Hiscox Business Insurance
Policy Schedule and Statement of Fact

Endorsement

This document confirms what insurance you have with us. Please read it carefully and check its details with your policy wording and statement of fact documents.

Schedule effective date: 09/05/2026

Insurance details

Policy number:	15428972
Period of insurance:	From 25/02/2026 to 24/02/2027 both days inclusive.
	This policy is a continuing cover policy.
Anniversary date:	25 February
Insured:	Christopher Oxley T/A Oxley Films & Neo Visuals
Address:	53 Kimbolton Road, Bedford, MK40 2PG
Additional insureds:	Christopher Oxley T/A Signature Wedding Films & Neo Visuals 53 Kimbolton Road, Bedford, MK40 2PG
	Additional insureds are covered on the same basis as the Insured
Business:	Photographer and Videographer

Premium details

Annual premium:	£699.45
Insurance Premium Tax (IPT):	£83.93
Annual total:	£783.38

Please note that there will be no refund or additional premium for any transaction which is less than £20 (excluding IPT).

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Summary

General information	
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy.
General terms and conditions wording:	15661-WD-COM-UK-GTCA(4) The general terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Property definitions wording:	16090-WD-PROF-UK-PD(5) Property definitions apply to the property sections of this policy.

Claims information

If you need to make a claim, you should contact us immediately. If, for some reason you can't get hold of us, try Hiscox's claims team directly on 01206 773 899 (select option one or two as appropriate), 8:30am to 5:30pm Monday to Friday. You will need to provide your full name and contact details, the name of your business or organisation, your address and postcode, the policy reference and circumstances of the claim.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to Hiscox's 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Hiscox's out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. Their team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

The **Important information and contact details** section below contains additional information specific to the covers applicable to your policy.

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is important that you read the policy for details of its terms in full.

Your covers
This is a summary of each section of your policy. See each section for cover details.

Cover	Limit	Excess	Annual premium (inc IPT)
Professional indemnity	£250,000	£0	£94.26
Public and products liability	£2,000,000	£250	£84.00
Property - contents	£31,050	£250	£127.01
Property - portable equipment	£20,000	£250	£401.41
Property - equipment breakdown	£5,000	£250	£19.60
Legal protection	£500,000	£0	£57.11
The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.			

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Your cover

Section: Professional indemnity

Cover start date	25/02/2026
Insurer	Hiscox Insurance Company Limited
Wording	22546-WD-PROF-UK-PHOT(1)
Limit of indemnity	£250,000 in the aggregate, including all costs
Excess	Nil
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Retroactive cover	
Retroactive cover start date	2022/02/25

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

Crisis containment cover	
Wording	9809-WD-PIP-UK-CRI(2)
Limit of indemnity	£25,000 each and every crisis and in the aggregate
Geographical limits	United Kingdom, the Isle of Man, the Channel Islands and the Republic of Ireland
Outside working hours discretionary crisis mitigation costs	£2,000 each and every crisis and in the aggregate

Section: Public and products liability

Cover start date	25/02/2026
Insurer	Hiscox Insurance Company Limited
Wording	16166-WD-PROF-UK-PPL(3)

Limit of indemnity	£2,000,000 each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250 each and every claim or loss, including defence costs, for property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Abuse or molestation (included within and not in addition to the overall limit above)	
Limit of indemnity	£1,000,000 in the aggregate, including all costs
Excess	£2,500 each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union
Retroactive cover start date	25/02/2025

Special limits (included within and not in addition to the overall limit above)	
Pollution defence costs	£100,000 in the aggregate

Additional cover (in addition to the overall limit insured above)	
Unauthorised use of third-party telephones by your employees	£10,000 in the aggregate
Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers	£250 per person, per day
Court attendance compensation: any other employees	£100 per person, per day
Court attendance compensation: in total	£10,000 in the aggregate

Additional cover (in addition to the limit of indemnity)	
Representation costs	£250,000 in the aggregate

Special excesses	
Unauthorised use of third-party telephones by your employees	£250 each and every claim

Section endorsements

Removal of cover: communicable disease testing and vaccinations

The following is added to **Special definitions for this section**:

Communicable disease

Any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome.

The following is added to **What is not covered**, A:

We will not make any payment for any claim or loss or any part of a claim or loss directly or indirectly due to any act or omission in connection with testing for, or vaccinating against, any **communicable disease**.

Section: Property - contents

Cover start date	25/02/2026
Insurer	Hiscox Insurance Company Limited
Wording	16088-WD-PROF-UK-PYC(5)
Amount insured	£31,050 each and every incident of loss
Excess	£250 each and every incident of loss

Insured premises	53 Kimbolton Road, Bedford, MK40 2PG

Additional cover (in addition to the overall limit insured above)	
Personal effects	£5,000 each and every incident of loss
Employees cycles	£10,000 each and every incident of loss
Lock replacement	£10,000 each and every incident of loss
Building damage by theft	£10,000 each and every incident of loss
Accidental discharge of gas system	£10,000 each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000 in the aggregate
Loss prevention costs	£10,000 each and very incident or loss
Removal of debris	£25,000 each and every incident of loss
Outdoor items	£10,000 each and every incident of loss
Fraud and dishonesty	£10,000 each and every incident of loss
Glass and sanitary fixtures and fittings	£20,000 each and every incident of loss
Newly acquired contents	£25,000 each and every incident of loss in total across all property sections
Reconstitution of data and documents	£10,000 each and every incident of loss in total across all property sections
Metered water and fuel	£25,000 in the aggregate in total across all property sections

Unauthorised use of utilities	£10,000 in the aggregate in total across all property sections
Refrigerated stock	£5,000 or the amount insured for stock, whichever is less, for each and every incident of loss
Continuing hire charges	£10,000 each and every incident of loss in total across all property sections
Contents temporarily elsewhere	£25,000 in the aggregate in the aggregate in total across all property sections
Employee dishonesty	£10,000 in the aggregate in total across all property sections

Money cover	
Wording	16092-WD-PROF-UK-MON(3)
Money in any unspecified insured premises while open or in a locked safe	£5,000 total amount insured
Money in any unspecified insured premises while not open or not in a locked safe	£2,500 total amount
Money at employees homes	£1,000 total amount insured
Money in transit	£2,500 total amount insured
Money at event or exhibition sites	£1,000 total amount insured
Money at contract sites	£1,000 total amount insured
Non-negotiable instruments	£1,000,000 each and every incident of loss
Geographical limits	United Kingdom, The Isle of Man, and The Channel Islands
Money at any other location	£1,000 total amount insured

Money cover - additional cover (in addition to the amount insured above)	
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks for each and every incident of loss
Personal assault: death	£10,000 per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000 per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000 per person for each and every incident of loss

Section: Property - portable equipment

Cover start date	25/02/2026
Insurer	Hiscox Insurance Company Limited
Wording	16093-WD-PROF-UK-PAIT(7)
Amount insured	£20,000 for each and every incident of loss

Excess	£250 for each and every incident of loss
Geographical limits	United Kingdom

Limit per vehicle or craft	£25,000 or the total amount insured under this section, whichever is less

Hired out property	Not covered

Additional cover (in addition to the overall limit insured above)	
Loss prevention costs	£10,000 each and every incident of loss
Removal of debris	£10,000 each and every incident of loss
Reconstitution of data and documents	£10,000 each and every incident of loss in total across all property sections
Alternative hire costs	£10,000 each and every incident of loss
Continuing hire charges	£10,000 each and every incident of loss in total across all property sections
Loss of hire fees	£10,000 each and every incident of loss

Section: Property - equipment breakdown

Cover start date	25/02/2026
Insurer	Hiscox Insurance Company Limited
Wording	16091-WD-PROF-UK-EQB(3)
Amount insured	£5,000 each and every incident of loss
Excess	£250 each and every incident of loss

Additional cover (in addition to the overall limit insured above)	
Reconstitution of electronic data	£5,000 each and every incident of loss
Computers	£5,000 each and every incident of loss
Removal of debris	£5,000 each and every incident of loss
Loss prevention costs	£5,000 each and every incident of loss
Alternative hire costs	£5,000 each and every incident of loss

Section: Legal protection

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Cover start date	25/02/2026
Insurer	ARAG Legal Expenses Insurance Company Limited
Wording	16375-WD-PROF-UK-LST(2)
Limit	£500,000 total amount insured
Excess	Nil
Territorial limit	For insured incidents 2 Legal Defence (excluding 2.4), and 3 b. Bodily Injury European Union, Isle of Man, Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents United Kingdom of Great Britain and Northern Ireland, Isle of Man, Channel Islands and any other extension agreed with ARAG.

Reference	TS56909217

Cover	
Employment disputes and compensation awards	Covered
Legal defence	Covered
Property protection and bodily injury	Covered
Tax protection	Covered
Debt recovery	Covered
Contract disputes	Covered

Special excesses	
Contract disputes	£500 each and every claim where the amount in dispute exceeds £5,000

Endorsements applicable to the whole policy

Your broker: PolicyBee

Your policy is administered and issued by your broker, PolicyBee. Contact them if you need to change your policy, ask a question, or if you think you have a claim.

You can call: 0345 222 5360, email: contactus@policybee.co.uk, or write to: 14 Brightwell Barns, Waldringfield Road, Brightwell, IP10 0BJ.

Additional Benefit: The Hiscox Risk Academy

The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees. Setting up your account is simple, just visit https://riskacademy.hiscox.co.uk/.

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Important information and contact details

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	**Hiscox Underwriting Limited**
Registered address	22 Bishopsgate, London, EC2N 4BQ, 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	22 Bishopsgate, London, EC2N 4BQ, 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

Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

Employment
Prosecutions
Discrimination in the workplace
Health & safety
European law

Helpline number: +44 (0)800 840 2269

Counselling helpline: +44 (0)117 934 2121

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by ARAG Legal Expenses Insurance Company Limited, as a service for eligible Hiscox policyholders.

Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call will be answered by Hiscox. Outside of normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

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.

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Statement of fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£35,000	£150,000

Continuing cover: Your statements and answers

You and your business

We asked you	You answered
What is your organisation's business description?	Photographer and Videographer
Are you aware of any shortcoming, complaint, client withholding payment, or incident that might result in a loss or a claim being made against you?	No
Do you work outside the UK or under non UK-law contracts?	No
Have you, any of your directors, partners or other board members, or any entities for which such individuals serve or served as board members, been involved in any insolvency process within the past 10 years?	No

Professional indemnity insurance

We asked you	You answered

Have you or any of your directors, partners, or board members: • been disqualified from acting as a director of a limited company or member of a limited liability partnership; or • been convicted of or charged with a criminal offence, other than a conviction spent under the Rehabilitation of Offenders Act 1974 or any successor legislation; or • had an insurance policy voided or cancelled by the insurer?	No
Have you had any claims or losses related to professional indemnity, with a cost of £2,500 or more?	No

Public and products liability insurance	
We asked you	**You answered**
Have you had any claims or losses related to public liability or employers' liability in the past five years?	No

Property - contents insurance	
We asked you	**You answered**
Have you had more than three property damage claims in the past six years?	No
Have you had property damage claims worth more than £8,000 in total in the past six years?	No