Hiscox Insurance Schedule

SECTION: EMPLOYERS' LIABILITY

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

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding representation costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Court attendance compensation: in total	£10,000	in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250	per person, per day
Court attendance compensation: any other employees	£100	per person, per day
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**
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs

Insurer
Hiscox Insurance Company Limited