Hiscox 22 Bishopsgate, London, EC2N 4BQ United Kingdom

SCHEDULE

Policy Number STM4/2485

HISCOX

INSURANCE DETAILS

Period of insurance :	From 30/07/2025 to 29/07/2026 Both days inclusive
Date issued to insured:	18 July 2025
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Laugh Out Loud Theatre Company
Address :	34 Back Lane Ringstead Kettering Northants NN14 4DR
Additional insureds :	For Additional Insureds refer to the Additional Insureds Section below.
Business description :	Theatre - Groups, Production Company, Workshops and Schools
General terms and conditions wording :	11495 WD-HSP-UK-HSH-GTC (2) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording	11496 WD-HSP-UK-HSH-PD (2) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual Premium :	£180.00	**Annual Tax :**	£21.60	**Total :**	£201.60

ADDITIONAL INSUREDS

Covered on the same basis as the Insured
Covered on the same basis as the Insured
Covered on the same basis as the Insured

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Hencilla Showtime Scheme

PUBLIC AND PRODUCTS LIABILITY - INSURED

Section wording	11497 WD-HSP-UK-HSH-GL (2)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000.
Limit applies to	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
Excess (USA and Canada)	£2,500
Excess applies to	each and every claim for property damage only
Geographical limits	Worldwide
Applicable courts	United Kingdom

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

6735.0	Removal of cover: cyber claims

EMPLOYERS' LIABILITY - INSURED

Section wording	11494 WD-HSP-UK-HSH-EL (2)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	each and every occurrence including costs
Geographical limits	Worldwide
Applicable courts	United Kingdom

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

6734.0	Confirmation of cover: cyber claims
3074.1	Employers Liability Tracing Office (ELTO) – mandatory information required

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TECHNICAL AND PORTABLE EQUIPMENT - NOT INSURED

Section wording
Insurer

Item description	Geographical Limits	Excess	Amount Insured
Portable computer equipment			
Photographic and audio visual equipment			
Musical instruments and accessories			
Props, set & wardrobe			

Hired in technical and portable equipment	Geographical Limits	Excess	Amount Insured
Photographic and audio visual equipment			
Musical instruments and accessories			
Props, set & wardrobe			

Excess applies to

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

Transit

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

Fraudulent hire
Continuing hire charges
Alternative hire costs
Re-shoot or re-compilation costs
Reconstitution of electronic data

Endorsements

PROPERTY – BUILDINGS - NOT INSURED

Section wording
Insurer

Premises :

Item description	Excess	Amount Insured
Buildings		
Rent receivable		

Excess applies to:

Special excesses

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

Trace and access

Emergency services

Loss prevention costs

Additions to buildings

Inadvertent omissions

Trees, shrubs and plants

Discharge of oil

Endorsements

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PROPERTY – CONTENTS - NOT INSURED

Section wording
Insurer

Premises :

Item description	Excess	Amount Insured
General contents		
Computer & ancillary equipment		
Rent payable		

Excess applies to

Geographical limit

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

Costs following glass breakage

Additions to contents

Money in the business premises while open for business or in a locked safe

Money in transit or at the home of any partner, director or employee

Money on location

Money- non-negotiable instruments

Identity fraud

Personal effects

Reconstitution of electronic data

Reconstitution of other business documents

Lock replacement

Building damage by theft

Personal assault- death

Personal assault- total loss, or permanent and total loss of use, of one or more limbs

Personal assault- total and irrecoverable loss of sight in one or both eyes

Personal assault- disablement which totally prevents the injured person from carrying out all parts of their usual occupation

Metered water and fuel

Undamaged tenant's improvements

Contents temporarily elsewhere including whilst in transit

Contents kept at home

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

Fraud and dishonesty

Special excesses

Endorsements

PROPERTY – BUSINESS INTERRUPTION - NOT INSURED

Section wording
Insurer

Premises :

Item description	**Amount Insured**

Indemnity period

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

Denial of access
Suppliers
Locations
Property in storage
Public utilities
Public authority
Equipment breakdown
Hazardous substances

Endorsements

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EQUIPMENT BREAKDOWN - NOT INSURED

Section wording
Insurer
Amount insured
Limit applies to
Excess
Excess applies to

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

Hazardous substances
Reconstitution of electronic data
Expediting expenses
Oil and water storage tanks

Endorsements

INTERNET AND EMAIL - NOT INSURED

Section wording
Insurer
Limit of indemnity
Limit applies to
Excess
Excess applies to
Geographical limits
Applicable courts

Endorsements

BUSINESSHR - NOT INSURED

Section wording
Insurer
Description

PROPERTY- TERRORISM - NOT INSURED

Section wording
Insurer

Material damage

Amount insured	Excess

Business interruption

Amount insured	Excess

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

CLAUSES APPLICABLE TO THE WHOLE POLICY

603.0 **Commercial assistance & legal advice helpline**

Your Hiscox policy gives you access to a general business advice line.

For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call
+44 (0)870 050 3030.

6727.0 **Additional definitions: cyber**

The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of **your policy**.

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:

3. **computer or digital technology**; or

4. data held electronically by **you** or on **your** behalf.

Program(s)

A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.

PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL

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;
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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 CLAUSES IN FULL

6734.0 **Confirmation of cover: cyber claims**

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

Cyber claims

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.

3074.1 **Employers Liability Tracing Office (ELTO) – mandatory information required**

You must provide **us** with the following information for this section of the **policy** for each entity insured under this section of the **policy**:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

a. The entity has no employees; or
b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or
c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

TECHNICAL & PORTABLE EQUIPMENT CLAUSES IN FULL

BUILDINGS CLAUSES IN FULL

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BUSINESS CONTENTS CLAUSES IN FULL

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BUSINESS INTERRUPTION CLAUSES IN FULL

EQUIPMENT BREAKDOWN CLAUSES IN FULL

INTERNET & E-MAIL CLAUSES IN FULL

Policy Number **STM4/2485**

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

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.