



SCHEDULE/POLICY
Policy Number

FUSION ENTERTAINMENT SCHEME

PROPERTY CONTENTS AWAY FROM THE PREMISES

Section wording 13154 WD-HSP-UK-FSLE-CAP(4)
Insurer Hiscox Insurance Company Limited
Geographical limits UK & EU
Excess £250
Excess applies to Each and every loss

Item description	Amount Insured
General business equipment including stock	Not insured
Computers, laptops, mobiles and PDAs	£1,000
Own technical equipment	£4,000
Hired in technical equipment	Not insured
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured
Money in transit	Not insured
Money at all other times	Not insured

Special limits (included within and not in addition to the amount insured)

Transit (UK & EU) £50,000 any one vehicle or the amount insured for Contents away from the business premises, whichever is less

Section wording 13154 WD-HSP-UK-TUE-CAP(2)
Insurer Hiscox Insurance Company Limited
Geographical limits Worldwide
Excess £250
Excess applies to Each and every loss

Item description	Amount Insured
General business equipment including stock	Not insured
Computers, laptops, mobiles and PDAs	Not insured
Own technical equipment	Not insured
Hired in technical equipment	Not insured
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured
Money in transit	£1,000
Money at all other times	£1,000

Special limits (included within and not in addition to the amount insured)

Worldwide £50,000 any one vehicle or the amount insured for Contents away from the business premises, whichever is less

Additional cover (in addition to the overall amount insured above)

Personal assault - death £25,000 per person
 Personal assault - total loss, or permanent and total loss of use, of one or more limbs £25,000 per person

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Personal assault - total and irrecoverable loss of sight in one or both eyes	£25,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£250 per week up to a maximum of 104 weeks
Continuing hire charges	£50,000
Loss of hire fees	£25,000 or 10% of the amount insured for Contents away from the business premises, whichever is less
Alternative hire costs	£30,000
Loss prevention costs	£5,000
Re-shoot or re-compilation costs	£2,500

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PUBLIC AND PRODUCTS LIABILITY

Section wording	13150 WD-HSP-UK-FSLE-GL(4)
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 applies to	each and every claim for property damage only
Geographical limits	Worldwide excluding USA and Canada
Applicable courts	United Kingdom

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

Criminal defence costs	£100,000
Pollution defence costs	£100,000
Clean up costs	£100,000 in the aggregate
Terrorism	£2,000,000 or the limit of indemnity for public and products liability, whichever is less

Endorsements

3147.0 Amendment of cover: bona fide sub-contractors (GL)

EMPLOYERS' LIABILITY

Section wording	13815 WD-HSP-UK-FSLE-EL(8)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	all claims and their defence costs which arise from the same accident or event
Geographical limits	Worldwide
Applicable courts	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

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

Criminal defence costs	£100,000
Terrorism	£5,000,000

Endorsements

3121.0 Employers liability insurance – mandatory information required

CRISIS CONTAINMENT

Wording	13819 WD-HSP-UK-FSLE-CRI(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	in the aggregate during any one period of insurance

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

Outside working hours discretionary crisis mitigation costs	£2,000
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Endorsements

9003.0 Crisis containment provider: Hill & Knowlton

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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:

Public and products liability clauses: endorsements

Clause	3147.0	Amendment of cover: bona fide sub-contractors (GL)
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We will not make any payment for any claim or loss directly or indirectly due to any work undertaken for **your business** by bona fide sub-contractors unless **you** take all reasonable steps to ensure that they have and maintain in force public and products liability insurance with a limit of indemnity of not less than £2,000,000 each and every claim.

We will not make any payment for any claim or loss where **you** fail to demonstrate to **our** satisfaction that **you** have complied with this requirement.

Employers' liability: endorsements

Clause	3121.0	Employers liability insurance – mandatory information required
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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.

Crisis containment: endorsements

Clause	9003.0	Crisis containment provider: Hill & Knowlton
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Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

If **you** first become aware of a **crisis** outside of **working hours**, **you** must notify **us** of the **crisis** as soon as possible within **working hours** by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Endorsements- applicable to the whole policy

Clause	603.0	Commercial assistance & legal advice helpline
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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**.

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Data Protection Act

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

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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. Helen's 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. Helen's 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
Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority