

INTERNET AND E-MAIL

Section wording : 8678 WD-HSP-UK-JMIE(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 200,000
Limit applies to : in the aggregate including costs
Excess: £ 500
Excess Applies to : each claim or loss excluding defence costs
Geographical Limits : Worldwide
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Endorsements

257.0 Business performed in the past (I&E)

PUBLIC AND PRODUCTS LIABILITY

Section wording : 8690 WD-HSP-UK-RECGL(3)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 2,000,000
Limit applies to : Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess: £ 250
Excess Applies to : each agreed claim for property damage only
Geographical Limits : Worldwide excluding the USA and Canada
Applicable Courts : Worldwide excluding claims brought in USA/Canada

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£ 2,000,000 in the aggregate including costs
Court attendance compensation - employees (per day)	£ 100
Court attendance compensation - directors (per day)	£ 250
Residual employers' liability	£ 1,000,000
Representation costs	£ 2,000,000

Special Excesses

Property damage arising from the use of heat	£ 2,500 each and every claim
Safety critical rail work	£ 2,500 each and every claim