# ENDORSEMENT

## Policy: HU PI6 1713843 (75)

HISCOX

### INSURANCE DETAILS

| | |
|---|---|
| **Period of Insurance:** | Continuous cover from 01 January 2014 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)<br>The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below |
| **Property definitions wording:** | 6472 WD-PIP-UK-PD(2)<br>Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below |
| **Payment Method :** | Payment by Monthly Direct Debit |
| **Endorsement Effective:** | 25 September 2014 |

### INSURED DETAILS

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

### PREMIUM DETAILS

| | | | | | |
|---|---|---|---|---|---|
| **Revised Annual Premium :** | £ 1,792.45 | **Revised Annual Tax :** | £ 107.55 | **Total :** | £ 1,900.00 |

Sponsored by Hiscox
2012-2014

BIA Customer Care Award
2012

Outstanding Insurer Claims
Team of the Year 2013

HISCOX

## 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)

| | | |
|---|---|---|
| Court attendance compensation - employees (per day) | £ 100 | |
| Court attendance compensation - directors (per day) | £ 250 | |

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

| | | |
|---|---|---|
| Court attendance compensation: in total | £ 10,000 | in the aggregate |

**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 |

### 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)

| | |
|---|---|
| Court attendance compensation - directors (per day) | £ 250 |
| Court attendance compensation - employees (per day) | £ 100 |

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

| | | |
|---|---|---|
| Court attendance compensation: in total | £ 10,000 | in the aggregate |

**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 |

## 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)

| | | |
|---|---|---|
| Removal of debris | £ 25,000 | total amount insured |
| Metered water and fuel | £ 5,000 | total amount insured |
| Trace and access | £ 5,000 | total amount insured |
| Loss prevention costs | £ 25,000 | total amount insured |
| Additions to buildings | £ 20,000 | total amount insured |
| Inadvertent omissions | £ 500,000 | total amount insured |
| Trees, shrubs and plants | £ 25,000 | 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 |
|---|---|---|
| Railway relics | **£ 175** | **£ 115,000** |
| Library of books | **£ 175** | **£ 66,568** |
| Computers and associated equipment | **£ 175** | **£ 10,000** |

**Amount insured:** £ 191,568

**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 in transit | £ 30,000 | total amount insured or 10% of amount insured whichever is the less |

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

| | | |
|---|---|---|
| Computer breakdown | £ 5,000 | 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 |
| Money: in the office while open for business or in the office in a locked safe | £ 5,000 | total amount insured |
| 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 |
| Personal effects | £ 5,000 | total amount insured |
| Personal assault: death | £ 10,000 | per person |

| | | |
|---|---|---|
| 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 - CONTENTS

**Section wording :** 5996 WD-PIP-UK-PYC(6)

**Insurer:** Hiscox Insurance Company Limited

**Premises:** 382 Carlton Hill
Carlton
NOTTINGHAM
NG4 1JA

| Item Description | Excess | Amount insured |
|---|---|---|
| Computer & ancillary equipment | **£ 175** | **£ 0** |
| Society publications | **£ 175** | **£ 55,000** |

**Amount insured:** £ 55,000

**Limit Applies to :** total amount insured

**Excess:** £ 175

**Excess Applies to :** each and every loss

**Geographical Limits :** UK and the Republic of Ireland.

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

| | | |
|---|---|---|
| Money: in the office while open for business or in the office in a locked safe | £ 5,000 | total amount insured |
| 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 |
| Personal effects | £ 5,000 | total amount insured |
| Personal assault: death | £ 10,000 | per person |
| 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**

**240.3** Minimum security condition

**700.1** Forcible and violent entry or exit endorsement (Contents)

## PROPERTY - PORTABLE EQUIPMENT (UK/IRELAND)

**Insurer:** Hiscox Insurance Company Limited

| Item Description | Excess | Amount insured |
|---|---|---|
| Laptops & portable equipment (UK) | £ 250 | £ 11,000 |

**Amount insured:** £ 11,000
**Limit Applies to :** total amount insured
**Excess:** £ 250
**Excess Applies to :** each and every loss

### What 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

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

**Amount insured:** £ 50,810
**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) |

## PROPERTY - TERRORISM

| | |
|---|---|
| **Section wording :** | 6243 WD-PIP-UK-PRE(1) |
| **Insurer:** | Hiscox Insurance Company Limited |

**Material damage**

| | |
|---|---|
| **Amount insured:** | £ 342,101 |

**Business interruption**

| | |
|---|---|
| **Amount insured:** | £ 50,810 |

## 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 |

**Endorsements**

| | |
|---|---|
| **705.6** | Prior and pending litigation date |

## 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 |

**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:**

## Public and products liability: endorsements

| | | |
|---|---|---|
| **Clause** | **179.1** | **Sub contractors public liability endorsement** |
| | | **We** will not make any payment for any claim or loss directly or indirectly due to the work of sub-contractors and service providers unless **you** ensure they all maintain public liability insurance with a limit of not less than £2,000,000 any one occurrence, unlimited in the aggregate. |
| **Clause** | **324.0** | **Manual work away exclusion - General liability** |
| | | Manual work away from the Insured's premises is excluded |

## Property - Contents: endorsements

| | | |
|---|---|---|
| **Clause** | **270.1** | **Floating sum insured - Contents** |
| | | The cover under this section applies to all locations occupied by **you** for the **business** and shown in the schedule or notified to and accepted by **us**. The **amount insured** is the most **we** will pay in total for **damage** to **your contents** however many locations are affected. |

**Clause** **240.3** **Minimum security condition**

**We** will not make any payment for **damage** unless the physical security measures at the **business premises** comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:

1. The final exit door is secured by:

   a. a mortice deadlock conforming to or superior to BS3621; or
   b. a rim automatic deadlock conforming to or superior to BS3621; or
   c. a key operated multi-point locking system having at least three locking bolts.

2. Any other external door or internal door providing access to any part of the building not occupied by **you**, which is not officially designated a fire exit by the local fire authority, is secured by:

   a. a locking device specified in 1 above; or
   b. by two key operated security bolts to engage the door frame.

3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:

   a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
   b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.

4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:

   a. secured by means of a key-operated locking device; or
   b. permanently screwed shut.

Please note:

(i) The local fire authority must be consulted before **you** replace or augment the existing locking device fitted to a designated emergency exit door; and

(ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:

   a. fixed round or square section solid steel bars not more than 10 cm apart; or
   b. fixed expanded metal, weld mesh or wrought ironwork grilles; or
   c. proprietary collapsible locking gate grilles.

| | | |
|---|---|---|
| **Clause** | **700.1** | **Forcible and violent entry or exit endorsement (Contents)** |

**We** will not make any payment for **damage** by theft or attempted theft unless it involves entry to, or exit from the **business premises** by forcible and violent means.

## Property - Business interruption: endorsements

| | | |
|---|---|---|
| **Clause** | **505.4** | **Additional covers (BI)** |

Under **What is covered**, **Additional cover**, the maximum **we** will pay is:

| | | |
|---|---|---|
| a. | Office access | £100,000 |
| b. | Suppliers | £100,000 |
| c. | Public utilities | £100,000 |
| d. | Public authority | £100,000 |

These are included within and not in addition to the overall **amount insured** shown in the schedule.

| | | |
|---|---|---|
| **Clause** | **854.2** | **Under insurance amendment (BI)** |

**How much we will pay**, Under insurance is amended to read as follows:

If the **annualised amount insured** is less than 85% of **your** actual **income**, or **your** actual **gross profit** if applicable, during the 12 months immediately preceding the date of the **insured damage** or restriction, the amount **we** pay will be reduced in the same proportion as the under insurance.

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

**Annualised amount insured**

The **amount insured** divided by the **indemnity period** multiplied by 12.

## Trustees and individual liability (Clubs): endorsements

| | | |
|---|---|---|
| **Clause** | **705.6** | **Prior and pending litigation date** |

Prior and pending litigation date: as inception

## Commercial legal protection: endorsements

| | | |
|---|---|---|
| **Clause** | **500.1** | **Commercial legal protection (DAS) - important information** |

DAS Commercial Legal Expenses Company Limited (DAS) provide the cover and manage all claims under this section.

In any direct correspondence with DAS, please ensure you provide your Hiscox policy number and the following DAS reference: TS5/4313588.

## Endorsements which apply to whole policy

| | | |
|---|---|---|
| **Clause** | **25.2** | **Continuous policy endorsement** |

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** | **440.0** | **Insurance Premium Tax (IPT)** |

The rate of insurance premium tax applicable to UK insurance business increases from 5% to 6% on 4th January 2011. Therefore, the tax amount shown may change depending upon when **we** accept **your** instructions to proceed with cover. If in doubt, please contact us.

**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)845 2703298
**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** **Data Protection Act**

By accepting **your Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by **us** as set out above**.** The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded

## INFORMATION ABOUT US

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

| | |
|---|---|
| Name | **Hiscox Underwriting Limited** |
| Registered address | 1 Great St. Helens<br>London<br>EC3A 6HX<br>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 | **DAS Legal Expenses Insurance Company Limited** |
| Registered address | DAS House, Quay Side, Temple Back<br>Bristol<br>BS1 6NH<br>United Kingdom |
| Company registration | Registered in England number 00103274 |
| Status | Authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority |

| | |
|---|---|
| Name | **Hiscox Insurance Company Limited** |
| Registered address | 1 Great St. Helens<br>London<br>EC3A 6HX<br>United Kingdom |
| Company registration | Registered in England number 00070234 |
| Status | Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority |

## Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at:

Hiscox Customer Relations
Hiscox House
Sheepen Place
Colchester
CO3 3XL
United Kingdom

or by telephone on +44 (0)1206 773705 or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.