

RENEWAL SCHEDULE

This schedule tells you what is insured with us. It should be read carefully with your policy wording, which make up the full terms and conditions for this agreement.

Insurance Details

Period of Insurance:	From 10 April 2023 to 09 April 2024 Both days inclusive
Date issued to insured:	24 March 2023
Policy Number:	IWW/2033640
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:	The Guild of Silk Painters
Contact Name:	Mrs Tatiana Iseborn
Additional insureds:	There are no Additional Insureds on this policy
Address:	14 Harts Close Kidlington Oxfordshire OX5 1AZ
Business activity:	Textile Art and Silk painting Group, Teaching, Demonstrations, Workshops, Exhibitions, Craft Fairs
General terms and conditions wording:	13544 WD-HSP-UK-CRA-GTC(8) 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(4CV) 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:	£267.86	Annual Tax:	£32.14	Total:	£300.00
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IAN W WALLACE LIMITED CRAFT INSURANCE SCHEME
PUBLIC AND PRODUCT LIABILITY

Section wording:	13543 WD-HSP-CRA-GL (10)
Insurer:	Hiscox Insurance Company Limited
Geographical limits:	Worldwide excluding USA & Canada (See section below for USA & Canada)
Limit of Indemnity:	£5,000,000
Limit applies to:	Each and every claim, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess:	Nil
Applicable courts:	United Kingdom and Ireland
Geographical limits:	USA & Canada
Limit of Indemnity:	£500,000
Limit applies to:	In the aggregate including defence costs
Excess:	Nil
Applicable courts:	United Kingdom and Ireland

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

Criminal defence costs:	£100,000 in the aggregate
Pollution defence costs:	£100,000 in the aggregate

Endorsements

6122.0	Member to member liability(Applicable to Public and Products Liability)
6315.0	Removal of cover : Craft fairs (Applicable to Public and Products Liability)
6735.0	Removal of cover: Cyber Claims

What is not covered

Claims brought outside the United Kingdom and Ireland are not covered. The policy covers goods sold, supplied or distributed anywhere in the world, but claims must be brought against you in the United Kingdom or Ireland.

EMPLOYERS' LIABILITY

Not covered in this Policy



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BUSINESS ITEMS

Item Description	Amount Insured
Materials, moulds & templates	£0
Stock	£0
Tools & Desktop computers	£0
Other business items	£0
Portable Electronic Equipment	£0

Not covered in this Policy



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ENDORSEMENTS

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:

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:



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- 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**.

3121.0: Employers liability insurance – mandatory information required (Applicable to Employers' Liability)

You must provide **us** with the following information 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.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

6122.0: Member to member liability (Applicable to Public and Products Liability)

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

Member to member liability

We will separately indemnify each member or participant as if they were insured individually including the liability of members or participants to each other. **Our** total liability will not exceed the limit of indemnity shown in this **policy** irrespective of the number of members or participants involved in a claim.

6272.0: Application of heat (Applicable to Public and Products Liability)

We will not make any payment for any claim or loss for **damage to property** arising directly or indirectly from any work involving the use or application of heat away from **your** own premises unless **you** fully comply with the following conditions.

1. Before starting work involving the use or application of heat:
 - a. **you** shall record and follow a written risk management plan, which has been created prior to the work commencing, which makes adequate provisions for the safety of all persons and property;
 - b. **you** will be responsible for fire safety and for ensuring all necessary precautions as prescribed in the written risk assessment are complied with;
 - c. **you** and any of **your** employees who are present will be fully aware of the written risk assessment and the location of the venues fire alarms, if any, and appropriate fire extinguishers, in proper working order, must be kept within ten metres of the use of or application of heat;



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- d. **you** shall examine all property within five metres of the use of or application of heat and ensure that all combustible materials are removed from this area. Combustible materials which cannot be removed must be covered and fully protected by screens of non-combustible material;
- e. all equipment is used strictly in accordance with the manufacturer's instructions, including not being lit until immediately before use and extinguished immediately after use. No piece of lighted equipment shall be left unattended.

2. After completing work involving the use or application of heat:

- a. **you** shall examine all property within five metres of the use of or application of heat and ensure that there are no flames or signs of smouldering materials

6315.0: Removal of cover : Craft fairs (Applicable to Public and Products Liability)

We will not make any payment for any claim or loss directly or indirectly due to any craft fair, show or exhibition organised by **you**, unless **your** members are the only exhibitors.



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Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as 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 emailing us at dataprotectionoffice@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

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 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:



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Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR.

or by telephone on 0800 1164627 or +44 (0) 1904 681 198 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 process is without prejudice to your right to take legal proceedings. Full details are available at www.financial-ombudsman.org.uk

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



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