



## Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

**Effective date of change:09/06/2020**

### Insurance details

<b>Policy number:</b>	PL-PSC04001873643/04
<b>Period of insurance:</b>	From 30/03/2020 to 31/03/2021 both days inclusive.
<b>Insured:</b>	The Committee for the time being of the National Council For Metal Detecting
<b>Address:</b>	6 Arkholme Avenue BLACKPOOL FY1 6QJ
<b>Additional insureds:</b>	Members Of National Council For Metal Detecting Affiliated Clubs & Regional Associations of the National Council for Metal Detecting  The covers applicable to each additional insured are set out under the additional insureds section of this schedule.
<b>Business:</b>	Association for the activity of Metal Detecting including the administration of the sport metal detecting including promotion & development of the sport, organisation of events. Advice to affiliated bodies regarding child protection, providing advice and guidance of funding applications, training, and participation in competition, recreational metal detecting activity by members and clubs, attendance by officials & members in external competitions sanctioned by the insured & whilst representing the insured in the participation in the sport or activity, arrange presentation ceremonies & social events or whilst representing the insured at such events or ones organised by third parties. Attendance at fetes/ village shows.

---



**Hiscox Insurance  
Policy Schedule**

Annual total: £14,112.00

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

**Summary**
**General information**

<b>Underwritten by:</b>	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording:</b>	15661 WD-PIP-UK-GTCA(2) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

**Claims information**

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker.

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

Our 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. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

- If there is a claim (or potential claim) against you by a third party, you should contact your broker immediately. If this is not possible or you would prefer to contact us directly please email us at [liability.claims@hiscox.com](mailto:liability.claims@hiscox.com). If you need to speak to a member of the claims team urgently, please call our team on 0800 711 7156, 9.00am – 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.

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

If you are unsure of who to contact please call our team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday. They will ensure you get through to the correct claims team and let you know what actions you need to take.

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.

**Cyber claims information**

If you suspect that you have suffered a data breach or other cyber incident that is covered by the cyber and data section of your policy, please report this to [cyberclaims@hiscox.com](mailto:cyberclaims@hiscox.com) or call our 24-hour response line on +44(0)1206 773791 / +44(0)800 8402782.

Notification of cyber incidents at the earliest possibility is vital for limiting their impact. Notifying within the first 72 hours of your discovery of a data breach or a potential data breach could see a reduction in your excess. Please see your policy documents for full information.



## Hiscox Insurance Policy Schedule

### Your covers

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

Cover	Insurance amount	Excess
Professional indemnity	£10,000,000	£500
Public and products liability	£10,000,000	£250
Employers' liability	£10,000,000	£0
Cyber and data – Your own losses and Claims and investigations against you	£250,000	£2,500
Management liability - Trustees and individual liability	£5,000,000	£0
Legal protection	£100,000	£0
Crisis containment	£25,000	£0

The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.



## Hiscox Insurance Policy Schedule

### SECTION: PROFESSIONAL INDEMNITY

<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs
<b>Excess</b>	£500
<b>Excess applies to</b>	each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)

**Claims brought in USA or Canada** Not covered

#### Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
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

#### Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Your own losses: losses from dishonesty	£10,000	in the aggregate, including all costs

#### Business activities

Membership association activities

**Retroactive date** None

Section wording	Insurer
5998 WD-PROF-UK-SP(6)	Hiscox Insurance Company Limited

### SECTION: PUBLIC AND PRODUCTS LIABILITY

**Cover does not extend to include the actions of any person supplied by you under contract**

<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and criminal proceedings costs
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim or loss, including defence costs, for property damage only
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)

<b>Claims brought in USA or Canada</b>	Not covered
--	-------------

<b>Abuse or molestation cover</b> (included within not in addition to the overall limit of indemnity stated above)	
<b>Limit of indemnity</b>	£2,500,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claimant in respect of each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	United Kingdom and European Union
<b>Applicable courts</b>	United Kingdom and European Union
<b>Retroactive date</b>	30/03/2020

<b>Additional covers</b> (in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Court attendance compensation: in total	£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

<b>Special limits</b> (included within not in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Criminal proceedings costs	£100,000	in the aggregate
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

<b>Special excesses</b>		
<b>Cover</b>	<b>Excess</b>	<b>Excess applies to</b>
Unauthorised use of third-party telephones by your employees	£250	each and every loss

<b>Section wording</b>	<b>Insurer</b>
16166 WD-PROF-UK-PPL(1)	Hiscox Insurance Company Limited



## Hiscox Insurance Policy Schedule

### SECTION: EMPLOYERS' LIABILITY

**Cover does not extend to include the actions of any person supplied by you under contract**

<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom, The Isle of Man and The Channel Islands

#### **Additional covers** (in addition to the overall limit of indemnity stated above)

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Court attendance compensation: in total	£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

#### **Special limits** (included within not in addition to the overall limit of indemnity stated above)

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

<b>Section wording</b>	<b>Insurer</b>
16164 WD-PROF-UK-EL(1)	Hiscox Insurance Company Limited

### SECTION: CYBER AND DATA

<b>Cover</b>	
Your own losses and Claims and investigations against you	Covered
Financial crime and fraud	Not covered
Property damage	Not covered



## Hiscox Insurance Policy Schedule

Your own losses and Claims and investigations against you	
Limit of indemnity	£250,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim, loss or investigation, including all costs
Geographical Limits	Worldwide
Applicable Courts	United Kingdom and European Union

Additional covers (in addition to overall amount insured above)		
Cover	Limit of indemnity	Limit applies to
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

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Operational error	Not covered	
Dependent business interruption	Not covered	
Directors' personal cyber	£25,000	in the aggregate, including all costs
Repeat event mitigation	£25,000	in the aggregate, including all costs
Additional increased cost of working	Not covered	
GDPR investigations	£250,000	in the aggregate
PCI liability	£250,000	in the aggregate

Indemnity period	3 months
Time excess	12 hours

Section wording	Insurer
19029 WD-PIP-UK-CCLEAR(1)	Hiscox Insurance Company Limited

Section endorsements
<p><b>Additional Benefit: CyberClear Academy</b> As an added benefit of <b>your</b> Cyber and data insurance policy with <b>us</b>, <b>you</b> now have access to the Hiscox CyberClear® Academy.</p> <p>The Hiscox CyberClear® Academy is a GCHQ-certified, web-based training platform that can assist <b>you</b> and <b>your employees</b> in the prevention of network, cyber and privacy losses. <b>We</b> partner with other providers to provide this service.</p> <p>To register for the Hiscox CyberClear® Academy:</p> <ol style="list-style-type: none"><li>1. Go to <a href="http://www.hiscoxcyberclearacademy.com">www.hiscoxcyberclearacademy.com</a></li></ol>





## Hiscox Insurance Policy Schedule

2. Click **CREATE AN ACCOUNT**
3. Click **Yes, I already have a Hiscox CyberClear policy**
4. Fill in your policy details to create an account

If 80% of **your employees** successfully complete the learning pathways, the **excess** shown in the schedule is reduced by £2,500. If the **excess** shown in the schedule is £2,500 or lower, no **excess** is payable.

### SECTION: MANAGEMENT LIABILITY – TRUSTEES AND INDIVIDUAL LIABILITY

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	in the aggregate
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Geographical Limits</b>	Worldwide (excluding United States of America and Canada)
<b>Applicable Courts</b>	Worldwide (excluding United States of America and Canada)

<b>Claims brought in USA or Canada</b>	Not covered
--	-------------

#### Additional covers (in addition to overall limit above)

<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Additional defence costs and legal representation costs	£250,000	in the aggregate
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



## Hiscox Insurance Policy Schedule

<b>Special limits</b> (included within not in addition to the overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Public relations expenses: for each insured person	£25,000	in the aggregate
Public relations expenses: in total	£100,000	in the aggregate
Pre-investigation costs	£5,000,000	in the aggregate
Investigation mitigation costs	£100,000	in the aggregate
Emergency defence costs	£500,000	in the aggregate
Personal tax liability	£100,000	in the aggregate
Deprivation of assets expenses	£100,000	in the aggregate
Bodily injury and property damage	£5,000,000	in the aggregate
Emergency legal representation costs	£500,000	in the aggregate
Bail costs	£500,000	in the aggregate

<b>Section wording</b>	<b>Insurer</b>
16019 WD-MLP-UK-AGG-TIL(3)	Hiscox Insurance Company Limited

### SECTION: LEGAL PROTECTION

<b>Limit</b>	£100,000
<b>Limit applies to</b>	one or more event arising at the same time or from the same originating cause
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Territorial limit</b>	For insured incidents 2 legal defence (excluding 2.5), and 3 b. bodily injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

<b>Cover</b>	
Employment disputes and compensation awards	Covered
Legal defence	Covered
Property protection & bodily injury	Covered
Tax protection	Covered
Debt recovery	Covered
Contract Disputes	Covered



## Hiscox Insurance Policy Schedule

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

Section wording	Insurer
16375 WD-PROF-UK-LST(1)	DAS Legal Expenses Insurance Company Limited

Reference	TS56909212
-----------	------------

### SECTION: CRISIS CONTAINMENT

<b>Limit</b>	£25,000
<b>Limit applies to</b>	each and every crisis and in the aggregate
<b>Excess</b>	Not applicable unless specified under special excesses below
<b>Geographical Limits</b>	United Kingdom, The Isle of Man, the Channel Islands and the Republic of Ireland

### Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Section wording	Insurer
9809 WD-PIP-UK-CRI(2)	Hiscox Insurance Company Limited



**Hiscox Insurance  
Policy Schedule**

**Additional insureds**

Insured name	Policy Covers	Covers applicable
Members Of National Council For Metal Detecting	Commercial Legal Protection Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Cyber and Data Trustees and Individual Liability	Covered Covered Not covered Covered Not covered Not covered Not covered
Affiliated Clubs & Regional Associations of the National Council for Metal Detecting	Commercial Legal Protection Crisis Containment Professional Indemnity Public and Products Liability Employers Liability Cyber and Data Trustees and Individual Liability	Covered Covered Covered Covered Covered Covered Covered



## Hiscox Insurance Policy Schedule

### Important information and contact details

#### Information about us

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

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration Status	Registered in England and Wales number 002372789 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	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration Status	Registered in England number 00070234 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### Legal protection:

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back, Bristol BS1 6NH, United Kingdom
Company registration Status	Registered in England and Wales number 00103274 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the 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 8402269

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

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders



## Hiscox Insurance Policy Schedule

### Cyber and data:

**You** must notify any **claim, loss, breach, privacy investigation, illegal threat** or interruption to Hiscox at the following email address

cyberclaims@hiscox.com

If you wish to speak to us urgently then we can also be contacted on the following numbers:

+44(0)1206 773791 / +44(0)800 8402782

### 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 our 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.

### Employers' liability:

**You** must provide **us** with the following information 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.

**You** must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

**Your policy** details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at [www.elto.org.uk](http://www.elto.org.uk).



## Hiscox Insurance 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.

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.

You and your business	
We asked you	You answered
What is your organisation's primary trade?	Association
What is your organisation's business description?	Association for the activity of Metal Detecting including the administration of the sport metal detecting including promotion & development of the sport, organisation of events. Advice to affiliated bodies regarding child protection, providing advice and guidance of funding applications, training, and participation in competition, recreational metal detecting activity by members and clubs, attendance by officials & members in external competitions sanctioned by the insured & whilst representing the insured in the participation in the sport or activity, arrange presentation ceremonies & social events or whilst representing the insured at such events or ones organised by third parties. Attendance at fetes/ village shows.



## Hiscox Insurance Statement of Fact

Have you or any of your directors or partners ever been made bankrupt or insolvent either in a personal capacity or in connection with a business liability?	No
Have you (or any fellow director or business partner) ever been convicted of or charged with a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past:  Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Does all of the information previously provided to us by you or on your behalf remain true, complete and accurate, and does it remain a fair presentation of the risk to be insured?	Yes

Company and Subsidiary Turnover Breakdown		
Company name	Country	Share of overall turnover
The Committee for the time being of the National Council For Metal Detecting	UNITED KINGDOM	100%
Members Of National Council For Metal Detecting	UNITED KINGDOM	%
Affiliated Clubs & Regional Associations of the National Council for Metal Detecting	UNITED KINGDOM	%

<b>Where do you carry out your work?</b>	
UK	100%
<b>Under which jurisdiction are your contracts carried out?</b>	
UK	100%

### Professional indemnity

We asked you	You answered
Are you responsible for any work involving accountancy, valuations or due diligence?	No
Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?	No
Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans?	No
Are you responsible for any design, construction or erection work?	No
Do you provide any medical advice, diagnosis or treatments?	No
In respect of professional indemnity, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Business activities
Membership association activities





## Hiscox Insurance Statement of Fact

### Public and products liability

We asked you	You answered
Do you undertake or supervise any manual work, other than collection or delivery?	No
Do you sell, supply, manufacture, install, repair or service any products?	No
Do you host, coordinate or organise any events?	No
Do you come into contact with children or adults at risk as part of your activities?	No
In respect of public and products liability, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	Yes

### Employers' liability

We asked you	You answered
Does anyone undertake any work on your behalf which involves the use of any fixed cutting, sawing, planing or drilling machinery?	No
Do you or any of your employees work on offshore rigs or platforms?	No
In respect of employers liability, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

### Management liability portfolio Trustees and individual liability

We asked you	You answered
Are your accounts reviewed by a qualified accountant at least once a year?	Yes
Does your organisation have a positive net worth?	Yes
Do you manage or supervise children or adults at risk?	No
Have you made a surplus in at least one of the last three financial years?	Yes
Do you expect to make a surplus in at least one of the next three financial years?	Yes
Have you reviewed and updated your health and safety policies within the last 12 months?	Yes

### Cyber and data

We asked you	You answered
In respect of cyber and data, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

### Legal protection



## Hiscox Insurance Statement of Fact

We asked you	You answered
In respect of legal protection, have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Information about your claims in the last 5 years		
Year of claim	Type of claim	Cost of claim
2017	Property damage	Open

### 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).