

QUOTATION SCHEDULE/RENEWAL

Reference FS8245277-1

INSURANCE DETAILS

Period of insurance: 12 Months
Date issued to insured: 31/03/2023
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: City Of Elgin Bid Ltd
Address: 13 Harrow Inn Close
 Elgin
 IV30 1BP

Additional insureds: There are no Additional Insureds on this policy
Business description: Event Organisers. List Of Events And Expected Attendees As Follows:

Food & Drink Festival - 19/08/2023- 1000 People
 Cannonbawz Run Launch- 26/08/2023- 250 People
 International Dog Day Parade- 26/08/2023- 250 People
 Halloween Fun Day- 28/10/2023- 500 People
 Christmas Light Switch On- 25/11/2023- 1000 People
 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(4)
 Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual Premium :	£1,100.00	Annual Tax :	£132.00	Total Premium :	£1,232.00
				Administration fee:	£35.00
				Total:	£1,267.00

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Endorsements- applicable to the whole policy

7167.0 Removal of cover: virus
7169.0 Additional definitions: cyber

GEO ENTERTAINMENT SCHEME

PUBLIC AND PRODUCTS LIABILITY

Section wording 13150 WD-HSP-UK-GEOE-GL(5)
Insurer Hiscox Insurance Company Limited
Limit of indemnity £5,000,000
Limit applies to 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

Excess £350

Excess applies to each and every claim for property damage only
Geographical limits Worldwide excluding USA and Canada
Applicable courts United Kingdom

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

Criminal defence costs £100,000 in the aggregate
Pollution defence costs £100,000 in the aggregate
Court attendance compensation £100 per day

Endorsements

7168.0 Removal of cover: cyber claims

CRISIS CONTAINMENT

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

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

Outside working hours discretionary crisis mitigation costs £2,000

Endorsements

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

Clause	7168.0	Removal of cover: cyber claims
		<p>The following are added to Special definitions for this section:</p> <p>Computer or digital technology</p> <p>Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.</p> <p>Computer or digital technology error</p> <p>Any negligent act, error or omission by anyone in the:</p> <ol style="list-style-type: none"> 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of, <p>any computer or digital technology.</p> <p>Cyber attack</p> <p>Any digital attack or interference, whether by a hacker or otherwise, designed to:</p> <ol style="list-style-type: none"> 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, <p>any data or computer or digital technology, including but not limited to any:</p> <ol style="list-style-type: none"> a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or b. denial of service attack or distributed denial of service attack. <p>Hacker</p> <p>Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:</p> <ol style="list-style-type: none"> 1. computer or digital technology; or 2. data held electronically by you or on your behalf. <p>Personal data</p> <p>Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being</p>

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associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

What is not covered, 7. Computer virus is deleted.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or loss directly or indirectly due to any:

- a. cyber attack;
- b. hacker;
- c. computer or digital technology error;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data.**

Crisis containment: endorsements

Clause 9003.0

Crisis containment provider: Hill & Knowlton

Crisis line contact number (24 hours): +44(0)800 8402783

Crisis line contact number (24 hours) +44(0)1206 711796

Crisis containment provider: Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

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.

Endorsements- applicable to the whole policy

Clause 603.0

Commercial assistance & legal advice helpline

Your Hiscox policy gives you access to a general business advice line. For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call **+44 (0)870 050 3030**.

Clause 7167.0

Removal of definition: virus

General definitions, Virus is deleted.

Clause 7169.0

Special definitions for all property sections, Hacker is amended to read as follows:

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

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1. computer; or
2. data held electronically by **you** or on **your** behalf.

The following are added to **Special definitions for all property sections**. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of **your policy**.

Computer or digital technology

Any **programs**, computer network, hardware, **software**, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

- a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b. denial of service attack or distributed denial of service attack.

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Data Protection Act

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

Fair Process Notice

Geo Specialty Sport Leisure and Entertainment is a trading name of Geo Underwriting Services 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. Geo 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

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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	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	Hiscox Insurance Company Limited
Registered address	22 Bishopsgate London EC2N 4BQ 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	DAS Legal Expenses Insurance Company Limited
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

Name	Geo Specialty Sports Leisure & Entertainment is a trading name of Geo Underwriting Services Limited.
Registered address	2 Minister Court Mincing Lane London EC3R 7AA
Company registration	Registered in England number 04043759
Status	Authorised and regulated by the Financial Conduct Authority 313250