

Arranged by



Insured by



Hiscox 1 Great St Helen's London EC3A 6HX United Kingdom

## RENEWAL SCHEDULE

Policy Number: 9247453

### INSURANCE DETAILS

|                               |   |
|-------------------------------|---|
| <b>Period of insurance</b>    | From 31 March 2017 to 30 March 2018 Both days inclusive                                 |
| <b>Date issued to insured</b> | 20 March 2017   |
| <b>Underwritten by</b>        | Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy |
| <b>Payment method</b>         | Payment by Broker's Account   |

### INSURED DETAILS

|                                     |  |
|-------------------------------------|--|
| <b>Insured</b>                      | Amber Court Management (No2) Ltd   |
| <b>Address</b>                      | c/o Blenheims Estate and Asset Management (SW) Ltd<br>Pembroke House 266-276<br>Torquay Road<br>Paignton<br>Devon<br>TQ3 2EZ<br>United Kingdom |
| <b>Additional insureds</b>          | There are no Additional Insureds on this policy  |
| <b>Business description</b>         | Property Owner   |
| <b>General terms and conditions</b> | 16488 WD-HSP-UK-JELF-GTCA(1)   |
| <b>wording</b>                      | The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below                  |

### PREMIUM DETAILS

|                        |        |                    |       |               |         |
|------------------------|--------|--------------------|-------|---------------|---------|
| <b>Annual premium:</b> | £96.22 | <b>Annual tax:</b> | £9.62 | <b>Total:</b> | £105.84 |
|------------------------|--------|--------------------|-------|---------------|---------|



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### DIRECTORS & OFFICERS LIABILITY

|                            |  |
|----------------------------|--|
| <b>Section wording</b>     | 11484 WD-HSP-UK-JMLP-DO(4)                                       |
| <b>Insurer</b>             | Hiscox Insurance Company Limited                                 |
| <b>Policy limit</b>        | £250,000   |
| <b>Limit applies to</b>    | each and every claim, loss or investigation, including all costs |
| <b>Geographical limits</b> | Worldwide excluding USA / Canada                                 |
| <b>Applicable courts</b>   | Worldwide excluding claims brought in USA / Canada               |

|                       |   |
|-----------------------|---|
| <b>Special limits</b> | (included within the overall limit above) |
|-----------------------|---|

|                   |  |
|-------------------|--|
| <b>Bail costs</b> | £250,000 or 10% of the total limit for this section, whichever is less |
|-------------------|--|

|                         |  |
|-------------------------|--|
| <b>Additional cover</b> | (in addition to the overall limit above) |
|-------------------------|--|

|                                 |  |
|---------------------------------|--|
| <b>Additional defence costs</b> | As per Directors & Officers Limit of Indemnity (maximum of £250,000) in aggregate during any one period of insurance |
|---------------------------------|--|

### Endorsements

|        |                                      |
|--------|--------------------------------------|
| 6148.0 | Difference in conditions endorsement |
|--------|--------------------------------------|

### CRISIS CONTAINMENT

|                            |   |
|----------------------------|---|
| <b>Section wording</b>     | 11484 WD-HSP-UK-JMLP-DO(4)  |
| <b>Insurer</b>             | Hiscox Insurance Company Limited  |
| <b>Limit of indemnity</b>  | £100,000  |
| <b>Limit applies to</b>    | Per crisis and in the aggregate   |
| <b>Geographical limits</b> | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands |

### Endorsements

|        |                             |
|--------|-----------------------------|
| 9003.0 | Crisis containment provider |
|--------|-----------------------------|

### CORPORATE LEGAL LIABILITY

|                            |  |
|----------------------------|--|
| <b>Section wording</b>     | 11483 WD-HSP-UK-JMLP-CLL(4)                                      |
| <b>Insurer</b>             | Hiscox Insurance Company Limited                                 |
| <b>Policy limit</b>        | £250,000   |
| <b>Limit applies to</b>    | each and every claim, loss or investigation, including all costs |
| <b>Excess</b>              | £0   |
| <b>Excess applies to</b>   | each and every claim, loss or investigation, including all costs |
| <b>Geographical limits</b> | Worldwide excluding USA / Canada                                 |
| <b>Applicable courts</b>   | Worldwide excluding claims brought in USA / Canada               |

### Endorsements

|        |   |
|--------|---|
| 6151.0 | Your Own Losses Endorsement                           |
| 6147.0 | Difference in conditions endorsement                  |
| 6150.0 | USA Residents exclusions (Breach Costs)[CLL.SCH11,15] |

### INTERNET AND EMAIL

|                        |                             |
|------------------------|-----------------------------|
| <b>Section wording</b> | 11483 WD-HSP-UK-JMLP-CLL(4) |
|------------------------|-----------------------------|

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|                            |   |
|----------------------------|---|
| <b>Insurer</b>             | Hiscox Insurance Company Limited                                    |
| <b>Limit of indemnity</b>  | £100,000  |
| <b>Limit applies to</b>    | in the aggregate including costs during any one period of insurance |
| <b>Excess</b>              | £250  |
| <b>Excess applies to</b>   | each claim or loss excluding defence costs                          |
| <b>Geographical limits</b> | Worldwide excluding USA / Canada                                    |
| <b>Applicable courts</b>   | Worldwide excluding claims brought in USA / Canada                  |

### Endorsements

|       |                                       |
|-------|---------------------------------------|
| 257.0 | Business performed in the past for IE |
|-------|---------------------------------------|

### BREACH COSTS

|  |   |
|--|---|
| <b>Section wording</b>                       | 11483 WD-HSP-UK-JMLP-CLL(4)                                 |
| <b>Insurer</b>                               | Hiscox Insurance Company Limited                            |
| <b>Computer Forensic Costs limit</b>         | £25,000 in the aggregate during any one period of insurance |
| <b>Breach Notification Costs limit</b>       | £25,000 in the aggregate during any one period of insurance |
| <b>Credit Monitoring Service Costs limit</b> | £25,000 in the aggregate during any one period of insurance |
| <b>Excess</b>                                | £5,000 This excess shall apply to each and every breach     |
| <b>Excess applies to</b>                     | each claim or loss excluding defence costs                  |
| <b>Geographical limits</b>                   | Worldwide excluding USA / Canada                            |
| <b>Applicable courts</b>                     | Worldwide excluding claims brought in USA / Canada          |

### Endorsements

|        |   |
|--------|---|
| 6152.0 | Retroactive date for Breach Costs endorsement |
|--------|---|

### Policy endorsements

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

### Directors & officers liability Clauses in Full

| Clause | 6148.0 | <u>Difference in conditions endorsement</u>  |
|--------|--------|--|
|        |        | If the cover provided under this section is less favourable to <b>you</b> than the cover provided by the Directors' & Officers' Liability insurance expiring immediately prior to the inception date of this <b>policy</b> , we will cover <b>you</b> on the same basis as <b>your</b> expiring Directors' & Officers' Liability insurance. This does not apply to the <b>excess</b> , the premium or the policy limit of indemnity for this section as shown in the schedule. |

### Crisis containment Clauses in Full

| Clause | 9003.0 | <b>Crisis line contact number (24 hours): +44(0)800 8402783 / +44(0)1206 711796</b>   |
|--------|--------|---|
|        |        | <b>Crisis containment provider:</b> Hill & Knowlton<br><br>This contact number will go through to <b>us</b> during <b>working hours</b> , and will go directly to Hill & Knowlton outside of these hours. |

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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.

### Corporate legal liability Clauses in Full

| Clause | 6147.0 | <u>Difference in conditions endorsement</u>   |
|--------|--------|---|
|        |        | <p>If the cover provided under this section is less favourable to <b>you</b> than the cover provided by the Corporate legal Liability insurance expiring immediately prior to the inception date of this <b>policy</b>, <b>we</b> will cover <b>you</b> on the same basis as <b>your</b> expiring Corporate legal Liability insurance. This does not apply to the <b>excess</b>, the premium or the policy limit of indemnity for this section as shown in the schedule.</p>  |
|        | 6151.0 | <p><u>Your Own Losses Endorsement</u></p> <p>The following is added to <b>what is covered</b>:</p> <p><b>Your Own Losses</b></p> <p>Dishonesty of employees</p> <p><b>We</b> will pay <b>your</b> direct financial loss if during the <b>period of insurance</b>, and in the performance of <b>your business</b>, <b>you</b> discover a loss from the dishonesty of an <b>employee</b>, where there was a clear intention to cause <b>you</b> financial loss or damage and to obtain a personal financial gain over and above salary, bonus or commission.</p> <p>You must pay an <b>excess</b> of £2,500 for each <b>claim</b> arising from <b>your own losses</b> - Dishonesty of employees.</p> <p>The following is added to <b>what is not covered</b></p> <p>Matters specific to your own losses</p> <p><b>We</b> will not make any payment for any <b>claim, loss</b> or <b>investigation</b> based upon, attributable to or arising out of:</p> <ol style="list-style-type: none"><li>1. any accounting or arithmetical error or omission or unexplained shortage;</li><li>2. any default or non payment of any loan or other credit arrangement;</li><li>3. your or any insured persons expenses incurred in establishing the amount of any financial loss to you;</li><li>4. any loss of interest, loss of profit or any consequential loss.</li></ol> <p>The following is added to <b>how much we will pay</b></p> <p><b>Your own Losses</b></p> <p>Dishonesty of employees</p> <p>The most <b>we</b> will pay for <b>your own losses</b> - Dishonesty of employees is £100,000 during the <b>period of insurance</b>. This limit shall form part of the total aggregate limit for Corporate Legal Liability shown in the schedule.</p> |
|        | 6150.0 | <p><u>USA Residents exclusions (Breach Costs)[CLL.SCH11,15]</u></p>   |

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We will not make any payment toward any portion of any loss directly or indirectly arising from the data of a citizen or resident of the USA.

### Internet and email Clauses in Full

| Clause | 257.0 | <u>Business performed in the past IE</u>  |
|--------|-------|---|
|        |       | <p><b>We</b> will not make any payment for any claim or loss which arises from any <b>business activity</b> performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 16 December 2015</p> |

### Breach costs Clauses in Full

| Clause | 6152.0 | <u>Retroactive date for Breach Costs endorsement</u>   |
|--------|--------|--|
|        |        | Breach costs <b>retroactive date</b> :16 December 2015 |

### Clauses- applicable to the whole policy

| Clause | 603.0 | <u>Commercial assistance &amp; legal advice helpline</u>   |
|--------|-------|--|
|        |       | <p>Your Hiscox policy gives you access to a general business advice line.</p> <p>For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call <b>44 (0)870 050 3030</b>.</p>   |
|        |       | <p><b>Data Protection Act</b></p> <p>By accepting <b>your policy</b>, you consent to <b>us</b> and the Hiscox group of companies (collectively referred to as Hiscox) using the information <b>we</b> may hold about <b>you</b> or others related to <b>your policy</b> for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about <b>you</b> or others related to <b>your policy</b> where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than <b>you</b>, <b>you</b> must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to <b>us</b> and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. <b>You</b> or others related to <b>your policy</b> may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.</p> <p>For training and quality control purposes, telephone calls may be monitored or recorded.</p> |

### INFORMATION ABOUT US

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

Name  
Registered address

**Hiscox Underwriting Limited**  
1 Great St. Helens

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London  
EC3A 6HX  
United Kingdom

Company registration      Registered in England 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      **Hiscox Insurance Company Limited**  
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 Prudential Regulation Authority

### 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  
Hiscox House  
Sheepen Place  
Colchester, CO3 3XL

or by telephone on 01206 773 705 or by email at [customer.relations@hiscox.com](mailto: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](http://www.fscs.org.uk).