

## What is a policy summary?

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This document provides key information about the entertainment and media insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact Hencilla Canworth

**Policy name:** Showtime

**Type of insurance:** Commercial combined

**Underwritten by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

## Cover in a nutshell: significant features and benefits

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We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine any of the following elements to create a tailored package suitable for you:

### **Buildings cover extends to include the following as standard:**

- accidental damage and subsidence;
- the cost of locating a gas or water leak and repairing any damage;
- the reasonable and necessary cost of protecting the building from imminent damage;
- damage to trees, shrubs or plants as a result of fire or explosion including damage caused by the emergency services attending any such incident.

### **Contents cover extends to include the following as standard:**

- the costs of boarding up following glass breakage;
- the cost of reconstituting business documents and electronic data needed to continue your activities if they have been lost, destroyed or distorted;
- damage to the personal effects of your employees or visitors to the business premises;
- the cost to you of any metered water, gas or electricity used by a third-party without your authorisation
- the following expenses you have to pay as a result of an identity fraud: solicitor's fees, the cost of contacting the police, financial institutions and credit agencies and fees charged when you re-apply for a commercial loan that was originally rejected;
- damage to contents and money temporarily elsewhere including whilst in transit, at locations and kept at the home of any partner, director or employee of yours.

### **Technical and portable equipment extends to include the following as standard:**

- your own and hired-in technical and portable equipment at your main premises, on location and in transit;
- continuing hire charges that you are responsible for following damage to technical and portable equipment;
- loss of fees you would have received for the hire of your technical and portable equipment following damage;
- additional costs and expenses you incur in hiring alternative equipment to fulfil the commitments of your business;
- additional costs and expenses you incur in completing a production over following damage to any film, negatives or artwork;

### **Business interruption cover extends to insure your loss of income as a result of the following as standard:**

- where restrictions from a public authority or damage within 1km of your building means you are unable to access the business premises;
- damage to your technical; and portable equipment while on location and in transit;
- damage arising at the premises of any location within United Kingdom of Great Britain and Northern Ireland, the Channel Islands, or the Isle of Man;
- damage, other than by flood or earth movement, arising at the premises of any location within the European Union (the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man or Gibraltar);
- damage arising at third party premises where property is stored within United Kingdom of Great Britain and Northern Ireland, the Channel Islands, or the Isle of Man;
- damage arising at third party premises where property is stored, other than by flood or earth movement, arising at the premises of any location within the European Union;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage;

### **Public/products liability cover extends to include the following as standard:**

- claims made against you or any of your employees by third-parties for bodily injury or property damage;

### **Employers' liability cover extends to include the following as standard:**

- claims arising from bodily injury to your employees in the course of their work for you.

**Business HR cover extends to include the following as standard:**

- access to HR documentation templates, downloadable guides and a free online risk assessment for health and safety.

**Internet and email cover extends to include the following as standard:**

- additional costs and expenses you incur following damage by hackers to your website or computer system;
- claims made against you for defamation or breach of intellectual property rights in your emails or your website

**Optional covers**

The following cover is optional covers and is only applicable if shown as insured on your policy schedule.

**Equipment breakdown includes the following as standard:**

- failure of equipment and computers at your business premises;
- failure of computers temporarily removed from your business premises;
- the reasonable costs of reconstituting your electronic business records and data following failure.

**Significant or unusual exclusions and limitations**

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- You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you.
- You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.
- You have certain obligations if your premises is left unoccupied or not in use (excluding buildings used for seasonal purposes) for more than 30 consecutive days. These are detailed in full in your policy
- You must take reasonable steps to maintain back up copies of data files or programmes.
- Any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises;
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.
- Any claim for reconstitution of electronic data unless you take all reasonable steps to back up data at least once a week and store copies away from your premises.
- Any claim for computers, equipment or oil or water storage tanks unless you have taken reasonable steps to comply with any statute or order applicable and ensured that computers, equipment or oil or water storage tanks are properly maintained and used in accordance with the manufacturers recommendations.

**We will not pay for damage caused by:**

- loss by fraud or dishonesty of any partner, director or employee of yours, unless the loss is notified to us within ten working days of its discovery by you;
- theft of property from the business premises or locations unless involving violent or forcible entry to or exit from the building;
- breakdown of computers unless they are subject to a manufacturer's guarantee or a maintenance contract providing free parts and labour in the event of a breakdown;
- storm or flood to gates or fences;
- theft from any unattended vehicle between the hours of 9pm and 6am unless the item is completely hidden within a locked vehicle, luggage compartment, boot or trailer and the vehicle is kept in a locked garage or secure gated compound;
- damage to technical and portable equipment whilst in transit unless the items are adequately packed and secured;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- your subcontractors unless you take all reasonable steps to ensure that they have and maintain in force public liability insurance with a limit of indemnity of not less than £2,000,000.

## Your side of the bargain

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Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and 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.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy, claims may not be paid or alternative terms could be applied to the policy;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

## Policy length

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Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your business as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

## Cancellation rights

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You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

## Claims service

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If you suffer a loss and need to make a claim you should contact Hiscox directly on 0870 213 8776. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

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.

## Questions and complaints

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If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to Hencilla Canworth in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our Customer Relations team at:

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

Or by telephone on +44 (0)1206 773 705

Or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit [www.fscs.org.uk](http://www.fscs.org.uk).