

SCHEDULE

Policy: HU PIB 1675224 (9)



INSURANCE DETAILS

Period of Insurance: Continuous cover from 05 June 2011 until the policy is cancelled.
Underwritten by: Hiscox Insurance Company Limited
Payment Method : Payment by Broker's Account

INSURED DETAILS

Insured : Bob Grainger Photography
Address : 23 Heol Tredeg
Upper Cwmtwrch
SWANSEA
SA9 2XD
Additional Insureds : There are no Additional Insureds on this policy.
Business Description: Photographers
General Wording : 6253 WD-PIP-UK-GTC(6b)

PREMIUM DETAILS

Annual Premium :	£ 259.57	Annual Tax :	£ 15.57	Total :	£ 275.14
Total Premium :	£ 259.57	Total Tax :	£ 15.57	Total :	£ 275.14



General Insurer of the Year
2009



Commercial Lines Insurer of
the Year 2009



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SPECIFIC LIMIT FOR PROFESSIONAL INDEMNITY

Wording: 5997 WD-PIP-UK-SP1(2)
Proposal Form Dated: 05/06/2010
Limit of indemnity: £ 250,000
Limit Applies to : any one claim
Excess: £ 250
Excess Applies to : each claim or loss, including defence costs
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Business Activities

Photographers

Endorsements

400.1 Retroactive date: Business performed in the past

GENERAL LIABILITY (PUBLIC AND PRODUCTS LIABILITY)

Wording: 6130 WD-PIP-UK-GL(4)
Limit of indemnity: £ 2,000,000
Limit Applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 100
Excess Applies to : each agreed claim for property damage only
Geographical Limits : Worldwide
Applicable Courts : European Union

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
Court attendance costs - employees (per day)	£ 100
Court attendance costs - directors (per day)	£ 250



Policy: HU PIB 1675224 (9)

PROPERTY AWAY FROM THE INSURED LOCATION: UK

Premises: 23 Heol Tredeg
Upper Cwmtwrch
SWANSEA
SA9 2XD

Item Description	Excess	Amount insured
Laptops & portable equipment [UK]	£ 200	£ 10,000

Amount insured: £ 10,000
Limit Applies to : total amount insured
Excess: £ 200
Excess Applies to : each and every loss
Geographical Limits : Worldwide
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

PERSONAL ACCIDENT

Insured Person(s):

Operative Times

Worldwide 24 hours
Worldwide at any time.

Wording: PA Portfolio (1)
Policy limit: £ 20,000
Geographical Limits : Worldwide
Applicable Courts : European Union

Benefits

Death	£ 10,000 per person
Loss of one limb	£ 20,000 per person
Loss of one eye	£ 20,000 per person
Loss of two limbs	£ 20,000 per person
Loss of two eyes	£ 20,000 per person
Loss of one limb and one eye	£ 20,000 per person
Loss of hearing	£ 20,000 per person
Loss of speech	£ 20,000 per person
Permanent total disablement	£ 20,000 per person



Policy: HU PIB 1675224 (9)

Temporary total disablement

£ 100 per week up to a maximum of 104 weeks, an excess of 14 days applies

Temporary partial disablement

£ 100 per week up to a maximum of 104 weeks, an excess of 14 days applies



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The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Professional indemnity Clauses In Full

Clause	400.1	<p>Retroactive date: Business performed in the past</p> <p>We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before:</p>
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CLAUSES - Applicable to the whole policy.

Clause	25.2	<p>Continuous policy endorsement</p> <ol style="list-style-type: none"> 1. We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder. 2. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following: <p style="margin-left: 20px;">You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10.</p> <p style="margin-left: 20px;">We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due.</p> 3. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.
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Clause	603.0	<p>Commercial assistance & legal advice helpline</p> <p>Your Hiscox policy gives you access to a general business advice line.</p> <p>For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call +44 (0)870 050 3030.</p>
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Clause

Data Protection Act

By accepting **your Policy**, you consent to **us** using the information **we** may hold about **you** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about **you** where this is necessary (for example health information or criminal convictions). This may mean **we** have 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, reinsurance companies 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 **us** as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. **You** have the right to apply for a copy of your information (for which **we** may charge a small fee) and to have any inaccuracies corrected.

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