Marsh

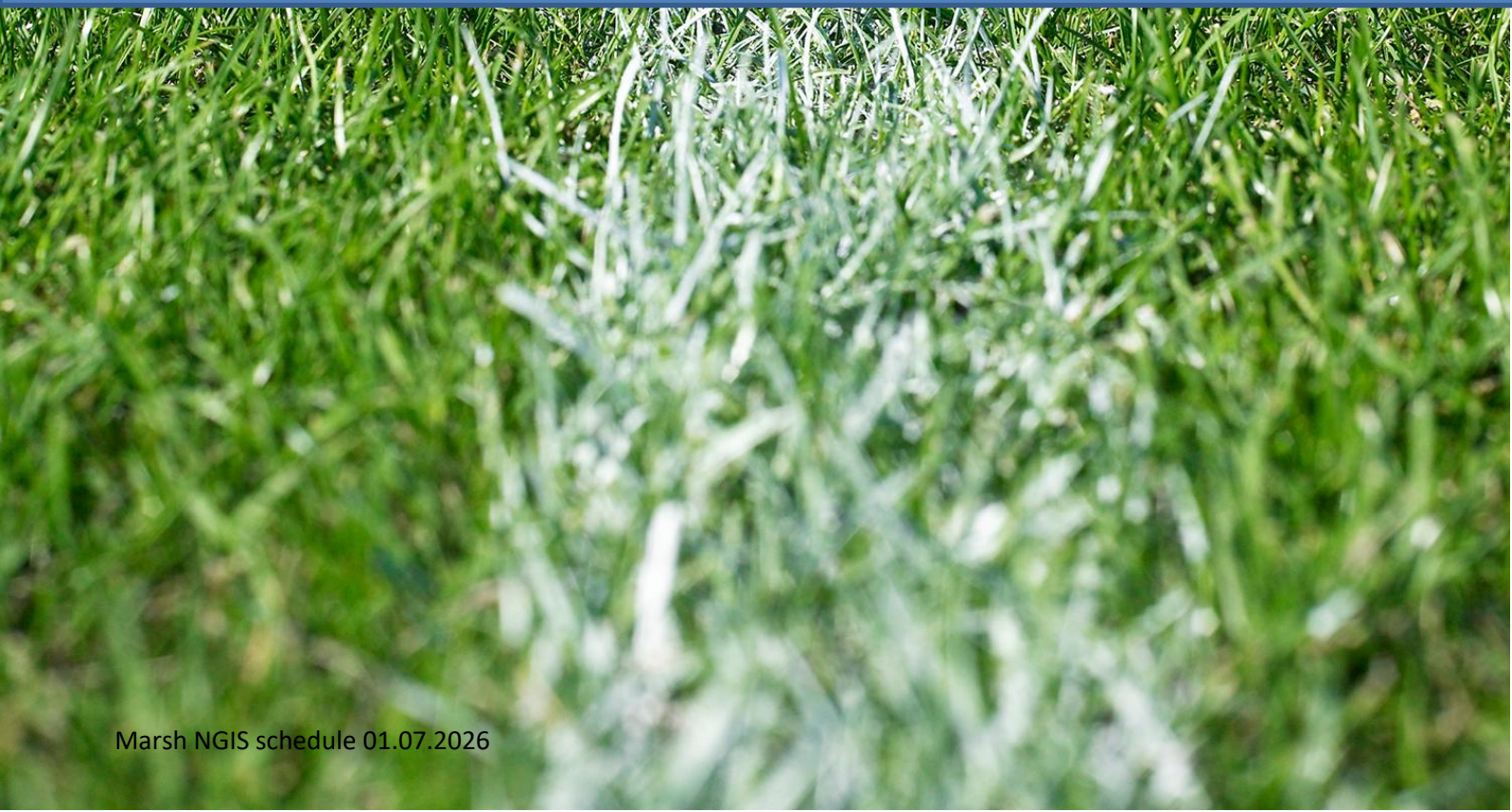
The National Game Insurance Scheme

Delivered by The FA's appointed broker, Marsh Sport

Countycover Plus Evidence of Cover 2026/27

Member Clubs & Leagues of:

Wiltshire County Football Association Limited: Adult & Youth



Hiscox Insurance
Wiltshire County Football Association Limited: Adult & Youth member club Evidence of Cover 2026/27

This schedule tells you what is insured with us. It should be read carefully with your policy summaries and policy wording(s).

Schedule effective date:01 July 2026

Insurance details

Policy number:	8618046/8618071
Period of insurance:	From 01 July 2026, or date of first affiliation if later, to 30 June 2027 both days inclusive.
Insured:	Affiliated member Clubs, Leagues and Referees & Officials of**:** Wiltshire County Football Association Limited: Adult & Youth
Business:	Participation in Affiliated/Sanctioned Football and the Associated activities of the operation of a football club. Adult/Open Age Football: Step 5 & below (Mens) and Tier 3 & below (Womens) Youth Football: All Steps Referees and Match Officials: Step 3 & below (Mens) and Tier 3 & below (Womens)

Premium details

Charged premium – the total amount you'll pay for this policy.

Charged premium:	£71.43
Insurance Premium Tax (IPT):	£8.57
Total charged premium:	£80.00

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Liability Claims Notification Process

The key reason for buying insurance is to ensure that your club or league is protected in the event of an incident occurring for which you may be held liable. It is therefore important to be aware of the principal policy terms shown in this summary. The following guidelines apply to the liability insurances we place for you and if more detailed advice is required, please consult Marsh Sport.

To notify a claim/incident/potential claim a Liability Report Form should be completed and sent to Marsh Sport without delay. The policy requires that insurers are notified promptly of anything which may give rise to a claim. Promptly is generally understood to be around 28 days.

The Liability Report Form can be downloaded from **marshsport.co.uk/ngis** or you can request a form from Marsh Sport on **0345 872 5060** or at **marshsport@marsh.com**.

Please do not discuss liability with the claimant or make any offers of settlement without the insurer's prior written approval. Any correspondence you wish to send to the claimant should be passed to us to review first, in draft form. This is to ensure that your position is not prejudiced by matters in correspondence should the claim escalate.

Time Frames

Please note that your policy obliges you to notify the insurer of a claim, as well as circumstances which may given rise to a claim. All incidents should be notified to insurers promptly (generally within 28 days of the incident date).

Please note that there are strict timescales in place which must be adhered to following formal notification of a Public Liability or Employers' Liability claim.

The Ministry of Justice stipulates an Insurer in respect of legal liability matters only has:

- 21 days to reply to an initial Letter of Claim
- thereafter 90 days in which to complete their investigations and come to a conclusion on liability.

Failure to comply with these deadlines could result in proceedings being issued (which significantly increases the cost of a claim) or penalties becoming payable, so it is vital that notification happens as soon as possible.

Do not:

- admit liability
- or enter into correspondence with the claimant or their representative / insurer

In order that the requirements of the Ministry of Justice are met, it is essential that any incident involving injury of a Third Party or an employee is notified to your insurers immediately. Any correspondence received, making a formal injury claim against you, must be sent to Marsh Sport, immediately upon receipt.

Do:

- Record all incidents of injury in a GDPR approved accident book
- Retain copies of incident reports / correspondence etc.
- Notify Marsh Sport as soon as practicably possible of all incidents

Always:

- Forward any correspondence you have received to Marsh Sport unanswered and without delay

All forms and correspondence can be sent electronically to Marsh Sport at marshsport@marsh.com

Alternatively, please post to: Marsh Sport, The Paragon, Counterslip, Redcliffe, Bristol BS1 6BX (we recommend sending recorded delivery and for the club to keep copies of all correspondence sent).

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Please note that failure to report a claim or a potential claim immediately could result in indemnity under this policy being withdrawn by the insurers.

If you would prefer to contact Hiscox directly please email the insurer at liability.claims@hiscox.com. If you need to speak to a member of the Hiscox claims team urgently, please call the team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through the insurer claims notification portal at https://claims.hiscox.co.uk/.

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.

0345 872 5060 | marshsport@marsh.com | marshsport.co.uk/ngis

Claims information
If you need to make a claim: If there is a claim (or potential claim) against you 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, 9.00am – 5:30pm Monday to Friday. 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 name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim. 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, 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. 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.

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Summary

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

Cover	Insurance amount	Excess
Public and products liability	£10,000,000 any one occurrence in respect of Public Liability £10,000,000 any one claim and in the aggregate in respect of Products Liability	£100 each and every claim for damage to Third Party Property £25 in respect of each and every claim for damage to glass/windows under £2,000 in value
Public liability Extensions	Limited to: £2,500,000 Abuse extension in the aggregate £2,000,000 Player v Player Defence Costs and Damages £2,000,000 Concussion and Neurodegenerative disease on an aggregate annual basis, limited per County FA	£2,500 for each and every claim for Abuse
Professional indemnity	£10,000,000 any one occurrence and in the aggregate	£100 each and every claim
Employers' liability	£10,000,000 any one occurrence £5,000,000 terrorism and asbestos	£0
Management liability - Trustees and individual liability	£500,000 any one occurrence and in the aggregate	£250 each and every claim
Crisis containment	£25,000	£0

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.

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Policy endorsements

Amendment of cover: members

The following is added to **General terms and conditions**, **General definitions**:

Member

The following is added to **General terms and conditions**, **General definitions**:

Member

Any:

1. affiliated football club and its subsidiaries, affiliated football league, players, temporary player or other person actively engaged in and appropriately registered for the purpose of playing the sport or activity specified in the schedule; or
2. referees, referee tutors and match officials affiliated to the County Football Association for engaging in officiating or referee tutoring in respect of Step 2 and below of the National League System or Tier 3 and below of the Women's Football Pyramid.

General terms and conditions, **General definitions**, **You/your** is amended to read as follows:

You/your

1. For the purposes of the **General terms and conditions**, **Professional Indemnity** and **Public and Products Liability** sections, the County Football Association as named in the schedule; or
2. For the purposes of all sections:

    a. **members** of the County Football Association as stated in the schedule, provided they adhere to the rules and by-laws of the County Football Association stated in the schedule; and
    b. any director, executive officer, committee member, officeholder or employee of the County Football Association stated in the schedule and its currently affiliated leagues, clubs or club subsidiaries under the definition of **member**, whilst acting within the scope of their duties in that capacity.

General conditions 9. is amended to read as follows:

9. Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment per **member** for all relevant claims or losses covered under that section of **your policy.**

Repositioned definitions and Amendment of cover: Cyber definitions & General exclusions

A. **Repositioned definitions: Cyber and personal data**

We have repositioned the following cyber and personal data related definitions, moving them from the **Special definitions** of each applicable policy section to now sit within the **General definitions** in the General terms and conditions. **We** have also updated some of these definitions.

Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the **Special definitions for this section** of **your** policy wordings. Where this is the case, this **endorsement** shall apply:

Changes to **Special definitions**:

The following definitions are deleted from the **Special definitions for this section:**

Computer or digital technology

Computer or digital technology error

Cyber attack

Hacker

Personal data

Social engineering communication

Definitions of each of these terms are now set out in the **General definitions** in the General terms and conditions including, where applicable, updated definitions.

B. **Amendment of cover: General exclusions**

The following is added as a new introductory sentence to the start of the **What is not covered** section of each policy wording:

In addition to the **General exclusions** set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

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SECTION: PROFESSIONAL INDEMNITY

Cover start date:	**01 July 2026**

Limit of indemnity	£10,000,000
Limit applies to	each and every claim, excluding defence costs
Excess	£100
Excess applies to	each and every claim or loss, including all costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Court attendance compensation – employees	£250	per person, per day
Court attendance compensation – directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Personal data claims	£250,000	in the aggregate, including all costs

Business activities
Football Clubs: Participation in Affiliated/Sanctioned Football and the Associated activities of the operation of a football club

Retroactive date	1 July 2008

Insurer
Hiscox Insurance Company Limited

Section endorsements

Amendment of cover: neurodegenerative disease or concussion

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

Concussion or neurodegenerative disease retroactive date

1 July 2008

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

Concussion or neurodegenerative disease claims

If during the **period of insurance**, and as a result of **your business activities** for **clients** after the **concussion or neurodegenerative disease retroactive date** within the **geographical limits**, any party brings a **claim** against **you** for:

a. concussion; or
b. neurodegenerative disease, disorder or condition,

we will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity.

We will also pay **defence costs** but **we** will not pay costs for any part of a **claim** not covered by this section.
What is not covered 4. is amended to read as follows:

4. any death of or any bodily or mental injury or disease suffered by anyone, unless arising directly from **your** breach of any duty to use reasonable care and skill in the performance of a **business activity**. This does not apply to **What is covered**, Concussion or neurodegenerative disease claims.

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

Concussion or neurodegenerative disease claims

For **claims** arising from concussion or neurodegenerative disease, disorder or condition, the most **we** will pay is £2,000,000 for the total of all such **claims**, including **defence costs**.

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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	01 July 2026

Limit of indemnity	up to a maximum of £10,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£100
Excess applies to	each and every claim or loss, including all costs, for property damage only
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£2,500,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom, the Channel Islands, the Isle of Man and the European Union
Applicable courts	United Kingdom, the Channel Islands, the Isle of Man and the European Union
Retroactive date	01 July 1990

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
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 not in addition to the overall limit in indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate
Property damage in designated changing facilities	£10,000	each and every loss
Property damage in car parks	£50,000	each and every loss to each vehicle

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Special excesses		
Cover	**Excess**	**Excess applies to**
Unauthorised use of third-party telephones by your employees	£250	each and every loss
Windows and Windscreens	£25	each and every loss under £2,000 in value

Insurer
Hiscox Insurance Company Limited

Section endorsements

Removal of cover: participant to participant

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to **bodily injury** caused or contributed to by any participant to any other participant whilst participating in a match, practice or training, arising from or caused by:

a. an assault, battery or any intentional, pre-meditated, malicious or deliberate violence, criminal act or act, intent to cause harm or gross negligence committed or alleged to have been committed; or

b. an act or acts committed by a member whilst under club, league or associations suspension or disputes between participants.

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

Participant to participant

For claims arising from **bodily injury** to any participant by any other participant whilst participating in a match, practice or training, the most **we** will pay is £2,000,000 each and every claim, not including **defence costs**.

Amendment of cover: neurodegenerative disease or concussion

The following is added to Special definitions for this section:

Concussion or neurodegenerative disease retroactive date

1 July 2008

Concussion or neurodegenerative disease

a. Concussion; or
b. neurodegenerative disease, disorder or condition.

What is covered, Claims against you is amended to read as follows:

Claims against you

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

a. **property damage** or **bodily injury**, other than **abuse and molestation** or **concussion or neurodegenerative disease**; or
b. **personal injury** or **denial of access**,

committed or occurring during the **period of insurance** within the **geographical limits**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any **employee** or volunteer worker of **yours** when they are acting on **your** behalf in whatever capacity.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

The following is added to **What is covered**:

Concussion or neurodegenerative disease claims

If, as a result of **your activities** after the **concussion or neurodegenerative disease retroactive date**, any party brings a claim against **you** during the **period of insurance** for **concussion or neurodegenerative disease**, **we** will indemnify **you** against the sums **you** have to pay as compensation.

This includes a claim against any **employee** when they are acting on **your** behalf in whatever capacity.

We will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.

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

Concussion or neurodegenerative disease claims

For claims arising from **concussion or neurodegenerative disease**, the most **we** will pay is £2,000,000 for the total of all such claims, including **defence costs**.

UKCWG12427 Special limit: historic abuse or molestation

How much we will pay, **Special limits**, Abuse or molestation is amended to read as follows:

For claims brought against **you** for **abuse or molestation**, the most **we** will pay is the amount stated in the schedule for the total of all such claims and their **defence costs**.

For claims brought against **you** for **abuse or molestation** as a result of **your activities** before 1 July 2008 but on or after the **abuse or molestation retroactive date**, the most **we** will pay is £250,000 for the total of all such claims and their **defence costs**. This is included within and not in addition to the overall limit for claims arising from **abuse or molestation** stated in the schedule

Additional cover: property damage in car parks

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

Property damage in car parks

For claims arising from **property damage** to visitor's motor vehicles in car parks owned or operated by **you**, the most **we** will pay is the amount stated in the schedule for each and every claim excluding **defence costs**.

The following is added to **Your obligations**:

Property damage in car parks

In respect of car parks owned or operated by **you** and used for visitor's motor vehicles, **you** must ensure that a disclaimer of liability for loss or damage in the car park is prominently displayed.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the damage occurring in the circumstances in which it occurred.

Designated changing facilities

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

Property damage in designated changing facilities

For claims arising from **property damage** to visitor's effects stored in any designated changing facility owned or operated by **you**, the most **we** will pay is the amount stated in the schedule for each and every claim, excluding **defence costs**.

The following is added to **Your obligations**:

Designated changing facilities

In respect of any designated changing facilities owned or operated by **you** that store visitor's effects, **you** must ensure that:

1. a disclaimer of liability for loss or damage to visitor's effects is prominently displayed in or adjacent to the designated changing facilities;
2. an attendant is on duty throughout the entire period that a changing facility is in use;
3. the changing facility is securely locked when left unattended.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the damage occurring in the circumstances in which it occurred.

Additional cover: indemnity to landowner

The following is added to **What is covered**:

Indemnity to landowner

If, as a result of the use of a landowner's land for **your activities**, any party brings a claim against that landowner for:

a. **bodily injury**, other than **abuse or molestation**, or **property damage** occurring during the **period of insurance**; or
b. **personal injury** or **denial of access** committed during the **period of insurance**,

we will indemnify the landowner against the sums they have to pay as compensation, at **your** request, provided that the landowner:

i. has not, in **our** reasonable opinion, caused or contributed to the claim against them;

ii. accepts that **we** can control the claim's defence and settlement in accordance with the terms of this section;

iii. has not admitted liability or prejudiced the defence of the claim before **we** are notified of it; and

iv. gives **us** the information and co-operation **we** reasonably require for dealing with the claim..

We will also pay defence costs but **we** will not pay costs for any part of a claim not covered by this section.

Addition of cover: fireworks and bonfires

What is not covered A. 18. a. iii. is amended to read as follows:

III. airborne lanterns, sky candles or wish lanterns;

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

Bonfires, fireworks or pyrotechnics

For claims arising from bonfires, fireworks or pyrotechnics, the most **we** will pay is £1,000,000 for the total of all such claims, excluding **defence costs**.

The following is added to **Your obligations**:

Bonfires, fireworks or pyrotechnics

Whenever **you** are responsible for any fireworks, pyrotechnics or bonfire displays in connection with **your activities**, **you** must ensure that:

1. there is a written risk assessment in place for the proposed event;

2. all relevant authorities have been notified at least 7 days before the event;

3. the relevant local authorities have granted permission for the event;

4. any requirements from the authorities or fireworks manufacturers are fully complied with;

5. all manufacturer's guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to;

6. all fireworks are purchased from a reputable supplier and are not modified in any way;

7. all fireworks at **your** event are category F2 or F3 only;

8. there is no use of any airborne lanterns, sky candles or wish lanterns;

9. all volunteers and staff have received appropriate training and are aware of the safety procedures for the event. **You** must retain a written record of the appropriate training completed by all volunteers or staff;

10. there is appropriate first aid presence on site, in line with the written risk assessment;
11. appropriate fire extinguishing equipment is available at the event and all volunteers and staff have had the appropriate training for the use of such equipment;

12. all members of the public are kept at least 25 metres away from both the display area and the bonfire itself, behind appropriate safety fencing;

13. any bonfire is kept at least:

    a. 25 metres away from the firework display area;

    b. 5 metres away from any trees, fencing or other combustible materials; and

    c. 100 metres away from any premises, car parks or other storage of any flammable or dangerous materials;

14. there is no use of accelerants or any flammable equipment on the bonfire;

15. **you** have conducted an appropriate check of all weather conditions prior to the event starting and, if appropriate, checked with the relevant authorities as to whether the event can continue;

16. after the event has finished:

    a. a written record is kept of all thorough checks of the area to ensure that no potential fire hazards remain; and
    b. the bonfire has been doused in water; and

17. any sub-contractor operating the display has and maintains public liability insurance with a reputable insurer, with a minimum limit of indemnity no less than **your** limit of indemnity stated in the schedule. **You** must retain a written record of the sub-contractor's insurance details, including their policy number and a copy of their policy schedule.

We will not make any payment under this section in respect of any incident occurring while **you** are not in compliance with these conditions unless **you** can demonstrate that such non-compliance could not have increased the risk of the liability occurring in the circumstances in which it occurred.

Amendment of cover: windows or windscreens

Special conditions for property damage to windows or windscreens

For claims arising from **property damage** to windows or windscreens:

1. **you** must pay an **excess** of £25 in respect of each such claim excluding **defence costs**;

2.**we** will cover such claim, subject to the terms of this section, in the absence of any evidence of legal liability provided that:

    a. **you** can provide evidence that such **property damage** occurred;
    b. **you** were responsible for such **property damage**; and
    c. the amount of the **property damage** does not exceed £2,000; and

3. if 2. above does not apply, **we** will only cover such claim if it can be established that the **property damage** was caused by **your** negligence.

UKCWG13382 Addition of cover: non-negligent property damage

The following is added to **What is covered**:

Non-negligent property damage

We will cover claims against **you** for **property damage** occurring during the **period of insurance** arising directly from **your** participation in any sport linked to **your activities**, regardless of **your** legal liability.

The most **we** will pay for each such claim is £5,000 excluding **defence costs**

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SECTION: EMPLOYERS' LIABILITY

Cover start date:	01 July 2026

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Channel Islands and The Isle of Man

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Representation costs	£250,000	in the aggregate
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 not in addition to the overall limit in indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs
Off-shore employees	£5,000,000	each and every claim or loss including, defence costs

Insurer
Hiscox Insurance Company Limited

Hiscox Insurance
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SECTION: MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY

Cover start date:	01 July 2026

Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£250 each and every claim
Geographical limits	Worldwide (excluding United States of America and Canada)
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered

Additional cover (in addition to overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Additional defence costs and legal representation costs	£250,000	in the aggregate

Special limits (included within not in addition to the overall limit in indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Public relations expenses: for each insured person	£25,000	in the aggregate
Public relations expenses: in total	£100,000	in the aggregate
Pre-investigation costs	£1,000,000 or limit of indemnity whichever is less	in the aggregate
Court attendance compensation – employees	£250	per person, per day
Court attendance compensation – directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000 or 10% limit of indemnity whichever is the less	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	10% of limit of indemnity	in the aggregate
Personal tax liability	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Emergency legal representation costs	10% of limit of indemnity	in the aggregate
Bail costs	£100,000 or 10% limit of indemnity whichever is the less	in the aggregate
Loss of data resulting from a cyber incident	£250,000	in the aggregate

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Insurer
Hiscox Insurance Company Limited

Section endorsements

6918.0 Removal of cover: professional services

We will not make any payment for any **claim** or **loss**, **investigation**, or any other liability under this section based upon, attributable to or arising out of any design, plan, specification, formula, direction or advice prepared or given by **you**, or any **wrongful act**, act, incident or occurrence performed, taking place, or alleged to have taken place solely as a result of **your** professional services.

6905.0 Removal of cover: partner and member disputes

The following are added to **Special definitions for this section**:

Member

A member of a limited liability partnership formed under the Limited Liability Partnerships Act 2000 or any similar or successor legislation.

Partner

1. Any principal or partner of any partnership.
2. Any **member**.
3. Any salaried partner or anyone held out to be a partner.

Partnership

The relationship between **partners** carrying on a **business** in common.

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

a. breach of any **partnership** deed or similar agreement;
b. failure to appoint anyone as a **partner** of **yours**; or
c. **claim** from any existing **partner** of **yours**.

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SECTION: PROPERTY – CRISIS CONTAINMENT

Cover start date:	01 July 2026

Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within not in addition to the total amount insured stated above)		
Cover	**Amount insured**	**Limit applies to**
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Insurer
Hiscox Insurance Company Limited

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 ARAG Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Complimentary Benefit: The Hiscox Risk Academy

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including fire safety, cyber security, slips, trips and falls, mental health awareness and many more. The editable documents and templates allow you to identify and monitor risks in your own workplace.

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at

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riskacademy.hiscox.co.uk

Crisis containment

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call **will** be answered by Hiscox. Outside of our normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

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.**>**

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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.
Professional indemnity section wording:	22533 WD-PROF-UK-SP(7)
Public and products liability section wording:	16167 WD-NFP-UK-PPL(2)
Employers' liability section wording:	16164 WD-PROF-UK-EL(3)
Management liability – Trustees and individual liability section wording:	16019 WD-MLP-UK-AGG-TIL(4)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)

Important information and contact details

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

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 and Wales 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 the Prudential Regulation Authority.

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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