

**SCHEDULE/RENEWAL**  
**Policy Number FS9236422**

**INSURANCE DETAILS**

**Period of insurance:** From 28/04/2019 to 27/04/2020 both days inclusive  
**Date issued to insured:** 07/05/2019  
**Underwritten by:** Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy  
**Payment method:** Payment by Broker's Account

**INSURED DETAILS**

**Insured:** Illuminate Audio Visual Effects Ltd  
**Address:** 38A  
 High Street  
 Broseley  
 TF12 5EZ

**Additional insureds:** There are no Additional Insureds on this policy  
**Business description:** Audio Hire, Balloon & Party Products , Corporate Entertainment (excluding high profile / celebrity  
 , Lighting Equipment, Wedding Decorations  
 13149 WD-HSP-UK-GEOE-GTC(5)  
**General terms and conditions wording:** The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

**Property definitions wording:** 13152 WD-HSP-UK-GEOE-PD(3)  
 Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below

**PREMIUM DETAILS**

<b>Annual Premium :</b>	£1,270.00	<b>Annual Tax :</b>	£152.40	<b>Total Premium :</b>	£1,422.40
				<b>Administration fee:</b>	£35.00
				<b>Total:</b>	£1,457.40

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**FUSION ENTERTAINMENT SCHEME**

**PROPERTY CONTENTS AWAYFROM THE PREMISES**

**Section wording** 13154 WD-HSP-UK-GEOE-CAP(5)  
**Insurer** Hiscox Insurance Company Limited  
**Geographical limits** UK & EU  
**Excess** £250  
**Excess applies to** Each and every loss

Item description	Amount Insured
General business equipment including stock	Not insured
Computers, laptops, mobiles and PDAs	£3,000
Own technical equipment	£50,000
Hired in technical equipment	£10,000
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured
Money in transit	Not insured
Money at all other times	Not insured

**Special limits** (included within and not in addition to the amount insured)

Transit (UK & EU) £50,000 any one vehicle or the amount insured for Contents away from the business premises, whichever is less

**Section wording** 13154 WD-HSP-UK-GEOE-CAP(5)  
**Insurer** Hiscox Insurance Company Limited  
**Geographical limits** Worldwide  
**Excess** £250  
**Excess applies to** Each and every loss

Item description	Amount Insured
General business equipment including stock	Not insured
Computers, laptops, mobiles and PDAs	Not insured
Own technical equipment	Not insured
Hired in technical equipment	Not insured
Marquees (solid sided) and associated furnishings	Not insured
Marquees (canvas) and associated furnishings	Not insured
Money in transit	£1,000
Money at all other times	£1,000

**Special limits** (included within and not in addition to the amount insured)

Worldwide £50,000 any one vehicle or the amount insured for Contents away from the business premises, whichever is less

**Additional cover** (in addition to the overall amount insured above)

Personal assault - death £25,000 per person  
 Geo Specialty Sports Insurance Portfolio, Statement of Fact

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Personal assault - total loss, or permanent and total loss of use, of one or more limbs	£25,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£25,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£250 per week up to a maximum of 104 weeks
Continuing hire charges	£50,000
Loss of hire fees	£25,000 or 10% of the amount insured for Contents away from the business premises, whichever is less
Alternative hire costs	£30,000
Loss prevention costs	£5,000
Re-shoot or re-compilation costs	£2,500

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**PUBLIC AND PRODUCTS LIABILITY**

<b>Section wording</b>	13150 WD-HSP-UK-GEOE-GL(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	Worldwide excluding USA and Canada
<b>Applicable courts</b>	United Kingdom

**Special Limits** (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£100,000
<b>Pollution defence costs</b>	£100,000
<b>Clean up costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£2,000,000 or the limit of indemnity for public and products liability, whichever is less

**Endorsements**

**EMPLOYERS' LIABILITY**

<b>Section wording</b>	13815 WD-HSP-UK-GEOE-EL(9)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	all claims and their defence costs which arise from the same accident or event
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Special Limits** (included within and not in addition to the overall limit above)

<b>Criminal defence costs</b>	£100,000
<b>Terrorism</b>	£5,000,000

**Endorsements**

**3121.0** Employers liability insurance – mandatory information required

**CRISIS CONTAINMENT**

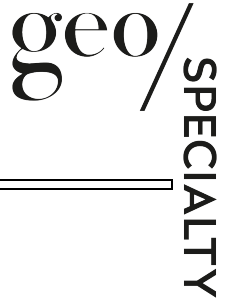
<b>Wording</b>	13157 WD-HSP-UK-GEOE-CA(5)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£25,000
<b>Limit applies to</b>	in the aggregate during any one period of insurance

**Special limits** (included within and not in addition to the overall limit above)

<b>Outside working hours discretionary crisis mitigation costs</b>	£2,000
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**Endorsements**

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



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9003.0

Crisis containment provider: Hill & Knowlton

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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:

**Public and products liability clauses: endorsements**

**Employers' liability: endorsements**

<b>Clause</b>	<b>3121.0</b>	<p><b>Employers liability insurance – mandatory information required</b></p> <p><b>You</b> must provide <b>us</b> with the following information for each entity insured under this section of the <b>policy</b>:</p> <ol style="list-style-type: none"> <li>1. Employer name; and</li> <li>2. Full address of employer including postcode; and</li> <li>3. HMRC Employer Reference Number (ERN).</li> </ol> <p>If any insured entity does not have an ERN, <b>you</b> must provide <b>us</b> with one of the following reasons:</p> <ol style="list-style-type: none"> <li>a. The entity has no employees; or</li> <li>b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or</li> <li>c. The entity is not registered in England, Wales, Scotland or Northern Ireland.</li> </ol> <p><b>You</b> must inform <b>us</b> immediately of any changes to the above information. This information is required by <b>us</b> to enable compliance with mandatory regulatory requirements for Employers' liability insurance.</p>
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**Crisis containment: endorsements**

<b>Clause</b>	<b>9003.0</b>	<p><b>Crisis containment provider: Hill &amp; Knowlton</b></p> <p><b>Crisis line contact number (24 hours):</b> +44(0)800 8402783 / +44 (0)1206 711796</p> <p><b>Crisis containment provider:</b> Hill &amp; Knowlton</p> <p>This contact number will go through to <b>us</b> during <b>working hours</b>, and will go directly to Hill &amp; Knowlton outside of these hours.</p> <p>If <b>you</b> first become aware of a <b>crisis</b> outside of <b>working hours</b>, <b>you</b> must notify <b>us</b> of the <b>crisis</b> as soon as possible within <b>working hours</b> by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.</p>
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**Endorsements- applicable to the whole policy**

<b>Clause</b>	<b>603.0</b>	<p><b>Commercial assistance &amp; legal advice helpline</b></p> <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>
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**Fair Process Notice**

Fusion Insurance Services is a trading name of Towergate Underwriting Group Limited (part of the Ardonagh Group of companies), and Hiscox (Hiscox is a trading name of a number of Hiscox companies) are the data controllers for the personal information you provide and we are committed to keeping your information safe and secure. We will use your personal information to communicate with you and to provide you with the products and services you need or are of interest. We also share information with other companies including insurers and finance companies to assess and obtain the quotes and covers you may need. We will also share information with other organisations where we need to do so by law. Towergate Underwriting Services Limited's Fair Processing Notice can be found on our website <http://www.geounderwriting.com/fair-processing-notice> which explains in more detail how we use and share your personal information.

Hiscox's Fair Processing Notice can be found on [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy)

**INFORMATION ABOUT US**

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

Name	<b>Hiscox Underwriting Limited</b>
Registered address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

**Insurers**

These insurers provide cover as specified in each section of the schedule.

Name	<b>Hiscox Insurance Company Limited</b>
Registered address	1 Great St. Helen's 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
Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority