



## Policy Summary Members' Insurance Portfolio

### What is a Policy Summary?

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This document provides key information about Hiscox Insurance for members of the National Association of Choirs. It does not contain the full terms and conditions of the insurance cover and does not constitute your insurance contract. If you have any additional questions, please refer to the policy wording or contact our customer services team.

**Type of insurance:** Liability, Property Money and Personal Accident Insurance as selected

**Underwritten by:** Hiscox Insurance Company Limited

### Significant Features and Benefits of the National Association of Choirs Insurance Scheme

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#### Key benefits include:

- Employers' Liability insurance up to a limit of £10,000,000
- Public and Products Liability up to a limit of £5,000,000
- Specific "All Risks" cover on property up to £10,000
- Legal expenses cover up to £10,000
- Money cover of £1,000
- Personal Accident Insurance with Death and Capital Sums of £10,000

#### Other important features:

The policy also includes optional cover for:

- Cancellation or Postponement of events

### Significant or Unusual Exclusions/Limitations

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- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any type of work you undertake which has not been declared to and accepted by us will not be covered.
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to inception of the policy are excluded unless notified previously.
- Any claims caused by the transmission of a computer virus by you are excluded.
- Unless requested, this policy will only cover you for business activities carried out and contracts entered into from the date the policy is taken out.
- Cover is restricted to UK business activities only.
- Theft of property from an unattended vehicle unless the item is out of sight in a locked boot.

### Your Responsibilities

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Your premium and insurance cover will be based on the details you provide to us. This product meets the demands and needs of those who wish to insure for their liabilities. The information you provide and on which the premium is based is a record of your demands and needs particular to your specific circumstances.

You are responsible for providing complete and accurate information which insurers require in connection with any proposal for insurance cover. You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

- If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and mean that claims may not be paid.
- You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.
- Particular attention should be paid to any terms and conditions of your policy as failure to comply with them could invalidate it.

Hiscox Insurance Company Limited (registered no. 70234) is authorised and regulated by the Financial Services Authority and is also a member of the Association of British Insurers. Unless some other law is agreed in writing, the policy will be governed by the laws of England.



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- In the event of a claim, you should take note of the required procedures which are stated in the policy documentation.
- You have an obligation to take reasonable steps to mitigate any loss.

### Cancellation Rights

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Hiscox shall be entitled to terminate the policy or withdraw its quotation, with immediate effect upon notice to you in the event of non-receipt of the premium payment within the specified period.

In the event that you change your mind you have 14 days to cancel the policy and, providing no claims have been made, receive a full refund.

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so and paying the appropriate administration fee. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so. We will only return any premium if we (and not you) are cancelling the policy.

### Claims Service

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It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams where necessary.

If you need to make a claim, please contact The Insurance Partnership directly on 01482 213215. You will need to provide your Hiscox policy number and full details of the claim, including the date and the amount and circumstances of the loss.

### Questions, Complaints and Compensation

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If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Services  
1 Great St Helen's, London EC3A 6HX  
Telephone: 0870 084 3777

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us at the above address. In the event that you remain dissatisfied, you may be eligible to refer your case to the Financial Ombudsman Service. If applicable you will receive details of how to do this at the appropriate stage of the complaints process.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

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