



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: 15/02/2024

Insurance details

Policy number:	PL-PSC10003217235/03
Period of insurance:	From 15/02/2024 to 14/02/2025 both days inclusive. This policy is a Continuing cover policy.
Insured:	Ado Services CIC T/A Ado River Valley
Address:	126 Upper Wickham Lane WELLING DA16 3DP
Additional insureds:	None
Business:	Providing interactive, educational and therapeutic animal, wildlife, nature and outdoor activities, young people and adults. Activities include animal care and management, conservation, horticulture, equine care and management, bushcraft activities, archery and low ropes coursing

Premium details

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

Charged premium:	£9,598.48
Insurance Premium Tax (IPT):	£1,151.83
Total charged premium:	£10,750.31
Monthly premium:	£895.86

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:	£9,598.48
Insurance Premium Tax (IPT):	£1,151.83
Annual total:	£10,750.31

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

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
Professional indemnity	£1,000,000	£1,000
Public and products liability	£5,000,000	£250



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Employers' liability	£10,000,000	£0
Insured premises: 126 Upper Wickham Lane, WELLING, DA16 3DP		
Property – buildings	£67,200	£250
Property – contents	£43,200	£250
Property – money	Included	£0
Legal protection	£100,000	£0
Crisis containment	£25,000	-

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

SECTION: PROFESSIONAL INDEMNITY
Cover start date: 15/02/2024

Limit of indemnity	£1,000,000
Limit applies to	each and every claim or loss, excluding defence costs
Excess	£1,000
Excess applies to	each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered

Additional covers (in addition to overall limit of indemnity stated above)

Cover	Limit of indemnity	Limit applies to
Your own losses: infringement of your copyright	£25,000	in the aggregate, including all costs
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
Court attendance compensation - employees	£250	per person, per day
Court attendance compensation - directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

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	£250,000	in the aggregate, including all costs
Representation costs	£25,000	in the aggregate, including all costs
Complaints referred to an ombudsman or arbitrator	£500,000	in the aggregate, including all costs
Personal data claims	£250,000	in the aggregate, including all costs

Special excesses

Cover	Excess	Excess basis
Criminal proceedings costs	£2,500	each and every claim
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



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Business activities
Specific Profession

Retroactive date	09/02/2023
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Insurer
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SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	15/02/2024
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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
Financial Loss	£50,000	in the aggregate
Defamation and intellectual property rights	£100,000	in the aggregate
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



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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
Criminal proceedings costs	£100,000	in the aggregate
Terrorism	£2,000,000	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
Hirers liability	£100,000	each and every claim or loss, excluding defence costs and criminal proceedings costs

Special excesses		
Cover	Excess	Excess applies to
Terrorism	£250	each and every claim or loss, including defence costs, for property damage only
Financial Loss	£500	each and every claimant, including defence costs
Unauthorised use of third-party telephones by your employees	£250	each and every loss
Defamation and intellectual property rights	£500	each and every loss
Hirers liability	£250	each and every claim or loss, including defence costs, for property damage only

Insurer
Hiscox Insurance Company Limited

Section endorsements
<p>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.</p> <p>Addition of cover: terrorism What is not covered is amended to read:</p> <p>15. war or nuclear risks.</p> <p>The following is added to How much we will pay, Special limits:</p> <p>Terrorism</p> <p>For claims arising from terrorism occurring during the period of insurance, the most we will pay is the amount shown in the schedule for the total of all such claims and their defence costs.</p>



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SECTION: EMPLOYERS' LIABILITY

Cover start date: 15/02/2024

Limit of indemnity £10,000,000

Limit applies to each and every claim or loss, including defence costs but excluding representation 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
Representation costs	£250,000	in the aggregate
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
War, terrorism and nuclear risks	£5,000,000	each and every claim or loss, including defence costs
Off-shore employees	£5,000,000	each and every claim or loss, including defence costs

Insurer

Hiscox Insurance Company Limited

Section endorsements

Addition of cover: offshore employees

What is not covered, 1.b. Offshore employees is deleted.

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

Offshore employees

The most **we** will pay for the total of all claims, losses and their **defence costs** arising from **bodily injury** caused to any of **your employees** while they are offshore is the amount stated in **your** schedule.

An **employee** is regarded as being offshore from the moment they board any form of transport at the departure point for an offshore rig or platform until the moment they disembark on their return from the rig or platform.



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SECTION: PROPERTY – BUILDINGS**Cover start date:** 15/02/2024**Insured premises:** 126 Upper Wickham Lane, WELLING, DA16 3DP

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Buildings	£67,200	each and every incident of loss	£250	each and every incident of loss
Total	£67,200			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Emergency services	£5,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£25,000	each and every incident of loss	£250	each and every incident of loss
Additions to buildings	£50,000	each and every incident of loss	£250	each and every incident of loss
Discharge of oil	£10,000	each and every incident of loss	£250	each and every incident of loss
Trace and access	£25,000	in the aggregate	£250	each and every incident of loss
Solar panels	£10,000	each and every incident of loss	£250	each and every incident of loss
Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Bequeathed buildings	£250,000	each and every incident of loss	£250	each and every incident of loss
Contract works and site materials	Not covered			
Newly acquired property	£500,000	each and every incident of loss	£250	each and every incident of loss
Garden restoration and tree removal	£25,000	each and every incident of loss	£250	each and every incident of loss

Special excesses

Cover	Excess	Excess applies to
Subsidence, heave and landslip	£1,000	each and every incident of loss

Insurer

Hiscox Insurance Company Limited

Section endorsements
Addition of cover: bequeathed buildings

The following is added to **What is covered, Additional cover:**

Bequeathed buildings

We will pay for **damage** occurring during the **period of insurance** to buildings anywhere in the **United Kingdom** bequeathed to **you**, provided that:

- a. the buildings are not insured elsewhere;
- b. you tell us the additional values as soon as possible and no later than three months from the commencement of your interest in the buildings;
- c. you pay us any additional premium which we deem to be appropriate from the date of commencement of your interest in the buildings; and
- d. the buildings have not been left unoccupied or unused for more than 30 consecutive days when the **damage** occurs.

SECTION: PROPERTY – CONTENTS

Cover start date: 15/02/2024

Insured premises: 126 Upper Wickham Lane, WELLING, DA16 3DP

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Contents	£43,200	each and every incident of loss	£250	each and every incident of loss
Total amount insured	£43,200			

Additional covers (in addition to the amount insured above)

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Personal effects	£5,000	each and every incident of loss	£250	each and every incident of loss
Lock replacement	£10,000	each and every incident of loss	£250	each and every incident of loss
Building damage by theft	£10,000	each and every incident of loss	£250	each and every incident of loss
Employees' cycles	£10,000	each and every incident of loss	£250	each and every incident of loss
Extinguisher and alarm resetting expenses	£10,000	each and every incident of loss	£250	each and every incident of loss
Loss prevention costs	£10,000	each and every incident of loss	£250	each and every incident of loss



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Removal of debris	£25,000	each and every incident of loss	£250	each and every incident of loss
Outdoor items	£10,000	each and every incident of loss	£250	each and every incident of loss
Refrigerated stock	£5,000	or the amount insured for stock, whichever is less, for each and every incident of loss	£250	each and every incident of loss
Bequeathed contents	£50,000	each and every incident of loss	£250	each and every incident of loss
Contents at fund raising events	£10,000	each and every incident of loss	£250	each and every incident of loss
Marquees	£10,000	each and every incident of loss	£250	each and every incident of loss
Glass and sanitary fixtures and fittings	£20,000	each and every incident of loss	£250	each and every incident of loss
Newly acquired contents	£25,000	each and every incident of loss in total across all property sections	£250	each and every incident of loss
Reconstitution of data and documents	£10,000	each and every incident of loss in total across all property sections	£250	each and every incident of loss
Metered water and fuel	£25,000	in the aggregate in total across all property sections	£250	each and every incident of loss
Unauthorised use of utilities	£10,000	in the aggregate in total across all property sections	£250	each and every incident of loss
Continuing hire charges	£10,000	each and every incident of loss in total across all property sections	£250	each and every incident of loss
Employee dishonesty	£10,000	in the aggregate in total across all property sections	£250	each and every incident of loss
Contents temporarily elsewhere	£25,000	each and every incident of loss in total across all property sections	£250	each and every incident of loss

Insurer

Hiscox Insurance Company Limited



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SECTION: PROPERTY – MONEY

Cover start date: 15/02/2024

Cover	Amount insured	Limit applies to	Excess	Excess applies to
Money in any specified or unspecified insured premises while open or in a locked safe	£5,000	each and every incident of loss	£0	each and every incident of loss
Money in any specified or unspecified insured premises while not open and not in a locked safe	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at employees' homes	£1,000	each and every incident of loss	£0	each and every incident of loss
Money in transit	£2,500	each and every incident of loss	£0	each and every incident of loss
Money at event or exhibition sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at contract sites	£1,000	each and every incident of loss	£0	each and every incident of loss
Money at any other location	£1,000	each and every incident of loss	£0	each and every incident of loss
Non-negotiable instruments	£1,000,000	each and every incident of loss	£0	each and every incident of loss

Geographical limits United Kingdom, The Isle of Man and The Channel Islands

Additional covers (in addition to the amount insured above)

Cover	Compensation amount	Limit applies to	Excess	Excess applies to
Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100	per week up to a maximum of 104 weeks for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: death	£10,000	per person	£0	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss
Personal assault: total and irrecoverable loss of sight in one or both eyes	£10,000	per person for each and every incident of loss	£0	per person for each and every incident of loss

Insurer

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SECTION: LEGAL PROTECTION

Cover start date: 15/02/2024

Limit £100,000

Limit applies to one or more event arising at the same time or from the same originating cause

Excess Not applicable unless specified under special excesses below

Territorial limit For insured incidents 2 legal defence (excluding 2.5), and 3 b. bodily injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey. For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Cover

Employment disputes and compensation awards	Covered
Legal defence	Covered
Property protection	Covered
Personal injury	Covered
Tax protection	Covered
Contract disputes	Covered
Debt recovery	Covered

Special excesses

Cover	Excess	Excess basis
Contract disputes	£500	each and every claim where the amount in dispute exceeds £5,000

Insurer

DAS Legal Expenses Insurance Company Limited

Reference

TS56917687



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SECTION: CRISIS CONTAINMENT

Cover start date:	15/02/2024
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

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-COM-UK-GTCA(4) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.
Property definitions wording:	16090 WD-PROF-UK-PD(5) Property definitions apply to the Property sections of this policy.
Professional indemnity section wording:	22533 WD-PROF-UK-SP(1)
Public and products liability section wording:	20692 WD-CLE-UK-PPL(2)
Employers' liability section wording:	16164 WD-PROF-UK-EL(3)



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Property – buildings section wording:	22254 WD-LER-UK-PYB(1)
Property – contents section wording:	22255 WD-LER-UK-PYC(1)
Property – money section wording:	16092 WD-PROF-UK-MON(3)
Legal protection section wording:	16378 WD-NFP-UK-LST(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.

Legal protection:

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back, Bristol BS1 6NH, United Kingdom
Company registration Status	Registered in England and Wales number 00103274 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

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.



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Policy Schedule**

Important information about this Statement of Fact

You must read this Statement of Fact carefully. We have relied on the facts set out below and all the information that you or anyone on your behalf provided, to help us decide:

- whether to provide you with insurance; and
- the terms of the insurance we provide to you, including premium.

You must check that all of the facts set out within this Statement of Fact are true, accurate and complete. Please note that some of the information may have been assumed by us.

You must contact your broker or, if you do not have a broker, you must contact us as soon as possible if any of the facts set out below or any of the information provided to us:

- is not true, accurate and complete; or
- no longer remains true, accurate and complete during your period of insurance.

In each case, we will let you know whether and how it affects the terms of your insurance cover.

If any of the facts or information that you provide to us is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

Please refer to your policy wording for more details about your duty of fair presentation and our remedies.

Maximum allowables

The table below shows the 'declared value' in respect of each policy cover listed. These amounts are based on the information provided by you to us in respect of your business or activities to be insured. The table below also shows a 'maximum allowable' amount for each policy cover listed.

For the policy covers listed in the table below, we do not require you to contact us with any increase to the value of any declared value, provided that:

- (a) the declared values were true, accurate and complete when you provided them to us; and
- (b) during the period of insurance:
 - you do not exceed; and
 - you reasonably expect not to exceedany of the maximum allowable amounts shown below.

You must contact your broker or, if you do not have a broker, you must contact us, as soon as possible if you cannot satisfy all parts of (a) and (b) above.

We use these declared values and maximum allowable amounts to help us decide:

- whether to provide you with insurance; and
- the terms of any insurance we provide to you, including premium,

for the policy covers listed in the table below.

If you cannot satisfy all parts of (a) and (b) above and do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

If your business or activities to be insured grow beyond any declared value, the maximum allowable amounts shown below do not provide for any increase to any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount.

If you want to change any policy cover amount shown in your policy schedule, such as any limit of indemnity, amount insured or benefit amount, you must contact your broker or, if you do not have one, you must contact us and we will confirm whether or not we agree to make such changes to your policy and whether the terms of any insurance we provide to you, including premium, will also change.

Continuing cover: Maximum allowable amounts

Policy Cover	Category	Declared Value	Maximum allowable
Professional indemnity, Public and products liability	Turnover	£525,000	£787,500
Employers' liability	Wage roll	£264,000	£330,000

You and your business

Please carefully check the Answers to each of the Questions set out below to ensure they are true, accurate and complete. Please note that the Answers provided below may have been based upon:

- information which you have provided to us or which has been provided on your behalf;
- assumptions which we have made about you, your business or your activities to be insured

If any of the Answers set out below is not, or no longer remains true, accurate and complete, and you do not contact your broker or us, it could affect:

- the validity of your policy; or
- the amount that we will pay for any claim.

As you are renewing your policy with us, please also note that we may have made some changes to the Questions and/or the assumptions upon which the cover was based during your previous period of insurance, so it is important that you read this document carefully to ensure that all of the Answers are [true,] accurate and complete.

Question	Answer
What type of organisation are you insuring?	Community interest company
When was your organisation established?	2023
What is your organisation's primary trade?	Zoo
What is your organisation's business description?	Providing interactive, educational and therapeutic animal, wildlife, nature and outdoor activities, young people and adults. Activities include animal care and management, conservation, horticulture, equine care and management, bushcraft activities,



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	archery and low ropes coursing
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
Ado Services CIC T/A Ado River Valley	UNITED KINGDOM	100%

Where do you carry out your work?	
UK	100%
Under which jurisdiction are your contracts carried out?	
UK	100%

Professional indemnity

Question	Answer
Do you always work to signed contracts or agreements?	Yes
Do you use sub-contractors or consultants?	No

Business activities
Specific Profession

Public and products liability

Question	Answer
Do you construct or erect any staging, seating or sets?	No
Do you sell, supply, manufacture, install, repair or service any products?	No



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Do you host, coordinate or organise any activity that involves more than 500 people in attendance at any one time?	No
Do you host, co-ordinate or organise any activity or event which involves any: use of heat, including pyrotechnics, fireworks and bonfires; playground or inflatable play equipment; physical challenge or sporting activity; aquatic activity; aerial activity; interaction with animals; weaponry; or mechanically driven rides or vehicles?	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
Are you directly responsible for the provision of any food and drink to members of the public (this does not include the use of any third party caterers)?	No
Do you undertake any work away from your premises at any third party location?	No

Employers' liability

Question	Answer
Does anyone undertake any work on your behalf which involves the use of any fixed cutting, sawing, planing or drilling machinery?	No

Property

Question	Answer
Premises: 126 Upper Wickham Lane, WELLING, DA16 3DP	
What is the primary use of this premises?	Venue
Is the premises built of brick, stone or concrete and roofed with slate, tiles, concrete, metal or asbestos?	Yes
Is there any use of naked flames, portable or gas heaters at the premises?	No
Do you undertake any processes that involve the application of heat at the premises, other than the use of domestic cooking appliances or soldering irons?	No
Have you or any partner or director of the business had any previous claims or losses in a business capacity within the last five years, whether previously insured or not?	No
Has the property ever previously flooded?	No
Has the premises previously suffered any damage as a result of subsidence, landslip, heave, structural movement or ever been subject to structural repair?	No

Legal protection

Question	Answer
In respect of legal protection, have - you, or - any past or present directors, officers, employees, committee members, or trustees ever suffered any claim or loss that would fall within the scope of the proposed insurance?	No

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.



Hiscox Insurance Policy Schedule

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.