Hiscox Business 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.

Schedule effective date: 12/01/2026

Insurance details

Policy number:	PL-PSC10002941642/05
Period of insurance:	From 12/01/2026 to 11/01/2027 both days inclusive. This policy is a Continuing cover policy.
Insured:	Eryri Consulting Limited
Address:	3 Gwel y Mynydd Llanberis CAERNARFON LL55 4GA
Additional insureds:	None
Business:	Health and Safety

Premium details

Charged premium – the total amount you'll pay for this policy.

Charged premium:	£2,892.56
Insurance Premium Tax (IPT):	£347.11
Total charged premium:	£3,239.67

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£2,892.56
Insurance Premium Tax (IPT):	£347.11
Annual total:	£3,239.67

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

Claims information

If you need to make a claim:

- For claims relating to your building or contents please contact our claims team on 0800 247 1902, 9.00am – 5:30pm Monday to Friday. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at https://claims.hiscox.co.uk/.

  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, please email us at 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. If you wish to make a claim online, you can log most claims quickly and easily through our claims notification portal at https://claims.hiscox.co.uk/.

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 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.

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

Cover	Insurance amount	Excess	Annual Premium (exc IPT)
Professional indemnity	£5,000,000	£500	£2,339.41
Public and products liability	£5,000,000	£250	£283.25
Employers' liability	£10,000,000	£0	£56.65
Cyber and data – Your own losses and Claims and investigations against you	£1,000,000	£1,000	£213.25
Crisis containment	£25,000	-	£0.00

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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SECTION: PROFESSIONAL INDEMNITY – HEALTH AND SAFETY	
Cover start date:	**12/01/2026**

Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£500
Excess applies to	each and every claim or loss, including all costs
Geographical limits	Worldwide
Applicable courts	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**
Professional disciplinary tribunal attendance compensation: directors and partners	£500	per person, per day
Professional disciplinary tribunal attendance compensation: employees	£250	per person, per day
Professional disciplinary tribunal attendance compensation: in total	£10,000	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

Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Criminal proceedings costs	£250,000	in the aggregate, including all costs
Representation costs	£25,000	in the aggregate, including all costs
Personal data claims	£250,000	in the aggregate, including all costs

Special excesses		
Cover	**Excess**	**Excess basis**
Criminal proceedings costs	£2,500	each and every claim

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Business activities
Health and safety consultancy Computer, IT and telecommunications consultancy Principal Designer Fire risk assessment

Retroactive date	01/09/2016

Insurer
Hiscox Insurance Company Limited

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	**12/01/2026**

Limit of indemnity	£5,000,000
Limit applies to	each and every claim or loss, excluding defence costs and representation costs
Excess	£250
Excess applies to	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

Claims brought in USA or Canada	Not covered

Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
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 or loss, excluding defence costs
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

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Retroactive date	12/01/2025

Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
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
Representation costs	£250,000	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**
Unauthorised use of third-party telephones by your employees	£10,000	in the aggregate
Pollution defence costs	£100,000	in the aggregate

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

Insurer
Hiscox Insurance Company Limited

SECTION: EMPLOYERS' LIABILITY

Cover start date:	**12/01/2026**

Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding representation costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

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Additional covers (in addition to the overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
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
Representation costs	£250,000	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**
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs

Insurer
Hiscox Insurance Company Limited

SECTION: CYBER AND DATA

Cover start date:	**12/01/2026**

Cyber and data: overall limit of indemnity	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Geographical Limits	Worldwide
Applicable Courts	Worldwide

A. Your own losses (included within not in addition to the Cyber and data: overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£1,000
Excess applies to	each and every claim or loss, including all costs

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Cover	Limit of indemnity	Limit applies to
(included within not in addition to Your own losses, Limit of indemnity stated above)		
Data recovery costs	£1,000,000	in the aggregate, including all costs
Reputation protection	£1,000,000	in the aggregate, including all costs

B. Cyber business interruption	Not covered

C. Claims and investigations against you (included within not in addition to the Cyber and data: overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£1,000
Excess applies to	each and every claim or loss, including all costs

D. Your losses from crime	Not covered

E. Bricking	Not covered

F. Additional covers (included within not in addition to the Cyber and data: overall limit of indemnity stated above)		
Cover	**Limit of indemnity**	**Limit applies to**
Directors' personal cyber	£100,000	in the aggregate, including all costs
Repeat event mitigation	£25,000	in the aggregate, including all costs
Criminal reward fund	£10,000	in the aggregate

F. Additional covers (in addition to the Cyber and data: 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

Insurer
Hiscox Insurance Company Limited

Section endorsements
Additional Benefit: Hiscox Risk Academy As an added benefit of your Cyber and Data policy with us, you now have access to the Hiscox Risk Academy (HRA).

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The Hiscox Risk Academy Cyber Clear training is NCSC certified and can assist you and your employees in the prevention of network, cyber and privacy losses. We partner with other providers to provide this service.

To register for the Hiscox Risk Academy:

Access and activation information will be provided as part of your policy information. In order to gain access, you will need to access riskacademy.hiscox.co.uk/cyber and create your own login, you will receive an email to complete your registration and create a new password; after signing on to the platform, you can onboard your staff. The HRA have a dedicated support team available on academysupport@praxis42.com.

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

SECTION: CRISIS CONTAINMENT

Cover start date:	**12/01/2026**

Limit	£25,000
Limit applies to	Each and every crisis and in the aggregate
Geographical limit	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

Insurer
Hiscox Insurance Company Limited

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Endorsements applicable to your policy
Amendment of cover: cyber definitions & general exclusions A. **Repositioned definitions: Cyber and personal data** **We** have repositioned the following cyber and personal data related definitions, moving them from the **Special definitions** of each applicable policy section to now sit within the **General definitions** in the General terms and conditions. **We** have also updated some of these definitions. Depending on the cover(s) that you have selected and whilst we update the layout across all our policy wordings, some of these definitions may still be present in the **Special definitions for this section** of **your** policy wordings. Where this is the case, this **endorsement** shall apply: Changes to **Special definitions**: The following definitions are deleted from the **Special definitions for this section:** **Computer or digital technology** **Computer or digital technology error** **Cyber attack** **Hacker** **Personal data** **Social engineering communication** Definitions of each of these terms are now set out in the **General definitions** in the General terms and conditions including, where applicable, updated definitions. B. **Amendment of cover: General exclusions** The following is added as a new introductory sentence to the start of the **What is not covered** section of each policy wording: In addition to the **General exclusions** set out in the General terms and conditions, the following exclusions also apply to this section of **your policy**.

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.
Professional indemnity – HEALTH AND SAFETY section wording:	22536 WD-PROF-UK-HS(1)

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Public and products liability section wording:	16166 WD-PROF-UK-PPL(3)
Employers' liability section wording:	16164 WD-PROF-UK-EL(3)
Cyber and data section wording:	19029 WD-PIP-UK-CCLEAR(6)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)

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Important information and contact details

Hiscox Underwriting Limited (HUL) arrange insurance policies on behalf of Hiscox Insurance Company (HIC) and Hiscox SA (HSA). HUL receives commission for this from HIC and HSA. Our Customer Experience Centre staff may also receive a small bonus based on sales and the quality of service they provide.

Information about us
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 and Wales 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 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
- Counselling Service

Helpline number: +44 (0)800 840 2269
Counselling helpline: +44 (0)117 934 2121

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

These helplines are provided by ARAG Legal Expenses Insurance Company Limited as a service for eligible Hiscox policyholders

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Complimentary 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 to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment.

The interactive training is tailored to the needs of your business and covers topics including cyber security, cyber and fraud awareness and a range of other work related risks and threats. The editable documents and templates allow you to identify and monitor risks in your own workplace

This feature is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at

riskacademy.hiscox.co.uk/cyber

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.

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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.

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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Important information about this Statement of Fact

You must read this Statement of Fact carefully. We have relied on the facts set out below and all the information that you or anyone on your behalf provided, to help us decide:

- whether to provide you with insurance; and
- the terms of the insurance we provide to you, including premium.

You must check that all of the facts set out within this Statement of Fact are true, accurate and complete. Please note that some of the information may have been assumed by us.

You must contact your broker or, if you do not have a broker, you must contact us as soon as possible if any of the facts set out below or any of the information provided to us:

- is not true, accurate and complete; or
- no longer remains true, accurate and complete during your period of insurance.

In each case, we will let you know whether and how it affects the terms of your insurance cover.

If any of the facts or information that you provide to us is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

Please refer to your policy wording for more details about your duty of fair presentation and our remedies.

Maximum allowables

The table below shows the 'declared value' in respect of each policy cover listed. These amounts are based on the information provided by you to us in respect of your business or activities to be insured. The table below also shows a 'maximum allowable' amount for each policy cover listed.

For the policy covers listed in the table below, we do not require you to contact us with any increase to the value of any declared value, provided that:

(a) the declared values were true, accurate and complete when you provided them to us; and

(b) during the period of insurance:
- you do not exceed; and
- you reasonably expect not to exceed

any of the maximum allowable amounts shown below.

You must contact your broker or, if you do not have a broker, you must contact us, as soon as possible if you cannot satisfy all parts of (a) and (b) above.

We use these declared values and maximum allowable amounts to help us decide:

- whether to provide you with insurance; and
- the terms of any insurance we provide to you, including premium,

for the policy covers listed in the table below.

If you cannot satisfy all parts of (a) and (b) above and do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

If your business or activities to be insured grow beyond any declared value, the maximum allowable amounts shown below do not provide for any increase to any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount.

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If you want to change any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount, you must contact your broker or, if you do not have one, you must contact us and we will confirm whether or not we agree to make such changes to your policy and whether the terms of any insurance we provide to you, including premium, will also change.

Continuing cover: Maximum allowable amounts

Policy Cover	Category	Declared Value	Maximum allowable
Professional indemnity, Public and products liability, Cyber and data	Turnover	£77,000	£150,000
Employers' liability	Wage roll	£42,000	£150,000

You and your business

Please carefully check the Answers to each of the Questions set out below to ensure they are true, accurate and complete. Please note that the Answers provided below may have been based upon:

- information which you have provided to us or which has been provided on your behalf;
- assumptions which we have made about you, your business or your activities to be insured

If any of the Answers set out below is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

As you are renewing your policy with us, please also note that we may have made some changes to the Questions and/or the assumptions upon which the cover was based during your previous period of insurance, so it is important that you read this document carefully to ensure that all of the Answers are [true,] accurate and complete.

Question	Answer
What type of organisation are you insuring?	Limited company
When was your organisation established?	2016
How many employees does your organisation have?	1
What is your organisation's primary trade?	Fire risk assessor
What is your organisation's business description?	Health and Safety

Within the past 10 years, have you or any of your directors, partners or other board members, or any entities for which such persons act or acted as board members, been the subject of any insolvency process?	No
Have any of your directors, partners or other board members ever been: a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or b. 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
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

Company and Subsidiary Turnover Breakdown		
Company name	**Country**	**Share of overall turnover**
Eryri Consulting Limited	UNITED KINGDOM	100%

Professional indemnity

Question	**Answer**
How many years relevant experience do you have?	30
Do you undertake, or have you undertaken in the past, any engineering or inspection work in respect of machinery, rides, vehicles (other than visual inspections)?	No
Do you undertake any work on or in relation to construction sites?	No
Do you, or have you previously, undertaken or been responsible for any fire safety system design, fire engineering, external wall combustibility assessment, or destructive fire risk assessments?	No
For any building over 18 metres in height, do you, or have you previously, undertaken or been responsible for: the fire strategy; structural advice or design; or combustibility advice or design	No

Business activities
Health and safety consultancy Computer, IT and telecommunications consultancy Principal Designer Fire risk assessment

Public and products liability

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Question	Answer
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

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Employers' liability

Question	Answer
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

Cyber and data

Question	Answer
Are you Cyber essentials accredited?	No
Include business interruption	Not covered

How our cover meets your needs
Our professional indemnity product meets the demands and needs of those who wish to protect their business from claims against them arising from the professional services undertaken as part of their business. Our cyber and data product meets the demands and needs of those who wish to protect their business from the impact of a data breach, cyber attack, hack, cyber extortion or other similar event. Our public liability product meets the demands and needs of those who wish to protect their business from a claim by a member of the public who has suffered injury or property damage as a result of the business or a product it has supplied. Our employers' liability product meets the demands and needs of those who wish to protect themselves against claims from an employee or worker who becomes injured or ill as a result of their work. These statements provide a summary of the demands and needs relating to this insurance policy. Please see your policy documentation for the full terms and conditions.

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.

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.