

# SCHEDULE

Policy Number **STM4/2485**

## INSURANCE DETAILS

**Period of insurance :** From 30/07/2024 to 29/07/2025 Both days inclusive  
**Date issued to insured:** 18 July 2024  
**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 Ltd

**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

<b>Annual Premium :</b>	£180.00	<b>Annual Tax :</b>	£21.60	<b>Total :</b>	£201.60
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BIA Customer Care Award  
2012



Personal & Commercial Claims  
Team of the Year 2011

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## 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



BIA Customer Care Award  
2012



Personal & Commercial Claims  
Team of the Year 2011

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## Hencilla Showtime Scheme

### PUBLIC AND PRODUCTS LIABILITY - INSURED

<b>Section wording</b>	11497 WD-HSP-UK-HSH-GL (2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000.
<b>Limit applies to</b>	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
<b>Excess</b>	£250
<b>Excess (USA and Canada)</b>	£2,500
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£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
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### EMPLOYERS' LIABILITY - INSURED

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

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£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**

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

<b>Hired in technical and portable equipment</b>	<b>Geographical Limits</b>	<b>Excess</b>	<b>Amount Insured</b>
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**

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## 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**

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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

## EQUIPMENT BREAKDOWN - NOT INSURED

Section wording  
Insurer  
Amount insured



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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

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**Business interruption**

Amount insured

Excess

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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;
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 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

BUSINESS CONTENTS CLAUSES IN FULL

BUSINESS INTERRUPTION CLAUSES IN FULL

EQUIPMENT BREAKDOWN CLAUSES IN FULL

INTERNET & E-MAIL CLAUSES IN FULL

**INFORMATION ABOUT US**

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

Name	<b>Hiscox Underwriting Limited</b>
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

**Insurers**

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

Name	<b>Hiscox Insurance Company Limited</b>
Registered address	1 Great St. Helens London EC3A 6HX 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](mailto: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](http://www.hiscox.co.uk/cookies-privacy).