



## 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.

**Schedule effective date:** 08/11/2021

### Insurance details

<b>Policy Number</b>	33000260
<b>Period of insurance:</b>	This policy is a Continuing cover policy
<b>Policy anniversary date:</b>	08/11/2022
<b>Insured:</b>	Personal Audit Systems Ltd
<b>Address:</b>	Unit 5 Enterprise House, Manchester Science Park, Pencroft Way, Manchester, United Kingdom, M15 6SE
<b>Additional insureds:</b>	None
<b>Business:</b>	Software development and SaaS Hosting - P11d Management via Software System

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### Premium details

Annual premium:	£x,xxx.xx
Insurance Premium Tax (IPT):	£xxx.xx

**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>	WD-PIP-UK-CCLEAR(1) 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 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 the impact, and notifying within the first 72 hours of discovery could see a reduction in your excess; please see your policy documents for full information.

**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)
Your own losses and Claims and investigations against you (Cyber cover selected)	£2,000,000	£1,000	£x,xxx.xx

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

**SECTION: CYBER AND DATA**

**Cover start date:** 08/11/2021

**Cover**

Your own losses and Claims and investigations against you	Covered
Financial crime and fraud	Not Covered

**Your own losses and Claims and investigations against you**

<b>Limit of indemnity</b>	£2,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£1,000
<b>Excess applies to</b>	each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide

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

Cover	Limit of indemnity	Limit applies to
Directors' personal cyber	£200,000	in the aggregate including all costs
Repeat event mitigation	£25,000	in the aggregate including all costs
Business interruption losses	£2,000,000	each and every incident of loss
Dependent business interruption	Not covered	
Operational error	Not covered	
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
Additional increased cost of working	Not covered	

**Indemnity period** 3 months

**Time excess** 12 hours

**Section wording**

**Insurer**

19029 WD-PIP-UK-CCLEAR(1)

Hiscox Insurance Company Limited

**Section endorsements**

**Amendment of cover: breach of a professional duty**

**What is not covered**, A. 1. Breach of a professional duty is amended to read as follows:

any **claim** under **What is covered, B. Claims and investigations against you**, 1. Privacy liability arising from the provision by **you** of any professional advice or service.

**Additional Benefit: CyberClear Academy**

As an added benefit of your Cyber and data insurance policy with **us**, **you** now have access to the Hiscox CyberClear® Academy.

The Hiscox CyberClear® Academy is a GCHQ-certified, web-based training platform that 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 CyberClear® Academy:

1. contact [cyber.academy@hiscox.com](mailto:cyber.academy@hiscox.com), quoting **your** policy number and business name;
2. allow two business days for **your** registration to be confirmed and administrator account set up;
3. **you** will receive an email to complete **your** registration and create a new password;
4. after signing on to the platform, onboard **your** staff by following the instructions that **you** will receive.

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.



## 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	Registered in England and Wales number 02372789
Status	Authorised and regulated by the Financial Conduct Authority.

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#### 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	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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	£x,xxx,xxx	£x,xxx,xxx

**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).