

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.

Schedule effective date: 10/03/2026

Insurance details

Policy number:	15610842
Period of insurance:	From 10/03/2026 to 09/03/2027 both days inclusive. This policy is a continuing cover policy.
Anniversary date:	10 March
Insured:	COMMENCE CIC
Address:	Winton House Stoke Road, Stoke-on-trent, ST4 2RW
Additional insureds:	None
Business:	Charity/not-for-profit organisation - Community Partnership; Community Work; Cultural Group / Society; Fundraising Group; Litter Picking; General Health Advice / Information / Wellbeing Advice; Talks, Presentations, Conferences and Seminars; Hill walking / Orienteering / Rambling ; Soup Kitchen

Premium details

Annual premium:	£136.50
Insurance Premium Tax (IPT):	£16.38
Annual total:	£152.88

Summary

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.

Claims information
<p>If you need to make a claim:</p> <p>For claims relating to <u>your building or contents</u> please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.</p> <p>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.</p> <p>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.</p> <p>If there is a claim (or potential claim) <u>against you by a third party</u>, 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.</p> <p>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.</p> <p>The Important information and contact details section below contains additional information specific to the covers applicable to your policy.</p> <p>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.</p> <p>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.</p>

Your covers

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

Cover	Limit	Excess
Public and Products Liability	£1,000,000	£250
Directors' and Trustees' Liability	£100,000	£0
Employers' Liability	£10,000,000	£0
Crisis Containment	£25,000	£0
<p>The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.</p>		

Your cover

Section: Public and Products Liability

Cover start date	10/03/2026
Insurer	Hiscox Insurance Company Limited
Wording	22760-WD-LER-UK-PPL(1)
Limit of indemnity	£1,000,000 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
Excess	£250 each and every occurrence for property damage only
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	United Kingdom

Abuse or molestation

Not covered

Claims brought against you in USA or Canada

Not covered

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

Representation costs	£250,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate

Additional cover (in addition to the limit of indemnity)

Loss of third party keys	£2,500
Unauthorised use of third party telephones by your employees	£2,500
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

Section endorsements

305.1 - Medical malpractice exclusion

We will not make any payment for any claim or loss directly or indirectly due to **bodily injury** or **personal injury** to any person arising out of any treatment administered or care provided by **you**.

321.0 - Hazardous premises exclusion

We will not make any payment for any claim or loss directly or indirectly due to any work in or on any blast furnace, chimney, well shaft, viaduct, bridge mine, refinery, off-shore installation, power station, dam, tunnel, airport, aerodrome, dock warf, pier, harbour, railway, motorway, ship, aircrafttower or steeple.

728.1 - Use of heat exclusion

We will not make any payment for any claim or loss directly or indirectly due to any work involving the use or application of heat away from **your** own premises, other than the use of soldering irons.

6382.0 - Additional cover: Data Protection Act (Public and products liability)

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

Data Protection Act

If as a result of **your activities** any party brings a claim against **you** for a breach of:

- a. the Data Protection Act 1998
- b. the Data Protection (Amendment) Act 2003; or
- c. any similar or successor legislation,

occurring during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

However, **we** will not make any payment for any claim:

- i. where **you** are entitled to indemnity under any other insurance;
- ii. for the costs of replacing, reinstating, rectifying, erasing, blocking or destroying any personal data; or
- iii. arising from circumstances that **you** knew about or ought reasonably have known about before **we** agreed to insure **you**.

For claims arising under this Additional cover, the most **we** will pay is £100,000 for the total of all such claims and their **defence costs**. **You** must pay the **excess** of £250 for each claim or loss, excluding **defence costs**.

6383.1 - Amendment to cover: work at height (Public and products liability)

What is not covered, A., 18., b. is amended to read as follows:

b. any activity taking place:

- i. in or on water; or
- ii. underground; or
- iii. more than three metres above ground when outside a building or structure or three metres from floor level when inside a building or structure.

Section: Directors' and Trustees' Liability

Cover start date	10/03/2026
Insurer	Hiscox Insurance Company Limited
Wording	16015-WD-MLP-UK-AGG-DO(5)
Limit of indemnity	£100,000 in total for all claims and defence costs

Excess	Nil
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Section endorsements
<u>705.4 - Prior and pending litigation date</u>
Prior and pending litigation date: 10/03/2026

Section: Employers' Liability

Cover start date	10/03/2026
Insurer	Hiscox Insurance Company Limited
Wording	16164-WD-PROF-UK-EL(3)
Limit of indemnity	£10,000,000 each and every occurrence, including costs
Excess	Nil
Geographical limits	Worldwide
Applicable courts	United Kingdom

Additional cover (in addition to the limit of indemnity)	
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

Special limits (included within and not in addition to the overall limit above)	
Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Section: Crisis Containment

Cover start date	10/03/2026
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Insurer	Hiscox Insurance Company Limited
Wording	9809 WD-PIP-UK-CRI(2)
Limit of indemnity	£25,000 in total for all insured incidents
Excess	Nil
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Special limits (included within and not in addition to the overall limit above)	
Outside working hours discretionary crisis mitigation costs	£2,000

Section endorsements
<p><u>9003.0 - Crisis containment provider: Hill Knowlton</u></p> <p>Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796.</p> <p>Crisis containment provider: Hill & Knowlton.</p> <p>This contact number will go through to us during working hours, and will go directly to Hill & Knowlton outside of these hours.</p> <p>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.</p>

Endorsements applicable to the whole policy
<p><u>1000.3 - Your broker: PolicyBee</u></p> <p>Your policy is administered and issued by your broker, PolicyBee. Contact them if you need to change your policy, ask a question, or if you think you have a claim.</p> <p>You can call: 0345 222 5360, email: contactus@policybee.co.uk, or write to: 14 Brightwell Barns, Waldringfield Road, Brightwell, IP10 0BJ.</p>

Important information and contact details

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 www.hiscox.co.uk/cookies-privacy.

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	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	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 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 8402269

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

This helpline is provided by DAS Legal Expenses Insurance Company Limited, as a service for eligible Hiscox policyholders.