

RENEWAL SCHEDULE

Policy: HU PI6 1713843 (52)



INSURANCE DETAILS

Period of Insurance: Continuous cover from 01 January 2013 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(6b)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Payment Method : Payment by Monthly Direct Debit
Endorsement Effective: 01 January 2013

INSURED DETAILS

Insured : Officers, Committee and Members fttb of Railway Correspondence & Travel Society
Address : 7 Frieth Road
MARLOW
SL7 2QT
Additional Insureds : There are no Additional Insureds on this policy.
Business : Railway Enthusiast Society

PREMIUM DETAILS

Annual Premium :	£ 1,887.80	Annual Tax :	£ 113.27	Total :	£ 2,001.07
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BIA Customer Care Award
2012



Personal & Commercial Claims
Team of the Year 2011

PUBLIC AND PRODUCTS LIABILITY

Section wording : 6130 WD-PIP-UK-GL(4)
Insurer: Hiscox Insurance Company Limited

Limit of indemnity: £ 2,000,000
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 agreed claim for property damage only
Geographical Limits : European Union
Applicable Courts : European Union

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

Criminal defence costs	£ 100,000 in the aggregate
Pollution defence costs	£ 100,000 in the aggregate
Court attendance compensation - employees (per day)	£ 100
Court attendance compensation - directors (per day)	£ 250
Court attendance compensation: in total	£ 10,000 in the aggregate

What is not Covered

Claims first brought in the USA are NOT covered

Endorsements

179.1 Sub contractors public liability endorsement
324.0 Manual work away exclusion - General liability

EMPLOYERS LIABILITY

Section wording : 6129 WD-PIP-UK-EL(5)
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
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Court attendance compensation - directors (per day)	£ 250
Court attendance compensation - employees (per day)	£ 100
Terrorism	£ 5,000,000 in the aggregate
Court attendance compensation: in total	£ 10,000 in the aggregate

PROPERTY - BUILDINGS

Section wording : 6000 WD-PIP-UK-PYB(7)
Insurer: Hiscox Insurance Company Limited
Premises: The Cottage, Russells Garden Centre
 Mill Hill, Baginton
 COVENTRY
 CV8 3AG

Property - Buildings

Item Description	Excess	Amount insured
2 Portacabins	£ 175	£ 14,033

Amount insured: £ 14,033
Limit Applies to : total amount insured
Excess: £ 175
Excess Applies to : each and every loss

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

Loss prevention costs	£ 25,000 total amount insured
Trees, shrubs and plants	£ 25,000 total amount insured
Removal of debris	£ 25,000 total amount insured
Additions to buildings	£ 20,000 total amount insured
Trace and access	£ 5,000 total amount insured
Inadvertent omissions	£ 500,000 total amount insured
Metered water and fuel	£ 5,000 total amount insured

Losses from subsidence

Excess: £ 1,000

PROPERTY - CONTENTS

Section wording : 5996 WD-PIP-UK-PYC(6)
Insurer: Hiscox Insurance Company Limited
Premises: 7 Frieth Road
MARLOW
SL7 2QT

Item Description	Excess	Amount insured
Society publications	£ 175	£ 55,000
Railway relics	£ 175	£ 130,000
Library of books	£ 175	£ 66,568
Computers and associated equipment	£ 175	£ 10,000

Amount insured: £ 261,568
Limit Applies to : total amount insured
Excess: £ 175
Excess Applies to : each and every loss
Geographical Limits : The United Kingdom of Great Britain and Northern Ireland and the Republic of Ireland

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

Contents kept at your home £ 25,000 total amount insured or 10% of amount insured
whichever is the less
Contents temporarily elsewhere including whilst £ 30,000 total amount insured or 10% of amount insured
in transit whichever is the less

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

Computer breakdown £ 5,000 total amount insured
Personal effects £ 5,000 total amount insured
Money: in the office while open for business or £ 5,000 total amount insured
in the office in a locked safe
Money: in transit £ 2,500 total amount insured
Money: at all other times £ 1,000 total amount insured
Money: non-negotiable instruments £ 1,000,000 total amount insured
Losses from dishonesty £ 25,000 total amount insured
Reconstitution of data £ 10,500 total amount insured
Rent is NOT covered
Removal of debris £ 25,000 total amount insured
Personal assault: death £ 10,000 per person



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Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£ 10,000 per person
Personal assault: total and irrecoverable loss of sight in one or both eyes	£ 10,000 per person
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£ 100 per week up to a maximum of 104 weeks

Endorsements

270.1 Floating sum insured - Contents

PROPERTY AWAY FROM THE PREMISES WITHIN THE UK

Insurer: Hiscox Insurance Company Limited

Item Description	Excess	Amount insured
Laptops & portable equipment (UK)	£ 250	£ 8,500

Amount insured: £ 8,500

Limit Applies to : total amount insured

Excess: £ 250

Excess Applies to : each and every loss

What is not Covered

Property away from the premises outside the UK is NOT covered

Property away from the premises outside the EU is NOT covered

PROPERTY - BUSINESS INTERRUPTION

Section wording : 6001 WD-UK-PIP-PYI(7)

Insurer: Hiscox Insurance Company Limited

Premises: 7 Frieth Road
MARLOW
SL7 2QT

Loss of gross profit

Proposal Form Dated: 01/01/2012

Item Description	Excess	Amount insured
Loss of gross profit		£ 50,810

Amount insured: £ 50,810



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Limit Applies to : total amount insured

Indemnity Period: 12 Months

Outstanding debts

Item Description	Excess	Amount insured
Outstanding debts		£ 25,000

Amount insured: £ 25,000

Limit Applies to : total amount insured

Indemnity Period: 12 Months

What is not Covered

Loss of income is NOT covered

Additional expenditure is NOT covered

Endorsements

505.4 Additional covers (BI)

854.2 Under insurance amendment (BI)

COMMERCIAL LEGAL PROTECTION (DAS)

Section wording : 5999 WD-PIP-UK-DAS(6.)

Insurer: DAS Legal Expenses Insurance Company Limited

Section limit: £ 100,000

Endorsements

500.1 Commercial legal protection (DAS) – important information

MANAGEMENT LIABILITY - TRUSTEES AND INDIVIDUAL LIABILITY

Section wording : 6787 WD-CAL-UK-TIL(2)

Insurer: Hiscox Insurance Company Limited

Limit of indemnity: £ 100,000

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



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Endorsements

705.4 Prior and pending litigation date

PROPERTY - TERRORISM

Section wording : 6243 WD-PIP-UK-PRE(1)

Insurer: Hiscox Insurance Company Limited

Material damage

Amount insured: £ 349,601

Business interruption

Amount insured: £ 50,810