



Hiscox Insurance Policy Schedule

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

Schedule effective date: 13/12/2022

Insurance details

Policy number:	PL-PSC10003185216/00
Period of insurance:	From 13/12/2022 to 12/12/2023 both days inclusive. This policy is a Continuing cover policy.
Insured:	COAST MEDIC AMBULANCE SERVICE LTD
Address:	Health and Wellbeing Innovation Centre - Treliske TRURO Treliske TR1 3FF
Additional insureds:	None
Business:	First aid at events & first response work

Premium details

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

Charged premium:	£2,700.00
Insurance Premium Tax (IPT):	£324.00
Total charged premium:	£3,024.00

Annualised premium – the annual premium for this policy. This is given for comparison purposes. Please refer to the charged premium section for the amount you'll pay for the policy.

Annual premium:	£2,700.00
Insurance Premium Tax (IPT):	£324.00
Annual total:	£3,024.00

Summary
Claims information

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	Annual Premium (exc IPT)
Medical malpractice	£5,000,000	£1,500	£1,450.00
Public and products liability	£5,000,000	£250	£750.00
Employers' liability	£10,000,000	£0	£500.00
Crisis containment	£25,000	-	£0.00

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



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SECTION: MEDICAL MALPRACTICE

Cover start date: 13/12/2022

Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£1,500
Excess applies to	each and every claimant in respect of each and every claim or loss, including all costs
Geographical limits	Worldwide (excluding United States of America and Canada)
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Business activities

First aid at public events
Emergency response units 999 – Backup Provider

All **business activities** can be performed by anyone falling within the definition of **you**

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Loss of documents	£250,000	in the aggregate, including all costs
Coronavirus (Covid-19)	£250,000	in the aggregate, including all costs
Personal Data	£250,000	in the aggregate, including all costs

Retroactive date 07/12/2022

Insurer

Hiscox Insurance Company Limited

Section endorsements

Removal of cover: specified combat sports

We will not make any payment for any claim or loss directly or indirectly due to **your** involvement in any mixed martial arts, cage fighting, un-gloved or unlicensed combat events of any nature after the first date on which **we** provided medical malpractice cover to **you** without a break in cover.

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	13/12/2022
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Limit of indemnity	£5,000,000
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 property damage only
Geographical limits	United Kingdom and European Union
Applicable courts	United Kingdom and European Union

Claims brought in USA or Canada	Not covered
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Abuse or molestation	Not covered
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Additional covers (in addition to the 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

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
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

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: Abuse or molestation

We will not make any payment for any claim or loss directly or indirectly due to **abuse or molestation**.

Amendment of cover: treatment or care

What is not covered, A. 7. Treatment or care is amended to read as follows:

7. the provision of or failure to provide any treatment or care of a person or animal.



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SECTION: EMPLOYERS' LIABILITY

Cover start date:	13/12/2022
Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, including defence costs but excluding criminal proceedings costs
Geographical limits	Worldwide
Applicable courts	United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the 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

Special limits (included within not in addition to the overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Terrorism	£5,000,000	each and every claim or loss, including defence costs
Criminal proceedings costs	£100,000	in the aggregate

Insurer

Hiscox Insurance Company Limited

SECTION: CRISIS CONTAINMENT

Cover start date:	13/12/2022
Limit	£25,000
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



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Special limits (included within not in addition to the overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
Outside working hours discretionary crisis mitigation costs	£2,000	each and every crisis and in the aggregate

Insurer
Hiscox Insurance Company Limited

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-PIP-UK-GTCA(3) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Medical malpractice section wording:	16176 WD-AMB-UK-MM(3)
Public and products liability section wording:	16166 WD-PROF-UK-PPL(2)
Employers' liability section wording:	16164 WD-PROF-UK-EL(2)
Crisis containment section wording:	9809 WD-PIP-UK-CRI(2)



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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 Status	Registered in England and Wales 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 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 DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders

Complimentary Benefit: The Hiscox Risk Academy



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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.

Employers' liability:

You must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

Your policy details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at www.elto.org.uk.

Medico-legal advice helpline



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During the period of insurance this policy gives you access to complimentary medico-legal advice lasting up to 30 minutes per query to assist you on a wide range of topics in relation to your insured business activities. For example:

- Managing adverse incidents
- Patient/data confidentiality issues
- Managing vulnerable customers
- Emergency treatment orders/injunctions
- Mental health and capacity treatment issues
- Deprivation of Liberty Safeguards
- Consent and best interests
- Queries relating to issues of fitness to practice
- Matters with a duration beyond 30 minutes and/or regarding activities not covered under the policy may be discussed for a separate fee agreed between the helpline provider and the Hiscox policyholder

The helpline will not provide advice on:

- Policy coverage
- Matters that may conflict with the coverage provided by your policy
- Matters managed by other helplines in your policy.

Helpline number: **03332 12 16 16**

Helpline hours: 24 hours a day, 7 days a week

Helpline provider:

Berrymans Lace Mawer LLP
Two New Bailey Square
6 Stanley Street
Salford
Manchester M3 5GS.

Please note that all calls will be recorded for quality control and audit purposes.

On calling the helpline number please be ready with:

- Your name, address, contact telephone number and email address;
- The name of your broker, insurer and policy number;
- Confirmation as to whether the issue in question has been notified to your insurer;
- Details to identify the nature of the problem, your concerns and the advice being sought;
- Confirmation as to whether you require assistance urgently or whether the helpline provider can respond at a later time, e.g. within normal working hours.

Please be aware that use of this helpline does not constitute notification of a claim or circumstance to the policy. If you consider the matter is reportable to Hiscox then you should contact your broker to arrange formal notification.

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



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You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£55,000	£150,000
Wage roll	£23,000	£150,000

You and your business

We asked you	You answered
What is your organisation's primary trade?	Private ambulance
What is your organisation's business description?	First aid at events & first response work
Within the past 10 years, have you or any of your directors, partners or other board members, or any entities for which such persons act or acted as board members, been the subject of any insolvency process?	No
Have any of your directors, partners or other board members ever been: a. disqualified from acting as a director of a limited company or member of a limited liability partnership; or b. convicted of or charged with a criminal offence, other than a conviction spent under the Rehabilitation of Offenders Act 1974?	No
Have you ever had any insurance policy avoided or cancelled?	No
Thinking about your current business, or others you have run in the past: Are you aware of any circumstance or incident that may give rise to a loss or a claim being made against you?	No
Have - you, or - any past or present director, partner, principal or manager ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Company and Subsidiary Turnover Breakdown

Company name	Country	Share of overall turnover
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COAST MEDIC AMBULANCE SERVICE LTD	UNITED KINGDOM	100%
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Where do you carry out your work?	
UK	100%
Under which jurisdiction are your contracts carried out?	
UK	100%

Medical malpractice

We asked you	You answered
Do you keep client records, including details of services provided, for at least five years?	Yes
Are you, and anyone who carries out work on your behalf, approved by the Disclosure Barring Service (DBS)?	Yes
Do you, and anyone who carries out work on your behalf, hold a recognised professional qualification and have relevant experience to undertake your activities?	Yes
Has any investigation or disciplinary proceedings, been made against you, or any principal, director, or partner by your professional body?	No
Do you deliver all services in line with the [UK] Government's up to date guidance [and social distancing measures] and are you fully compliant with all PPE and health and safety protocols and/or guidance issued by Public Health England, NHS England and any other relevant regulatory body or health authority?	Yes
Do you use appropriate PPE and adhere to any appropriate health and safety protocols in line with up to date guidance issued by Public Health England, any other relevant regulatory body or health authority?	
Do you, or does anyone on your behalf, undertake, supervise, host, co-ordinate, organise or facilitate in any respect whatsoever taking any swab samples or other testing designed to provide, or help to provide, a positive or negative diagnosis for COVID-19, other than where this is for your employees, clients or customers for the purposes of carrying out your primary trade, business or profession?	No
Do all your activities fall within the list below: patient transfers; first aid cover at events; organ, specimen, tissue and blood transfers; transfers of medical/surgical teams and equipment; air or ground ambulance repatriation from UK ports or within the EEA or Switzerland; frontline 999 medical emergency response; or training?	Yes
At any time whilst providing first aid cover at public events would you, or anyone who carries out work on your behalf, be the person(s) responsible for the medical treatment of any professional sportspeople?	No
At any time whilst providing first aid cover at public events would you, or anyone who carries out work on your behalf, be the person(s) responsible for the medical treatment of those participating in any event involving: horses; feats of endurance; speeds exceeding 30mph; activity at height above 3m, in water or underground; combat sport; or political demonstrations or marches?	Yes
Does the provision of frontline 999 medical emergency response services (including air ambulance) account for more than 25% of your business activities, or £500,000 of your total estimated business income for the forthcoming year (whichever is lowest)?	No
Do you, and anyone who carries out work on your behalf, provide air or ground ambulance repatriation or escort services for patients with journeys that originate outside the European Economic Area (EEA) or Switzerland?	No
Do you co-ordinate emergency medical assistance responses abroad? E.g. travel insurance claims handling	No
Other than if directly associated with any patient transportation activities, do you, and anyone who carries out work on your behalf, work within any of the following environments? GP	No



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surgeries; maternity; accident and emergency; prisons; surgical operating theatres; telephone triage services / 111 helpline services; out of hours clinics; or walk-in centres, or urgent care centres?	
In respect of medical malpractice and treatments are you aware of: any circumstance, shortcoming, fact or problem which may give rise to a claim; a complaint about your work or work carried out on behalf of your practice; or a complaint about anything you or your practice have supplied?	No
In respect of medical malpractice or treatments have - you, - any past or present director, partner, principal or manager, or - your practice ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

Public and products liability

We asked you	You answered
Do you undertake or supervise any manual work, other than collection or delivery?	No
Do you sell, supply, manufacture, install, repair or service any products?	No
Do any services that involve the manual handling of patients who you would categorise as: bariatric; psychiatric; secure; or frontline ambulance medical emergency; account for more than 25% of your business activities?	No
Do you, or does anyone on your behalf, undertake, supervise, host, co-ordinate, organise or facilitate in any respect whatsoever any of the following activities: taking any swab samples or other testing designed to provide, or help to provide, a positive or negative diagnosis for COVID-19, other than where this is for your employees, clients or customers for the purposes of carrying out your primary trade, business or profession; or supplying or administering any vaccination for COVID-19, other than where this is for your employees for the purposes of carrying out your primary trade, business or profession?	No



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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.