

This document is an outline of your cover. It includes your details, details of the business you have insured, the cover given, the cover limits, the excesses and any changes to the standard policy wording specific to your own circumstances.

**Please remember that your cover is based on the information that you have given us. If anything you have told us changes before your policy starts, or while your policy is in place, then you need to tell us. This helps us ensure you have sufficient cover.**

You should always read this document in conjunction with the policy wording.

**INSURANCE DETAILS**

**Period of insurance:** From: 24 November 2017 00:00 To: 23 November 2018 23:59  
**Underwritten by:** Hiscox Underwriting Limited on behalf of Hiscox Insurance Company Limited  
**Policy number:** HIBI1283969XB  
**Reason for issue:** New business

**INSURED DETAILS**

**Insured:** Mr Alastair Scarlett Trading AS Alastair Scarlett Photography  
**Additional Insureds:** There are no Additional Insureds on this Policy  
**Business Description:** Photographer  
**General Wording:** General Terms and Conditions

**PREMIUM DETAILS**

**Annual Premium:** £125.67      **Insurance Premium Tax:** £15.08      **Total:** £140.75

**GENERAL LIABILITY (PUBLIC AND / OR PRODUCT LIABILITY)**

Limit of Indemnity	Excess	Annual Premium	Annual Tax
£5,000,000	£250 Third Party Property Damage	£125.67	£15.08

<b>Wording</b>	Public Liability Wording
<b>Limit applies to</b>	each and every occurrence defence costs in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies
<b>Excess applies to</b>	each and every occurrence for property damage only
<b>Geographical Limits</b>	European Union
<b>Applicable Courts</b>	European Union

**Special Limits**

<b>Criminal Defence</b>	£ 100,000 in the aggregate including costs
<b>Pollution Defence</b>	£ 100,000 in the aggregate including costs
<b>Court Attendance - Employees (per day)</b>	£ 100
<b>Court Attendance Costs – Directors (per day)</b>	£ 250

**What is not covered**

**Claims first brought in the USA / Canada are NOT covered**

**Endorsements**

**HX1 Public Liability Endorsement: Abuse Exclusion**

## ***Endorsements***

### **HX1 - Public Liability Endorsement: Abuse Exclusion**

The following exclusion is added to **What is not covered, A.**

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

**14. Abuse or molestation.**

**Abuse or molestation** means any **Bodily injury** directly or indirectly caused by abuse, assault, harassment, mistreatment or maltreatment.

### Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

### About your business

Question	Answer provided
What is your specific business / trade?	Photographer
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	2-3 years
What is your business postcode?	TR7 1SJ
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	Less than £25,000

### Cover options

Cover name	Cover provided
Public / Product Liability	£5,000,000
Professional Indemnity	Not required
Legal Expenses	Not required
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	Not required
Stock	Not required
Do you do any underwater or aerial photography?	Yes
Please select which type:	Underwater
Are you a member of any of these photographic associations?	None (don't worry, this won't affect your quote)

### About your employees

Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No

**Specific business questions**

Question	Answer provided
Has your business done (or do you plan to do) any work on contracts outside the UK or for customers based outside the UK?	No

**Statements of fact**

Question	Answer provided
Have you made any claims (whether insured or not) or has anyone asked you for compensation in the last 5 years?	No
Are you aware of any circumstances over the last 5 years that could give rise to a claim being made against you or the company?	No
Does the company have any current or ongoing legal or contractual disputes?	No
Are there any ongoing legal disputes with current or former employees?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been a director of a company which went into liquidation?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been convicted of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act 1974?	No

**Post quote questions**

Question	Answer provided
Address line 1	19 Bezant Place
Town / City	Newquay
Policy start date	25/11/2017
Business name (to appear on policy):	Mr Alastair Scarlett Trading AS Alastair Scarlett Photography
Is your correspondence address the same as your business address?	Yes

**Postcode question**

Question	Answer provided
Postcode	TR7 1SJ