



Policy Schedule

Policy number: 8760485

Insurance details

Period of insurance : From 01 January 2026 to 31 December 2026, both days inclusive
Date schedule issued to insured: 31 December 2025
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Broker: A-Plan Insurance - Colchester - CO1 1DA (A10742)
General terms and conditions wording: 15661 WD-COM-UK-GTCA(4)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

Insured details

Insured : Co-Operative Assistance Network Ltd
Address : The Coach House
2 Upper York Street
Bristol
BS2 8QN
United Kingdom

Business: Management Consultancy

Premium details

Annual premium:	£339.27	Annual tax:	£40.71	Annual total:	£379.98
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Summary**Claims information**

If you need to make a claim:

- For claims relating to your building or contents please 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 throughour 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.

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Professional indemnity - Management & Business Consultants

Section wording	22543 WD-PROF-UK-MAN(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£2,000,000
Limit applies to	Each and every claim or loss, excluding defence cost
Excess	£500
Excess basis	each claim or loss excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in the USA/Canada

Business activities

Business Consultants & training to Co-op's Social Enterprises Inc Business Planning, HR Development & Marketing

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

Complaints referred to an ombudsman or arbitrator	£250,000	in the aggregate, including all costs
Criminal proceedings	£250,000	in the aggregate, including all costs
Representation costs	£25,000	In the aggregate, including all costs

Special Excess (included within and not in addition to the overall limit above)

Criminal proceedings	£2,500	including all costs
Complaints referred to an ombudsman or arbitrator	£1,000	or the excess shown above, whichever is lower, in respect of each and every claim or loss

Additional cover (in addition to the overall limit above)

Court attendance compensation – directors and partners	£500	per person per day
Court attendance compensation – employees	£250	per person per day
Court attendance compensation: in total	£100,000	in total during any one period of insurance
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

Endorsements

1070273

Amendment of cover: sub-contractors (same limit)

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any **business activity** or **advertising** or **branding** undertaken on your behalf by any sub-contractor, outsourcer or freelancer, unless there is a written contract between **you** and the sub-contractor, outsourcer or freelancer which provides that:

1. it is subject to the laws of a legal system in the United Kingdom;
2. any dispute which arises will be referred to a court or arbitration panel in the United Kingdom;
3. the sub-contractor, outsourcer or freelancer will indemnify **you** against any liability which you incur and which is caused, or contributed to, by anything which the sub-contractor, outsourcer or freelancer does or fails to do in the performance of the **business activities** or provision of the **advertising** or **branding**; and
4. the sub-contractor, outsourcer or freelancer has and maintains in force professional Indemnity insurance with a limit of indemnity of not less than the limit of indemnity under this section of the **policy**.

1070380

Amendment of cover: pollution

The following is added to **What is covered**:

Pollution

If during the **period of insurance**, and as a result of **your business activity** for **clients** on or after the **retroactive date** within the **geographical limits**, a **client** brings a **claim** against **you** for any negligence or duty to use reasonable care and skill which has resulted in, caused or otherwise contributed to any **pollution**, **we** will indemnify **you** against the sums **you** have to pay as a compensation.

We will not make any payment for any **claim** or part of a **claim** for any indirect **loss** which arises from the failure of or any deficiency in such work done, product, equipment, plant or machinery.

We will also pay **defence costs** but we will not pay costs for any part of a **claim** or **potential claim** not covered by this section.

What is not covered, Pollution is amended to read as follows:

Pollution, other than a covered claim under **What is covered**, A. Pollution.

However in any event **we** will not indemnify **you** for liability arising from any:

- a. **pollution** not caused by a sudden, identifiable, unintended and unexpected event;
- b. liability arising solely out of any land or property being identified as contaminated land under Section 78B or 78C of

the Environmental Protection Act 1990, or the service of a remediation notice under Regulation 20 of the Environmental Damage (Prevention and Remediation) (England) Regulations 2015 or any related, similar or successor legislation or regulation in any jurisdiction;

- c. **claim** or part of a **claim** made by or on behalf of any governmental or regulatory body or agency; or
- d. **pollution** which is authorised by a valid environmental permit issued or regulated under the Environmental Permitting (England and Wales) Regulations 2016 or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **How much we will pay, Special limits:**

Pollution

The most **we** will pay for cover under **What is covered**, Pollution is a single limit of indemnity, as shown in **your** schedule, which instead is an aggregate limit, for the total of all **potential claims, claims**, including **defence costs**, made against **you**.

800.0

Retroactive date

Retroactive date: 01 January 1989

Public and products liability

Public and products liability is Not Covered.

Employers' liability

Employers' liability is Not Covered.

Management liability – Directors and officers liability

Directors and officers liability is Not Covered.

Management liability – Corporate legal liability

Corporate legal liability is Not Covered.

Management liability – Employment practices liability

Employment practices liability is Not Covered.

Cyber and Data

Cyber is Not Covered.

Office

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Office is Not Covered.

Commercial legal protection (ARAG)

Commercial legal protection (ARAG) is Not Covered.

Crisis containment

Section wording	9809 WD-PIP-UK-CRI(2)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity:	£25,000
Limit applies to:	per crisis and in the aggregate
Geographical limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

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

Outside working hours discretionary crisis mitigation costs £2,000

Endorsements

9003.0

Crisis line contact number (24 hours):	+44(0)800 8402783 / +(0)1206 711796
Crisis containment provider:	Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

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.

Business HR

Business HR is Not Covered.

The General terms and conditions of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Endorsements which apply to the whole policy

603.1

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

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.

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.

Information about us

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Ltd
Registered address	22 Bishopsgate London EC2N 4BQ United Kingdom
Company registration Status	Registered in England number 02372789 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 Status	Registered in England number 00070234 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority



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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

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox Customer Relations either in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR

or by telephone on 01206 773 705
or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.