

# ENDORSEMENT SCHEDULE

Policy Number **STM3/2270**

## INSURANCE DETAILS

**Period of insurance :** From 01/03/2025 to 28/02/2026 Both days inclusive  
**Endorsement Effective:** From 09/04/2025  
**Date issued to insured:** 13 April 2025  
**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 :** Bowreed Limited

**Address :** 527 Airpoint  
Skypark Road  
Bristol  
BS3 3NL

**Additional insureds :** For Additional Insureds refer to the Additional Insureds Section below.

**Business description :** Musicians, Bands & Orchestras up to 25 members  
Function band (ceilidh)

**General terms and conditions wording :** 11495 WD-HSP-UK-HSH-GTC (2)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

**Property definitions wording** 11496 WD-HSP-UK-HSH-PD (2)  
Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below

## PREMIUM DETAILS

**Additional (Return) Premium :** £ .00      **Tax :** £ .00      **Total :** £ .00

## ADDITIONAL INFORMATION

**Reason For Issue:** Change of insured name and legal status



BIA Customer Care Award  
2012



Personal & Commercial Claims  
Team of the Year 2011



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**ADDITIONAL INSUREDS**

Covered on the same basis as the Insured  
Covered on the same basis as the Insured  
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## Hencilla Showtime Scheme

### PUBLIC AND PRODUCTS LIABILITY - INSURED

<b>Section wording</b>	11497 WD-HSP-UK-HSH-GL (2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000.
<b>Limit applies to</b>	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
<b>Excess</b>	£250
<b>Excess (USA and Canada)</b>	£2,500
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate

### What is not covered

**Claims first brought in the USA are not covered**

### Endorsements

6735.0	Removal of cover: cyber claims
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### EMPLOYERS' LIABILITY - INSURED

<b>Section wording</b>	11494 WD-HSP-UK-HSH-EL (2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every occurrence including costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£5,000,000 in the aggregate

### Endorsements

6734.0	Confirmation of cover: cyber claims
3074.1	Employers Liability Tracing Office (ELTO) – mandatory information required



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## TECHNICAL AND PORTABLE EQUIPMENT - NOT INSURED

Section wording  
Insurer

Item description	Geographical Limits	Excess	Amount Insured
Portable computer equipment			
Photographic and audio visual equipment			
Musical instruments and accessories			
Props, set & wardrobe			

Hired in technical and portable equipment	Geographical Limits	Excess	Amount Insured
Photographic and audio visual equipment			
Musical instruments and accessories			
Props, set & wardrobe			

Excess applies to

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

Transit

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

Fraudulent hire  
Continuing hire charges  
Alternative hire costs  
Re-shoot or re-compilation costs  
Reconstitution of electronic data

**Endorsements**



**ENDORSEMENT SCHEDULE**

**Policy Number**    **STM3/2270**

**PROPERTY – BUILDINGS - NOT INSURED**

**Section wording**  
**Insurer**

**Premises :**

<b>Item description</b>	<b>Excess</b>	<b>Amount Insured</b>
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Buildings		
Rent receivable		

**Excess applies to:**

**Special excesses**

<b>Additional cover</b>	(in addition to the overall limit/amount insured above)
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- Trace and access
- Emergency services
- Loss prevention costs
- Additions to buildings
- Inadvertent omissions
- Trees, shrubs and plants
- Discharge of oil

**Endorsements**

# ENDORSEMENT SCHEDULE

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## PROPERTY – CONTENTS - NOT INSURED

Section wording

Insurer

Premises :

Item description

Excess

Amount Insured

General contents

Computer & ancillary equipment

Rent payable

Excess applies to

Geographical limit

Additional cover

(in addition to the overall limit/amount insured above)

Costs following glass breakage

Additions to contents

Money in the business premises while open for business or in a locked safe

Money in transit or at the home of any partner, director or employee

Money on location

Money- non-negotiable instruments

Identity fraud

Personal effects

Reconstitution of electronic data

Reconstitution of other business documents

Lock replacement

Building damage by theft

Personal assault- death

Personal assault- total loss, or permanent and total loss of use, of one or more limbs

Personal assault- total and irrecoverable loss of sight in one or both eyes

Personal assault- disablement which totally prevents the injured person from carrying out all parts of their usual occupation

Metered water and fuel

Undamaged tenant's improvements

Contents temporarily elsewhere including whilst in transit

Contents kept at home

Special limits

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

Fraud and dishonesty



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Special excesses

Endorsements

## PROPERTY – BUSINESS INTERRUPTION - NOT INSURED

Section wording  
Insurer

Premises :

Item description

Amount Insured

Indemnity period

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

Denial of access  
Suppliers  
Locations  
Property in storage  
Public utilities  
Public authority  
Equipment breakdown  
Hazardous substances

Endorsements

## EQUIPMENT BREAKDOWN - NOT INSURED

Section wording  
Insurer  
Amount insured



# ENDORSEMENT SCHEDULE

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Limit applies to  
Excess  
Excess applies to

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

Hazardous substances  
Reconstitution of electronic data  
Expediting expenses  
Oil and water storage tanks

**Endorsements**

## INTERNET AND EMAIL - NOT INSURED

Section wording  
Insurer  
Limit of indemnity  
Limit applies to  
Excess  
Excess applies to  
Geographical limits  
Applicable courts

**Endorsements**

## BUSINESSHR - NOT INSURED

Section wording  
Insurer  
Description

## PROPERTY- TERRORISM - NOT INSURED

Section wording  
Insurer

**Material damage**

Amount insured

Excess

**Business interruption**

Amount insured

Excess



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:

**CLAUSES APPLICABLE TO THE WHOLE POLICY**

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.**

6727.0

**Additional definitions: cyber**

The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of **your policy**.

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

**Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

3. **computer or digital technology**; or
4. data held electronically by **you** or on **your** behalf.

**Program(s)**

A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.

**PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL**

6735.0

**Removal of cover: cyber claims**

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

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
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- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

**Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

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

Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a. cyber attack;
- b. hacker;
- c. computer or digital technology error;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d.

above.

Personal data

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

#### EMPLOYERS LIABILITY CLAUSES IN FULL

##### 6734.0 **Confirmation of cover: cyber claims**

The following is added to **What is covered**:

Cyber claims

**We** will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.

##### 3074.1 **Employers Liability Tracing Office (ELTO) – mandatory information required**

**You** must provide **us** with the following information for this section of the **policy** 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.

#### TECHNICAL & PORTABLE EQUIPMENT CLAUSES IN FULL

#### BUILDINGS CLAUSES IN FULL

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**BUSINESS CONTENTS CLAUSES IN FULL**

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**BUSINESS INTERRUPTION CLAUSES IN FULL**

**EQUIPMENT BREAKDOWN CLAUSES IN FULL**

**INTERNET & E-MAIL CLAUSES IN FULL**

**Policy Number** | **STM3/2270** |**INFORMATION ABOUT US**

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

Name	<b>Hiscox Underwriting Limited</b>
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	<b>Hiscox Insurance Company Limited</b>
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

**Using your personal information**

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com)

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).