



## Hiscox Insurance Policy 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: 01/01/2024**

### Insurance details

<b>Policy number:</b>	8541733
<b>Period of insurance:</b>	From 01/01/2024 to 31/12/2024 both days inclusive.
<b>Insured:</b>	Craft Potters Association
<b>Address:</b>	63 Great Russell Street London WC1B 3BF
<b>Additional insureds:</b>	None
<b>Business:</b>	Ceramic Artists including the production, exhibition, display & sale of artwork, participation in open studios and similar events and the teaching of ceramic art skills.

### Premium details

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

Charged premium:	£5,000.00
Insurance Premium Tax (IPT):	£600.00
Total charged premium:	£5,600.00

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

Annual premium:	£5,000.00
Insurance Premium Tax (IPT):	£600.00
Annual total:	£5,600.00



## Hiscox Insurance Policy Schedule

### Summary

### Claims information

If you need to make a claim:

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/>.

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. 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.



## 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
Public and products liability	£5,000,000	£250

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

### Policy endorsements

Amendment of cover: members  
Amendment of cover: premium adjustment

**SECTION: PUBLIC AND PRODUCTS LIABILITY**

<b>Cover start date:</b>	01/01/2024
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<b>Limit of indemnity</b>	£5,000,000
<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
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**Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)**

<b>Limit of indemnity</b>	£1,000,000
<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>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)
<b>Retroactive date</b>	01/01/2024

**Additional cover (in addition to 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 in 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



## Hiscox Insurance Policy Schedule

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 endorsements
Removal of cover: heat work Removal of cover: products supplied to the USA/Canada



## Hiscox Insurance Policy Schedule

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-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.
<b>Public and products liability section wording:</b>	16166 WD-PROF-UK-PPL(2)

### 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	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	<b>Hiscox Insurance Company Limited</b>
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.

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](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)

**CLAUSES APPLICABLE TO THE WHOLE POLICY****Amendment to cover: members**

The following is added to **General definitions**:

**Member**

Any Selected or Fellow Member of the Craft Potters Association or any Associate Member of the Craft Potters Association that has elected to include insurance as a benefit of membership and paid the appropriate membership surcharge and is normally resident in the United Kingdom, the Channel Islands or the Isle of Man.

**General definitions, You/your** is amended to read as follows:

1. for the purposes of the **General conditions**, other than **General conditions** for 5., 11. and 12., the insured named in the schedule; or
2. for all other purposes, a **member**.

**General conditions** 9. is amended to read as follows:

9. Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment per **member** for all relevant claims or losses covered under that section of **your policy**.

**Amendment to cover: premium adjustment**

The premium paid for this **policy** is a deposit only and is adjustable based upon a declaration at the end of the **period of insurance** by **you** of the total number of **members** covered under this **policy**, subject to a minimum premium of £5,000.00 plus insurance premium tax.

**We** will calculate the actual premium due based upon the following rates:

- a. Individual Professional Members: £8.65 per **member**, plus insurance premium tax at the appropriate rate; and
- b. Individual Associate Members: £17.35 per **member**, plus insurance premium tax at the appropriate rate.

**PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL****Removal of cover: heat work**

**We** will not make any payment for any claim arising from or in connection with the use of any process involving the application of heat away from **your** studio or normal workspace.

**Removal of cover: products supplied to the USA/Canada**

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising out of any activity undertaken within or any **product** supplied to the United States of America or Canada.



**Hiscox Insurance  
Policy Schedule**