



Hiscox Insurance

Quotation Schedule

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

Schedule effective date: 03/03/2026

Insurance details

Quote Reference:	PE1SK-E6CH-X588
Quote expiry date:	26 May 2026
Period of insurance:	From 03/03/2026 to 02/03/2027 both days inclusive
Insured:	Professional & Affiliate Members for the time being of the Association of Lighting Designers
Address:	PO Box 801 Banbury OX16 6RS
Additional Insureds:	None
Business:	The members occupation as a lighting designer or lighting technician including the design, preparation, installation, maintenance and operation of lighting rigs, video and projection designer &/or technician, the teaching or mentoring of these activities and as a manager or technician in the theatre, entertainment and live event industries.

Premium details

Annualised premium- the annual premium for this policy. This is given for comparison purposes.

Annual premium:	£3,580.00
Insurance Premium Tax (IPT):	£429.60
Annual total:	£4,009.60

Summary

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. 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, 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. 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.

Your covers

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

Cover	Insurance amount	Excess
Producers Indemnity	Not covered	Not covered
Media Indemnity	Not covered	Not covered
Post Production Indemnity	£50,000	£0
Public and Products Liability	£10,000,000	£250 on Third party property damage
Employers' Liability	Not covered	Not covered
Insured premises: PO Box 801, Banbury, OX16 6RS		
Property - Buildings	Not covered	Not covered
Property - Contents	Not covered	Not covered
Property - Property Away and in Transit - Technical Equipment	Not covered	Not covered
Property - Goods in Transit	Not covered	Not covered
Property - Money	Not covered	Not covered
Business Interruption	Not covered	Not covered
Management Liability - Directors' & Officers' Liability	Not covered	Not covered
Cyber Cover	Not covered	Not covered
Legal Protection	Not covered	Not covered
Crisis containment	£25,000	£0



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SECTION: PUBLIC AND PRODUCTS LIABILITY		
Cover start date:	03/03/2026	
Limit of indemnity	£10,000,000	
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs	
Excess	£250	
Excess applies to	each and every claim or loss, including defence costs, for third party property damage only	
Geographical limits	Worldwide	
Applicable courts	Worldwide (excluding United States of America and Canada)	
Abuse or Molestation Cover	Not Covered	
Claims brought in USA or Canada		
Limit of indemnity	£10,000,000	
Limit applies to	in the aggregate, including all costs	
Excess	£5,000	
Excess applies to	each and every claim or loss, including all costs	
Geographical limits	Worldwide	
Applicable courts	Worldwide	
Abuse or Molestation Cover	Not Covered	
Additional cover (in addition to 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	£100,000	in the aggregate
Special limits (included within not in addition to the overall limit in 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		



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Section endorsements
PL_END001 Height Limit
It is hereby noted and agreed that the height limit on the policy is 10 metres



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Premises-wide endorsements PO Box 801, Banbury, OX16 6RS

No endorsements applicable

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SECTION: PROPERTY - CRISIS CONTAINMENT		
Cover start date:	03/03/2026	
Limit	£250,000	
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 total amount insured stated above)		
Cover	Excess	Excess applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate
Insurer		
Hiscox Insurance Company Limited		
Reference	TS56909212	
Section endorsements		
No endorsements applicable		



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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.
Producers indemnity section wording:	22885 WD-HSP-UK-PRI(1)
Media indemnity section wording:	22884 WD-HSP-MDI(1)
Professional indemnity section wording:	22414 WD-PROF-UK-MCM(1)
Public and products liability section wording:	16166 WD-PROF-UK-PPL(3)
Employers' liability section wording:	16164 WD-PROF-UK-EL(3)
Property definitions wording:	16090 WD-PROF-UK-PD(5) Property definitions apply to the Property sections of this policy.
Property - buildings section wording:	16087 WD-PROF-UK-PYB(5)
Property - contents section wording:	16088 WD-PROF-UK-PYC(5)
Property - business interruption section wording:	16089 WD-PROF-UK-PYI(7)
Property - Property Away and in Transit - Technical Equipment section wording:	16093 WD-PROF-UK-PAIT(7)
Property - money section wording:	16092 WD-PROF-UK-MON(3)
Management liability - Directors' and officers' liability section wording:	22937 WD-MLP-UK-DO(1)
Legal protection section wording:	16376 WD-PROF-UK-LEN(2)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)

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

Policy endorsements

PO_8253.0 Repositioned definitions and 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**.

Important information and contact details

Information about us

The 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 Underwriting 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

Helpline number:	+44 (0)800 840 2269
Helpline hours:	24 hours a day, 7 days a week

This helpline is provided by ARAG Legal Expenses Insurance Company Ltd. 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 fire safety, cyber security, slips, trips and falls, mental health awareness and many more. 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

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.

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

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