HISCOX

Hiscox Insurance Schedule

SECTION:PROFESSIONAL INDEMNITY

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

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£1,000
Excess applies to	each and every claim or loss, excluding defence costs
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**
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate
Your own losses: infringement of your copyright	Not covered	
Representation costs	Not covered	
Professional disciplinary tribunal attendance compensation: directors and partners	£500	per person, per day
Professional disciplinary tribunal attendance compensation: employees	£250	per person, per day
Professional disciplinary tribunal attendance compensation: in total	£10,000	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**
Criminal proceedings costs	Not covered	
Complaints referred to an ombudsman or arbitrator	£25,000	in the aggregate, including all costs
Pollution	Not covered	
Personal data claims	Not covered	

Special excesses		
Cover	**Excess**	**Excessbasis**
Complaints referred to an ombudsman or arbitrator	£1,000	or the excess shown above, whichever is lower, in respect of each and every claim or loss

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Business activities
Specific Profession

Retroactive date	05/09/2007

Insurer
Hiscox Insurance Company Limited

Section endorsements

Customer specific clause
Special limit: complaints referred to ombudsman

The following is added to **How much we will pay**, **Special limits**:

Complaints referred to an ombudsman or arbitrator

The most **we** will pay for complaints referred to an ombudsman or arbitrator is £25,000 in the aggregate, including **defence costs** per club.

Removal of cover: representation costs
What is covered, **Claims against you**, Representation costs is deleted.

If during the **period of insurance**, and as a result of **your business activity** for **clients** on or after the **retroactive date** within the **geographical limits**, **you** are subject to an examination, inquiry or other proceeding by a governmental, professional or trade body or agency that is not criminal, **we** will pay the reasonable and necessary costs incurred with **our** prior written agreement to represent **you** if, in **our** opinion, such representation may avoid a **claim** which would be covered by this section.
The most **we** will pay is the amount shown in **your** schedule.

Removal of cover: personal data claims
What is not covered, Personal data claims is amended to read as follows:

the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

How much we will pay, **Special limits**, Personal data claims is deleted.

Removal of cover: infringement of your copyright
What is covered, **Your own losses**, Infringement of your copyright is deleted.

Removal of cover: criminal proceedings costs
What is covered, **Claims against you**, Criminal proceedings costs is deleted.

Removal of cover: pollution