HISCOX

Hiscox Insurance Schedule

SECTION: MANAGEMENT LIABILITY – DIRECTORS' AND OFFICERS' LIABILITY

Cover start date:	**01/11/2026**

Limit of indemnity	£5,000,000
Limit applies to	each and every claim, loss or investigation, including all costs
Excess	Not applicable unless specified under special excesses below
Geographical Limits	Worldwide
Applicable Courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada	Not covered

Additional covers (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 of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Bail costs	£250,000	in the aggregate
Public relations expenses: in total for all insured persons across all management liability sections	£100,000	in the aggregate
Public relations expenses: for each insured person	£25,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Court attendance compensation: in total across all management liability sections	£100,000	in the aggregate
Court attendance compensation: employees	£250	per person, per day
Court attendance compensation: directors and partners	£500	per person, per day
Loss of data resulting from a cyber incident	£250,000	in the aggregate
Claim mitigation costs	£250,000	in the aggregate

Insurer
Hiscox Insurance Company Limited

Section endorsements
Removal of cover: abuse or molestation The following is added to **Special definitions for this section**: **Abuse or molestation** Physical or mental abuse, assault, battery, harassment, voyeurism, invasion of privacy, mistreatment or maltreatment, any act of a sexual nature or any act undertaken with a sexual motive. **We** will not make any payment for any or any part of a **claim**, **loss**, **investigation** or any other liability under this section based upon, attributable to or arising out of any actual or alleged **abuse or molestation**. **Removal of cover: professional duties** **We** will not make any payment for any or any part of a **claim, loss, investigation** or any other liability under this section based upon, attributable to or arising out of any breach or failure to provide professional duties or services or other duties or services to a customer or client or any **wrongfulact**, act, incident or occurrence performed, taking place, or alleged to have taken place solely as a result of **your** professional duties or services. **Removal of cover: bodily injury and property damage**