

RENEWAL SCHEDULE

Policy: HU PI6 9184402 (37)



INSURANCE DETAILS

Period of Insurance:	Continuous cover from 31 January 2022 until the policy is cancelled.
Underwritten by:	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
General terms and conditions wording :	6253 WD-PIP-UK-GTC(7) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Broker's Account
Anniversary Date:	31 January 2022

INSURED DETAILS

Insured :	Scottish Hill Runners
Address :	5 Wyndhead Steading LAUDER Berwickshire TD2 6UD
Additional Insureds :	There are no Additional Insureds on this policy.
Business :	The organisation and facilitation of Scottish Hill Runners

PREMIUM DETAILS

Annual Premium :	£ 1,100.85	Annual Tax :	£ 132.10	Total :	£ 1,232.95
Total Premium :	£ 1,100.85	Total Tax :	£ 132.10	Total :	£ 1,232.95

CLAIMS DETAIL

If you need to make a claim:

- For claims relating to buildings or contents please contact our claims team on : 0800 711 7156, available 8.30am – 5.30pm for household claims, 9.00am – 5.30pm for commercial claims, 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 buildings, contents or travel cover is included in your policy. If cover is not held we may be able to support you on a pay and claim basis. 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 or the policyholder 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, available 9.00am – 5.30pm for commercial claims. 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 address and postcode where the claim has occurred, the policy reference and circumstances of the claim. For commercial claims, you will also need to provide the name of the business or organisation, and the address and postcode.

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, available 8.30am – 5.30pm for Household claims, 9.00am – 5.30pm for Commercial claims. They will ensure you get through to the correct claims team and let you know what actions you need to take.

PROFESSIONAL INDEMNITY

Section wording : 5998 WD-PIP-UK-SP(4)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 1,000,000
Limit applies to : any one claim excluding defence costs
Excess: £ 250
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

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

Dishonesty of your employees, sub-contractors and outsourcers £ 250,000 any one claim and in the aggregate including defence costs

Additional cover (in addition to the overall limit/amount insured above)

Court attendance compensation - directors and partners	£ 500 per person, per day
Court attendance compensation - employees	£ 250 per person, per day
Court attendance compensation: in total	£ 100,000 in total during any one period of insurance

Business Activities

The organisation and facilitation of Scottish Hill Runners

What is not Covered

Claims first brought in the USA / Canada are NOT covered

Endorsements

400.1 Retroactive date: Business performed in the past

PUBLIC AND PRODUCTS LIABILITY

Section wording :	6130 WD-PIP-UK-GL(6)
Insurer:	Hiscox Insurance Company Limited
Limit of indemnity:	£ 5,000,000
Limit applies to :	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess:	£ 250
Excess Applies to :	each and every claim for property damage only
Geographical Limits :	United Kingdom and European Union
Applicable Courts :	United Kingdom and European Union

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

Criminal defence costs	£ 100,000 in aggregate during any one period of insurance
Pollution defence costs	£ 100,000 in aggregate during any one period of insurance

Endorsements

6735.0 Removal of cover: cyber claims

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(6)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 10,000,000
Limit applies to : All claims and their defence costs which arise from the same accident or event
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

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

Criminal defence costs £ 100,000 in the aggregate
Terrorism £ 5,000,000 in the aggregate

Endorsements

3040.0 Employers' Liability Tracing Office (ELTO) and your data
3121.0 Employers liability insurance - mandatory information required
6734.0 Confirmation of cover: cyber claims

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY

Section wording : 6787 WD-CAL-UK-TIL(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 250,000
Limit applies to : in the aggregate including costs
Excess Applies to : each and every claimant including costs
Geographical Limits : Worldwide excluding the USA and Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Endorsements

705.6 Prior and pending litigation date
3217.0 Amendment of cover: cyber claims (TIL)
3217.0 Amendment of cover: cyber claims (TIL)

CERTIFICATE
Policy: HU PI6 9184402 (37)



Certificate of professional indemnity insurance

Insured name:	Scottish Hill Runners		
Address:	5 Wyndhead Steading LAUDER Berwickshire		
Postcode:	TD2 6UD	Country:	United Kingdom
Policy number:	9184402		
Insurer:	Hiscox Insurance Company Limited		
Period of insurance:	Continuous cover from 31/01/2022 until the policy is cancelled.		
Retroactive date:	expiry		
Limit of indemnity:	£ 1,000,000		
Additional insureds:			

Signed on behalf of Hiscox Underwriting Limited as agent for the insurers

Bob Thaker
Managing Director, Hiscox UK

Note: this certificate is for information purposes only and does not contain the full terms, conditions and exclusions of the insurance cover and does not constitute a contract of insurance.

CERTIFICATE
Policy: HU PI6 9184402 (37)



Certificate of Public and products liability insurance

Insured name:	Scottish Hill Runners		
Address:	5 Wyndhead Steading LAUDER Berwickshire		
Postcode:	TD2 6UD	Country:	United Kingdom
Policy number:	9184402		
Insurer:	Hiscox Insurance Company Limited		
Period of insurance:	Continuous cover from 31/01/2022 until the policy is cancelled.		
Limit of indemnity:	£ 5,000,000		
Additional insureds:			

Signed on behalf of Hiscox Underwriting Limited as agent for the insurers

Bob Thaker
Managing Director, Hiscox UK

Note: this certificate is for information purposes only and does not contain the full terms, conditions and exclusions of the insurance cover and does not constitute a contract of insurance.



Policy: HU PI6 9184402 (37)

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Professional indemnity: endorsements

Clause	400.1	Retroactive date: Business performed in the past
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We will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: expiry

Public and products liability: endorsements**Clause 6735.0 Removal of cover: cyber claims**

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**.

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.

Hacker

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

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

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

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Employers' liability: endorsements

Clause	3040.0	Employers' Liability Tracing Office (ELTO) and your data <p>Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.</p> <p>You can find out more:</p> <ul style="list-style-type: none">- from your insurance adviser (if you have one); or- by contacting us; or- at www.elto.org.uk.
Clause	3121.0	Employers liability insurance - mandatory information required <p>You must provide us with the following information for each entity insured under this section of the policy:</p> <ol style="list-style-type: none">1. Employer name; and2. Full address of employer including postcode; and3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none">a. The entity has no employees; orb. All staff employed earn below the current Pay As You Earn (PAYE) threshold; orc. The entity is not registered in England, Wales, Scotland or Northern Ireland. <p>You must inform us 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.</p>
Clause	6734.0	Confirmation of cover: cyber claims <p>The following is added to What is covered:</p> <p>Cyber claims</p> <p>We 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.</p>

Policy: HU PI6 9184402 (37)

Trustees and individual liability (Clubs): endorsements

Clause	705.6	Prior and pending litigation date
		Prior and pending litigation date: 31/01/15

Clause 3217.0**Amendment of cover: cyber claims (TIL)**

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.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to disrupt access to, the operation of or cause damage to any data or **computer or digital technology**, including but not limited to any:

1. **programs** designed to damage, disrupt, extract data from, or gain unauthorised access to **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
2. denial of service attack or distributed denial of service attack.

Data subject

Any natural person who is the subject of **personal data**.

Hacker

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

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.

Social engineering communication

Any request directed to **you** or someone on **your** behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

Unintentional error

Any error or omission by anyone that was not intentional or deliberate.

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

Loss of data resulting from a cyber incident

We will pay on behalf of any **insured person** the **loss** arising from a **claim** against that **insured person**, including any **claim** by any **data subjects** relating to **personal data**, where any such **claim** is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

We will not make any payment for any **claim, loss** or **investigation** based upon, attributable to or arising out of any:

- a. **cyber attack**;
- b. **hacker**;
- c. **unintentional computer error** in or affecting any **computer or digital technology**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

- i. covered under **What is covered, Additional covers**, Loss of data resulting from a cyber incident; or
- ii. brought by **you**, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

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

The most **we** will pay under **What is covered, Additional covers**, Loss of data resulting from a cyber incident, is the lesser of:

1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Unintentional error

Any error or omission by anyone that was not intentional or deliberate.

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

Loss of data resulting from a cyber incident

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- a. **cyber attack**;
- b. **hacker**;
- c. **unintentional computer error** in or affecting any **computer or digital technology**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

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1. £250,000; or
2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Endorsements which apply to whole policy**Clause 603.1****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.

Clause	25.2	Continuous policy endorsement
		<ol style="list-style-type: none">1. We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.2. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following: You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10. We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due.3. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.

Clause

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.



Policy: HU PI6 9184402 (37)

INFORMATION ABOUT US

Name **Hiscox Underwriting Limited**

Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom

Company registration Registered in England number 02372789

Status Authorised and regulated by the Financial Conduct Authority

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Insurers

These insurers provide cover as specified in each section of the schedule.

Name **Hiscox Insurance Company Limited**

Registered address 1 Great St. Helens
London
EC3A 6HX
United Kingdom

Company registration Registered in England number 00070234

Status Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority