



Hiscox Insurance  
Your policy summary





## Hiscox Insurance

### Policy summary

#### Your Hiscox Insurance policy summaries

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This document contains the summaries for the General terms and conditions and any policy covers you have selected to protect your business. These summaries outline the key information about your policy covers to help you understand what you have bought, what you are covered for and what your obligations are.

However, you should carefully read all your policy documentation and ensure that you understand its terms and conditions in full.

If you have any queries, you should contact Hiscox or your insurance advisor.

#### Claims service

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It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fair, efficient and sensible claims service. We offer you access to experienced and dedicated claims handlers as well as experts including legal teams, loss adjusters and disaster management companies. Hiscox aims to handle claims quickly and efficiently, while minimising any disruption to you.

You must notify us of anything likely to lead to a claim under this policy and comply with the obligations in respect of claims set out in the General terms and conditions and the particular section of your policy under which you are making the claim.

If you need to notify us of anything, please contact our experienced claims team using the contact points shown in your policy schedule or on 0800 711 7156 8:30am – 5:30pm Monday to Friday or email [claims@hiscox.co.uk](mailto:claims@hiscox.co.uk)

#### Policy length

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The period of insurance is shown on your policy schedule. Your policy schedule will also show if the policy is on a continuing cover basis. If it is on a continuing cover basis, we will renew your policy each year for another 12 months and continue to take payment (including any premium adjustment shown in your renewal invitation) using your existing arrangement, unless you tell us otherwise or if your risk changes. If your policy schedule does not show that the policy is on a continuing cover basis, cover will cease at the end of the period of insurance, unless you renew your policy with us.

We will provide you with a statement of fact each year and provided that the information contained within the statement of fact is true, complete and accurate, you do not need to provide us with any further information at renewal. If any of the information in your statement of fact is not true, complete and accurate, you must let us know or your insurance advisor know. If you do not do so, it may affect the validity of the policy or the amount we will pay for any claim.

#### Retroactive dates, geographical and jurisdiction limits

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Where any section of your policy schedule includes a retroactive date, we will not make any payment for any claim or loss under that section which arises from any activity performed or any act, incident or occurrence taking place, before the retroactive date.

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the applicable courts stated in that section of your policy schedule.

#### Cancellation rights

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The General terms and conditions explain that you can cancel your policy by giving us 30 days' notice. If we need to cancel the policy, we will give you 30 days' notice in writing. However, you should note that there is an exception to our 30-day notice



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period, which is triggered when we don't receive your Direct Debit payments within the agreed 14-day period. At this point, we will contact you as soon as possible and stop the policy immediately.

**Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers named in the schedule.**

## **Professional indemnity insurance for technology companies**

### Policy summary

Policy wording ref: 22413 WD-PROF-UK-TEC(1)

### **Key benefits: what risks are you protected against?**

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Professional indemnity insurance covers you for compensation you have to pay to your clients or any other third parties as a result of problems with your work. We will pay for claims which are made against you during the period of insurance, up to the limit shown in your policy schedule or as otherwise specified in the How much we will pay section of your policy wording. We will also pay your legal defence costs incurred with our agreement for covered claims.

We will pay compensation in relation to claims made against you for:

- breach of any contract between you and your client, including reasonable compensatory payments, where the claim is brought by your client;
- infringement of intellectual property rights such as copyright or trademark;
- negligence or breach of duty: if you fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work;
- defamation: libel and slander;
- work undertaken on your behalf by sub-contractors or outsourcers. However, we reserve the right to recover losses from your sub-contractors or outsourcers;
- dishonesty of your employees, sub-contractors and outsourcers;
- any other civil liability: this means that if a claim or loss occurs because of your business activities and we haven't specifically excluded it and it's not a criminal prosecution, it's covered;
- work undertaken on your behalf by another person or entity for the purpose of a joint-venture.

We will also pay your direct losses as a result of:

- any tangible documents needed for your business which are lost, damaged or destroyed.

In addition we will pay, subject to our prior agreement:

- service credits provided to your client in full or partial settlement of a covered claim;
- the cost to engage a consultant to manage your response to a covered claim or to replace a senior manager or director whose time is diverted to the management of a covered claim;
- compensation where your attendance at court is required in connection with a covered claim.

### **Significant or unusual exclusions and limitations**

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We will not make any payment for your lost profit or any trading loss suffered by you. We will not pay for claims or losses arising from:

- any reserved legal advice or any activity regulated by the Financial Conduct Authority;
- infringement of patent or misappropriation of a trade secret;
- any bodily or mental injury or death, unless in relation to mental anguish due to defamation. This also does not apply to your work for example, designs and specifications that are given by you for a fee;
- the loss, destruction or damage to tangible property, unless arising from your designs, plans, specifications, formulae, directions or advice prepared or given by you for a fee. This does not apply to any claim for damage to electronic data or the loss of any document which is necessary for the performance of your business activity which is lost whilst in your possession;
- the failure of service by an internet service provider, cloud services provider or other utility service, other than where your business activities provide these services;
- the ownership, use or possession of any land, building, animal or vehicle;
- any breach of your obligations as an employer;
- any discrimination, harassment or unfair treatment;
- any violation or alleged violation of laws relating to discrimination on the basis of disability;
- anything which was likely to lead to a claim and which you knew about before the policy started;
- any costs or expenses involved to recall any software or hardware where required to do so by injunction;
- the chargeback or reversal of any payment transaction;



- terrorism, civil commotion, strikes, war, communicable disease or nuclear risks; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to such an incident;
- a cyber attack, hacker or social engineering communication; including any fear or threat of such an incident, or any action taken in controlling, preventing or responding to a such an incident. This does not apply to any claim arising directly out of the provision of hosting, maintenance, security or web design as part of your business activities;
- any negligent act, error or omission in the operation or maintenance of computer or digital technology such as development, installation, patching or upgrading. This does not apply to any claim arising directly out of your computer or digital technology error affecting any computer or digital technology accessed or used by your client;
- the failure of the service provided by internet, telecommunications, utilities or other infrastructure providers;
- a failure to comply with any US or Canadian law relating to the collecting, processing, storage or use of biometric or genetic information;
- the processing, acquisition, storage, damage, loss, alteration, disclosure, use of or access to personal data. We will pay such claims where they arise from your performance of a business activity and which is not otherwise excluded. Subject to the limit shown in your schedule;
- the Log4j vulnerability also referred to as Common Vulnerability and Exposure (CVE) reference CVE-2021-44228 listed in the National Vulnerability Database operated by the National Institute of Standards and Technology, or any associated additional CVE.

Please read the policy for details of its terms in full.

## **Public and products liability insurance (technology)**

### Policy summary

Policy wording ref: WD-TEC-UK-PPL(2) 16168 01/21

### **Key benefits: what risks are you protected against?**

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Public and products liability insurance covers you when you have to pay compensation to any third party for accidental injury to them or damage to their property, occurring during the period of insurance and as a result of your business. This includes any accidental injury or damage to property arising from the failure of any product, service, process or system provided by you to perform its intended function. We will pay up to the limit of indemnity stated in the policy schedule for claims against you arising from:

- bodily injury or property damage;
- trespass or nuisance;
- false arrest, detention, malicious prosecution or eviction.

We will also pay:

- for defence costs incurred with our agreement for covered claims. Your policy schedule will state if such costs are included within the limit of indemnity or payable in addition to it;
- criminal defence costs relating to any regulation or statute which applies to your business, for example prosecution under any health and safety legislation, in relation to a covered claim;
- the costs of replacing locks, keys and electronic pass cards if you lose any key or pass card to a third party's premises;
- the sums you have to pay as compensation for failing to secure a third party's premises where you have been carrying out your business;
- the sums you have to pay as compensation if any of your employees uses a third party's telephone system without their authority;
- the sums you have to pay as compensation under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975.

The limit of indemnity you select may be on an each and every claim basis or an aggregate basis depending upon the type of claim. Your policy schedule will show which basis applies.

### **Significant or unusual exclusions and limitations**

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We will not pay claims arising from:

- abuse or molestation, unless this cover is specifically shown as being covered in your policy schedule;
- death or bodily or mental injury or disease of any employee or volunteer of yours;
- the ownership, possession or use of any watercraft, hovercraft, aircraft, drone or mechanically propelled vehicle;
- any cyber attack, hacker or unintentional error affecting any computer or digital technology, including any fear or threat of such an incident or any action taken in controlling, preventing, suppressing or responding to such an incident;
- any designs, plans, specifications, formulae, diagnoses, prescriptions, directions or advice given by you;
- the recall, removal, repair, reconditioning or replacement of any goods you have supplied;
- terrorism, war, or nuclear risks, including any fear or threat of such incidents or any action taken in controlling, preventing, suppressing or responding to such incidents;
- any actual or alleged breach of any data protection legislation or regulation.

We may reduce any payment we make equal to the detriment we have suffered if you do not take reasonable steps to remedy any defect in any goods or services you have supplied, at your expense.

Please read the policy for details of its terms in full.



## Employers' liability insurance

Policy summary

Policy wording ref: 16164 WD-PROF-UK-EL(3)

### Key benefits: what risks are you protected against?

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Employers' liability insurance is compulsory cover for most companies with employees. It covers you for compensation, including your liability for any claimants' legal costs and expenses, which you have to pay to your employees for accidental injury to them, occurring during the period of insurance and in the course of their work for you.

We will pay up to the limit of indemnity stated in the policy schedule for:

- claims against you arising from death, bodily or mental injury or disease of an employee or volunteer arising out of their work for you;
- defence costs incurred with our agreement for covered claims. These costs are included within the limit of indemnity;
- your employees' judgments for bodily injury which remain outstanding against any defendant for six months, provided that the injury arose out of their work for you, we would have covered your liability if you had caused the injury, and the judgment is assigned to us.

In addition, at our discretion we will pay legal costs to defend you if any governmental, administrative or regulatory body brings a criminal action against you, up to the amount stated in your schedule.

### Significant or unusual exclusions and limitations

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We will not pay for any fines, penalties, punitive or exemplary damages, or any compensation ordered or awarded by a criminal court or for any claims arising from bodily injury:

- occurring offshore;
- suffered where motor insurance is compulsory;
- to any person supplied by you to a client under contract.

This insurance complies with the compulsory cover that you are required by law to have. You must repay all payments we are required to make under the legal provisions governing compulsory insurance of liability to employees, which we would not have been liable to pay under this section of the policy in the absence of such law.

Please read the policy for details of its terms in full.

## **Cyber and data insurance**

### Policy summary

Policy wording ref: 19029 WD-PIP-UK-CCLEAR(5)

### **Key benefits: what risks are you protected against?**

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Hiscox CyberClear cyber and data insurance is designed to support and protect you from evolving cyber threats and risks associated with data, whether electronic or non-electronic. We will pay for claims and investigations made against you during the period of insurance arising from your cyber or data liability, up to the limit of indemnity in the schedule, and including your legal defence costs for covered claims and investigations. We also pay for your own losses arising from cyber or data incidents discovered during the period of insurance, up to the limit of indemnity shown in the schedule. The policy may also be subject to further limits for certain items, details of which are stated in the schedule.

**Please check your policy schedule to see which of the following sections you benefit from.**

#### 1. Your own losses

We will pay for losses incurred by you if you suffer:

- the unauthorised acquisition, access, use or disclosure of personal data or confidential corporate information;
- a failure by you, or others on your behalf, to secure your computer system against unauthorised access or use;
- a threat to damage your systems or disseminate sensitive information, following unauthorised access to your systems;
- a digital attack designed to disrupt access to or the operation of your computer system.

If you suffer any of the above, we will pay:

- the costs of computer forensic analysis to confirm a data breach;
- legal costs incurred to manage a data breach;
- costs incurred in notifying data subjects and any regulatory body, and providing credit monitoring services;
- the cost of a ransom demand and specialists to handle ransom negotiations;
- additional business expenses caused directly by a cyber attack;
- costs to regain access to or restore your data assets from back-ups or other sources;
- the costs to appoint a public relations consultant to protect your reputation and manage your media; and
- the costs to engage a consultant to manage your response to the incident.

We will also pay for the above where you have incurred loss as the result of a breach by a supplier of yours.

#### 2. Cyber business interruption

if you suffer:

- an interruption to your business caused by a covered breach, cyber attack, illegal threat or security failure;
- an interruption to your business caused by an act or omission of an employee or supplier in the handling of a data asset or the maintenance or development of your computer system; or
- an interruption to your business caused by a dependent business suffering a cyber attack.

we will pay:

- your loss of income and additional costs of working if your business suffers an interruption or if your reputation is damaged;
- alternatively to your loss of income and additional costs of working, where shown on your schedule, we will pay you a daily interruption benefit;
- the costs to appoint a public relations consultant to protect your reputation and manage your media; and
- the costs to engage a consultant to manage your response to the incident.

#### 3. Claims and investigations against you

We will cover you if:

- a claim is made against you for breach of confidence, personal data, sensitive commercial information or any contractual duty of confidentiality;
- an investigation is commenced arising from the unauthorised acquisition, access, use or disclosure of data, or breach of a law governing the handling of personal data, including GDPR investigations;
- a claim is brought against you for breach of PCI-DSS;
- a claim is brought against you for infringement of intellectual property rights, defamation or breach of licence arising from alterations or additions made by a hacker to your email, website or social media accounts; or
- a claim is brought against you for transmission of a virus, denial of service attack or prevention of authorised access to a computer system.

#### 4. Your losses from crime

We will pay for your losses if you discover a loss from:





- electronic or physical theft of money, securities or property;
- dishonesty or fraud carried out by your employee;
- criminal use of your telephone lines;
- you transferring money, securities or property in direct response to a social engineering communication;
- a client transferring money, securities or property in response to a social engineering communication following a breach of your network;
- the fraudulent or dishonest use of your electronic identity.

#### 5. Cyber property damage

If any insured equipment shown on the schedule is rendered unusable as a result of a security failure, cyber attack, hacker or transmission of a virus, we will pay the costs of repairing or replacing the unusable part of the equipment.

#### 6. Additional covers

We will also:

- pay to upgrade existing hardware and software and to obtain risk management advice to prevent or minimise a recurrence of certain claims or losses;
- cover your statutory directors, partners or officers if they suffer a loss or a claim is brought against them in their personal capacity which would have been covered under the policy if suffered by, or brought against, you; and
- pay court attendance compensation.

### **Significant or unusual exclusions and limitations**

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We do not pay for any claims, losses, breaches, privacy investigations or threats due to:

- your breach of duty in the provision of products or services to your client, other than claims made directly against you by data subjects in respect of their own personal data;
- the failure of service provided by an internet service, telecommunications or utilities supplier, or any other infrastructure provider;
- breach of intellectual property rights, other than where arising due to a any claim under the Online liability section;
- personal injury or damage to tangible property, other than where covered under Online liability, Your losses from crime or Cyber property damage;
- war or due to cyber operations carried out by, at the direction or under the control of a state;
- degradation or deterioration of your computer system, other than due to operational error;
- the use of any outdated or unsupported software or systems;
- anything you knew or ought reasonably to have known about before the policy started;
- any acts or omissions you deliberately or recklessly commit, condone or ignore;
- any post from a social media account that does not belong to your business;
- online liability claims brought by your current or former employees;
- the use of any credit, debit, access, convenience, smart, identification or other card, other than losses caused by the dishonesty of an employee who uses a card that you have issued to them for the payment of valid business expenses incurred for or on behalf of you;
- any purchase, use or development of blockchain or any other distributed ledger technology, however this does not apply to covered cyber ransom losses;
- any pollution;
- any criminal, civil or regulatory fines, other than PCI charges and regulatory awards where legally insurable; or
- any actual or alleged monitoring, tracking or profiling of an individual without their authorisation, including, but not limited to, web-tracking, session recording, digital fingerprinting, behavioural monitoring, eavesdropping, wiretapping or audio or video recording by you or by a third party.

Additionally, we do not pay your losses from crime due to:

- any act, breach or omission committed by any employee after you first discovered any crime being committed by or in collusion with that employee;
- any act, incident or event occurring, or any loss suffered before the crime retroactive date;
- the use of any actual or counterfeit letter of credit, bill of lading, shipping document, warehouse receipt, account receivable, or any other similar document unless the loss arises as a direct result of dishonesty of an employee or loss of assets.

We will also not make payment:

- unless you notify us promptly of anything which is likely to give rise to a claim under this section; or
- for cyber extortion unless you inform or allow us to inform the appropriate law enforcement authorities.

We may reduce any payment we make equal to the detriment we have suffered if you:

- do not take all reasonable steps to negotiate with the supplier of any services to reduce or waive any charges that were not legitimately incurred for the purposes of your business; or



- admit that you are liable or make any offer without our prior written agreement.

You must pay the excess shown in the schedule for each claim or loss. For loss of income, increased costs of working, or additional increased costs of working claims, the excess is expressed as time excess, which is the period of time after the incident for which you are not covered. No excess applies to claims for the daily interruption benefit, but such claims will only be paid where the interruption exceeds the waiting period.

If you notify us within 72 hours of your first awareness of any actual or suspected data breach, we will waive the excess in respect of that breach. This does not apply to any time excess.

## Legal protection insurance

### Policy summary

Policy wording ref: 16375 WD-PROF-UK-LST(2)

### Key benefits: what risks are you protected against?

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Legal protection insurance covers you for legal costs, including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. It will also pay the costs of appealing or defending an appeal. The limit of indemnity shown in the policy schedule is for all claims resulting from one or more event arising at the same time or from the same originating cause.

The policy covers:

- employment disputes: defending your legal rights in respect of any dispute with an employee or ex-employee relating to their contract of employment or their statutory rights, or to recover possession of your premises from them;
- compensation awards: basic and compensatory awards, and/or damages arising from a breach of an employee's or ex-employee's statutory rights under employment legislation;
- legal defence: defending your legal rights in respect of any non-motor criminal prosecutions and some specific civil actions, such as a breach under data protection legislation;
- property protection: pursuing your legal rights in a civil action following an event causing physical damage to physical property which you own or are responsible for, or any nuisance or trespass;
- personal injury: at your request, pursuing your and your employees' and their family members' legal rights following their death or bodily injury;
- tax protection: negotiating on your behalf and representing you in any appeal proceedings arising out of an Income Tax or Corporation Tax compliance check by, or a VAT or employer compliance dispute with, HM Revenue or Customs;
- contract disputes: negotiating for your legal rights in a contractual dispute over any agreement entered into by you for the purchase or provision of goods or services, where the disputed amount exceeds £250 (including VAT);
- debt recovery: negotiating for your legal rights to recover money and interest due from the sale or provision of goods or services, where the debt exceeds £250 (including VAT).

### Significant or unusual exclusions and limitations

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The policy will not cover:

- any civil claim unless it is more likely than not that the insured person will recover damages or make a successful defence;
- any claim reported to DAS more than 180 days after the date that the relevant insured person should have known about the insured incident or any costs or expenses incurred before DAS have agreed to accept the claim;
- legal costs in excess of £100 per hour (this amount may vary from time to time) when, with DAS's agreement, you choose to use your own lawyer;
- any claim relating to intellectual property or secrecy and confidentiality agreements;
- any claim relating to rights under a franchise or agency agreement entered into by you;
- judicial review, coroner's inquest or fatal accident enquiry;
- any claim where the insured person is not represented by a law firm, barrister or tax expert;
- any claim relating to written or verbal remarks that damage the insured person's reputation;
- employment disputes: in respect of damages for personal injury;
- employment disputes: relating to the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Transfer of Employment (Pension Protection) Regulations;
- compensation awards: following a breach of statutory duty, where you did not seek and follow legal advice after becoming aware of the issue;
- legal defence: any claim which leads to an insured person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle;
- legal defence: any claim relating to damage to or the loss, alteration, corruption, distortion, reduction of functionality, availability or operation of stored personal data arising from any malicious or damaging code or computer virus;
- personal injury: any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden accident;
- personal injury: any claim relating to psychological injury or mental illness, unless following a specific or sudden accident;
- tax protection: any claim relating to import or excise duties or any tax avoidance scheme;
- contract disputes or debt recovery: relating to the amount of an insurance claim or any loan, mortgage, pension or other financial product, other than disputes with professional advisors in connection with these matters;
- contract disputes: arising from a breach or alleged breach of professional duty by an insured person.



Your claim may also be declined or the amount that DAS pay may be reduced if you negotiate any settlement without DAS's written consent or if you do not tell DAS about any settlement offer.

Please read the policy for details of terms in full.

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PS-PROF-UK-LST(2)  
16985 07/22



## **Crisis containment**

Policy summary

Policy wording ref: WD-PIP-UK-CRI(2) 9809 02/13

### **Key benefits: what risks are you protected against?**

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Crisis containment insurance covers you for the costs of engaging the services of a public relations crisis specialist in relation to a covered claim under any section of your Hiscox policy.

We will pay up to the amounts shown in the policy schedule for:

- costs incurred with our prior written consent in utilising the services of the company named in the policy schedule to limit or mitigate the impact of adverse or negative publicity of or media attention to you;
- emergency costs incurred without our consent outside of working hours to limit or mitigate the impact of adverse or negative publicity of or media attention to you.

### **Significant or unusual exclusions and limitations**

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We will not pay for crisis containment costs:

- which do not relate to a claim which is covered under another section of this policy;
- which relate to a claim under any management liability – employment practices liability section;
- which relate to any employment claim under any management liability section;
- which relate to any incident, act, investigation, problem or business trend affecting your profession or industry in part or in whole, rather than just you.

We also don't pay for crisis containment costs unless:

- you notify us of the crisis immediately by telephone, using the number stated in the schedule;
- you co-operate fully with us and the crisis containment provider managing the crisis.

Please read the policy for details of terms in full.

## General terms and conditions

Policy summary

Policy wording ref.: 15661 WD-COM-UK-GTCA(4)

### Key terms and conditions

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The General terms and conditions form part of your policy and should be read together with the relevant sections for any policy covers you have selected and with your policy schedule including any endorsements. You should read and check all your insurance documents to ensure that you are aware of and understand the cover, limits and other terms and conditions that apply.

The General terms and conditions are made up of the following sections:

#### General definitions

We use some words throughout your policy with the same meaning wherever they appear. These are shown in bold type and we explain in the General terms and conditions what they mean.

#### General conditions

These apply to the whole of your policy and set out below is a summary of some of the key conditions.

- **Presentation of the risk**

Your premium and insurance are based on the information that you have given us.

You must:

- fairly present the risk to us, including making sure the details provided to us accurately reflect your business and that you have disclosed to us any other information material to the insurance;
- let us know immediately if anything needs to change or of any changes to your circumstances during the period of insurance which may materially affect your insurance;
- comply with the terms and conditions of your policy.

If you fail to do so, you could invalidate your policy, claims may not be paid or the amount we pay may be reduced.

- **Other insurance**

We will not make payment under your policy if you would be entitled to be paid under any other insurance if your policy with us did not exist.

- **Cover under multiple sections**

If you, or any other insured person under your policy, are entitled to cover under more than one section of the policy in respect of the same claim or loss, we will only provide cover under one section of the policy – being the section that provides you with the most advantageous cover.

- **Cancellation**

You can cancel your policy by giving us 30 days' notice. If we need to cancel the policy, we will give you 30 days' notice in writing. You will only be charged for the premiums due up to the date of cancellation unless we have accepted notification of a claim or potential claim or loss before the cancellation takes effect.

#### General claims conditions

These apply to the whole of your policy and set out below is a summary of some of the key claims conditions.

In the event of a claim or anything that may give rise to a claim, you must:

- comply with the obligations set out in the General claims conditions together with those set out in Your obligations in the section under which you are making the claim;
- notify us of the incident or event giving rise to the claim in accordance with and within the time frames set out in the notification provisions in your policy documentation;
- make every reasonable effort to mitigate any loss or liability.

If you fail to notify us when you first become aware of a shortcoming, fact or problem, admit you are liable for what has happened or fail to co-operate fully in the investigation of your claim, your claim may not be paid or the amount we pay may be reduced.

If you make a fraudulent claim or try to deceive us, we may terminate the policy.

#### General exclusions

We will not make payment for any damage, claims or losses arising from solar weather including from solar flares, magnetic field or magnetosphere fluctuations or disruptions. This exclusion applies to each and every section of your policy.

In addition, other exclusions apply to your policy and are included in the particular sections of the policy to which they apply.

Please read the policy for details of terms in full.





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#### Any questions? Any complaints?

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If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your broker.

If ever you're unhappy about anything we do, or fail to do, please contact our customer services team. They'll do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

Telephone: 0800 1164 627

Address: Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you remain dissatisfied with the way your complaint has been dealt with you may ask the Financial Ombudsman Service to review your case. This does not affect your legal rights.

The address is:  
Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: 0800 023 4567

+44 20 7964 0500 from outside the United Kingdom

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you contact them or us, please quote the policy number shown in the schedule.

If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).