attributed to or in any way related to

(a) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) or

(b) Coronavirus Disease 2019 (Covid-19) or

(c) any mutation or variation of any of (a) or (b) above

and including

(i) the fear or threat (whether actual or perceived) of or

(ii) any action taken in controlling preventing suppressing or in any way relating to any outbreak of or

(iii) any supervision instructions recommendations warnings or advice given or which should have been given in connection with

such coronavirus diseases in (a) or (b) above and any mutation or variation thereof

Subject otherwise to the terms conditions and exclusions of the Policy

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT F308542 - Territorial Limits

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2024

Territorial Limits means the Republic of Ireland Great Britain Northern Ireland Isle of Man Channel Islands and Gibraltar

Provided that in respect of the reference to Territorial Limits (if such term appears) in General Exclusion Liability Coverages - Terrorism applying to the Public and Products liability Section this definition shall not apply and the term shall remain as meaning the Republic of Ireland Great Britain Northern Ireland the Isle of Man or Channel Islands

Subject otherwise to the terms conditions and exclusions of the Policy

PUBLIC AND PRODUCTS LIABILITY ENDORSEMENT
F381840 - Named Insured

Attaching to and forming part of

Policy Number UC PMH 3468379

Effective Date 7th February 2025

General Definition 30. Named Insured is replaced as follows

Named Insured means

(a) persons firms bodies corporate or entities as specified in the Master Schedule or their legal personal representative

(b) All past present and future trustees of the British & Irish Orthoptic Society

(c) Individual Members of the British & Irish Orthoptic Society including non LLP Partnerships formed by BIOS Members to deliver Orthoptic Services

(d) The Bios Clinical Advisory and Non-Clinical Advisory Groups comprising of E-Health, Falls, Glaucoma, Global Involvement and Volunteering for Eyes (GIVE), Leaders of Orthoptic Professionals (LOOP), Low Vision, Medical Retina, Medicines, Neuro Orthoptics and Ophthalmology, Paediatric Ophthalmology, Private Practice, Public Health Group, Research, Special Educational Needs, Strabismus and Ocular Motility, Stroke and Neuro Rehab, Vision Screening and Visual Processing Difficulties, Private Practice, Public Health Group, Research, Special Educational Needs, Strabismus and Ocular Motility, Stroke and Neuro Rehab, Vision Screening and Visual Processing Difficulties

Subject otherwise to the terms conditions and exclusions of the Policy

LEGAL EXPENSES SECTION SCHEDULE

Legal Expenses cover is underwritten by ARAG Legal Expenses Insurance Company Limited. Please refer to the separate ARAG Legal Expenses Policy Wording for details of cover, conditions and exclusions.

Policy Number	UC PMH 3468379	
Effective Date	7th February 2026	
Limit of Indemnity	£250,000	Any one occurrence as stated in the Policy
	£1,000,000	For Compensation Awards the amount opposite shall be the total amount payable during any one Period of Insurance
Section Premium	£0.00	
Policy Wording Code	30693.01	