

SCHEDULE

Policy Number **STM4/1473**

INSURANCE DETAILS

Period of insurance : From 26/07/2019 to 25/07/2020 Both days inclusive
Date issued to insured: 25 July 2019
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 : 9 High Street
Stanwick
Northamptonshire
NN9 6QA

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

PREMIUM DETAILS

Annual Premium : £175.00 **Annual Tax :** £21.00 **Total :** £196.00



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

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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

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

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

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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

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)



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

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.

PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL

EMPLOYERS LIABILITY CLAUSES IN FULL

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

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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 | Hiscox Underwriting Limited |
| 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 | Hiscox Insurance Company Limited |
| 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

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.