

SCHEDULE/RENEWAL
Policy Number FS9377455

INSURANCE DETAILS

Period of insurance: From 01/01/2019 to 31/12/2019 both days inclusive
Date issued to insured: 02/01/2019
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: Army Orienteering Association
Address: Army Headquarters
Idl 403 Ramilies Building
Marlborough Lines
Monxton Road
Andover
SP11 8HT

Additional insureds: There are no Additional Insureds on this policy
Business description: Organiser Of Civilian Orienteering Events
General terms and conditions wording: 13149 WD-HSP-UK-GEOE-GTC(5)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

Property definitions wording: 13152 WD-HSP-UK-GEOE-PD(3)
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 :	£2,500.00	Annual Tax :	£300.00	Total Premium :	£2,800.00
				Administration fee:	£150.00
				Total:	£2,950.00

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FUSION ENTERTAINMENT SCHEME

PUBLIC AND PRODUCTS LIABILITY

Section wording 13150 WD-HSP-UK-GEOE-GL(5)
Insurer Hiscox Insurance Company Limited
Limit of indemnity £5,000,000
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

CRISIS CONTAINMENT

Wording 13157 WD-HSP-UK-GEOE-CA(5)
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

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

Crisis containment: endorsements

Clause	9003.0	Crisis containment provider: Hill & Knowlton
		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
		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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Fair Process Notice

Fusion Insurance Services is a trading name of Towergate Underwriting Group Limited (part of the Ardonagh Group of companies), and Hiscox (Hiscox is a trading name of a number of Hiscox companies) are the data controllers for the personal information you provide and we are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you need or are of interest. We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. We will also share information with other organisations where we need to do so by law. Towergate Underwriting Services Limited's Fair Processing Notice can be found on our website <http://www.geounderwriting.com/fair-processing-notice> which explains in more detail how we use and share your personal information.

Hiscox's Fair Processing Notice can be found on 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	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