**Insurance summary schedule**

Cover is held with Hiscox Insurance Company Limited for the following occurrences –

General liability – limit £5,000,000

Internet and email – limit £25,000

Crisis containment – limit £25,000

Employers liability – limit £10,000,000 – N/a

Professional Indemnity - limit £5,000,000 – N/a

Management Liability – limit £5,000,000

Personal Accident – limit £15,000 includes -

* Death £10,000
* Loss of limb £15,000
* Permanent total disablement benefit £15,000
* Spectacles expenses £500 per incident (£25 excess)
* Dental treatment expenses £500 per incident (maximum £100 any one tooth)(subject to £25 excess
* Broken bones £100 for bones in an arm or hand, £200 for bones in a leg or foot (£500 maximum per incident)
* Physiotherapy treatment expenses Nil
* Temporary total disablement benefit Nil
* Injury to non-members Nil
* Death – under 16 years old £2,000

Sports Equipment and portable property - £3,000 with a £50 excess

Property terrorism - £3,000

For more deeper detail of any of the covers listed above please contact the Finance Director, [Richard@businesscontrol.co.uk](mailto:Richard@businesscontrol.co.uk).

For any potential claims also inform your immediate manager who will then take this to the Finance Director as soon as possible after the incident has occurred with full details of the incident.

**Revision History**

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| --- | --- | --- | --- |
| **Issue** | **Date** | **Description** | **Changes made by** |
| V1.0 | July 2020 | Original Version | Richard Starkey |