

# SCHEDULE

Policy Number **HU65069392538**

## INSURANCE DETAILS

**Period of insurance :** From 2 March 2017 to 1 March 2018 both days inclusive  
**Date issued to insured:** 30th March 2017  
**Underwritten by :** Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy  
**Payment method :** Payment by Cheque

## INSURED DETAILS

**Insured :** Simply Accounts & Tax Limited  
**Address :** Epsilon House  
Ransomes Europark  
Ipswich, Suffolk  
IP3 9FJ

**Additional insureds :** For Additional Insureds refer to the Additional Insureds Section below

**Description of activities:** Accountancy

**General terms and conditions wording :** 16130 WD-HSP-UK-GTC-LACCA(1)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

## PREMIUM DETAILS

**Annual premium :** [REDACTED] **Annual Tax :** [REDACTED] **Total :** [REDACTED]

## ADDITIONAL INSUREDS

Simply Accounts & Tax Limited, Simply Fixed Fee Accounting, Simply Probate Services Limited Covered on the same basis as the Insured

**Additional insureds are not applicable to any Management Liability Portfolio section present on the schedule.**

**For coverage under Management Liability please refer to the relevant wording.**



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BIA Customer Care  
Award 2012



Outstanding Insurer Claims  
Team of the Year 2013

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**LOCKTON COMPANIES ACCA SCHEME**

**PROFESSIONAL INDEMNITY FOR ACCOUNTANTS**

Section wording 16129 WD-HSP-UK-PI-LACCA(1)  
 Insurer Hiscox Insurance Company Limited  
 Limit of indemnity £1,000,000  
 Limit applies to Any one claim, defence costs in addition  
 Excess £500  
 Excess applies to Each claim or loss excluding defence costs  
 Geographical limits Worldwide  
 Applicable courts Worldwide excluding USA and Canada

**Your activities**

Description....	Fees	Fee %
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]

**Special excess**

Complaints to regulatory bodies 10% of the settlement value of the claim, subject to a minimum of £500

**Endorsements**

400.1 Retroactive date: Business performed in the past

**PUBLIC AND PRODUCTS LIABILITY – Not Covered**

Section wording 16124 WD-HSP-UK-PL-LACCA(1)  
 Insurer Hiscox Insurance Company Limited  
 Limit of indemnity £0.00  
 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 £ 250  
 Excess applies to Each and every claim or loss for property damage only  
 Geographical limits European Union  
 Applicable courts European Union

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

**Criminal proceedings costs** £100,000 in the aggregate, including all costs  
**Pollution defence costs** £100,000 in the aggregate, including all costs

**Special excesses**

**Criminal proceedings costs** £500 each and every claim or loss for property damage only

**EMPLOYERS' LIABILITY – Not Covered**

**Section wording** 16125 WD-HSP-UK-EL-LACCA(1)  
**Insurer** Hiscox Insurance Company Limited  
**Limit of indemnity** £0.00  
**Limit applies to** Each and every occurrence including costs  
**Geographical limits** Worldwide  
**Applicable courts** England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

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

**Criminal proceedings costs** £100,000 in the aggregate  
**Terrorism** £5,000,000 in the aggregate, including all costs

**Endorsements**

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

**DIRECTORS & OFFICERS LIABILITY – Not Covered**

**Section wording** 16126 WD-HSP-UK-DO-LACCA(1)  
**Insurer** Hiscox Insurance Company Limited  
**Policy limit** £0.00  
**Limit applies to** Each and every claim, loss or investigation including all costs  
**Excess** Not applicable unless specified under special excesses below  
**Geographical limits** Worldwide excluding USA and Canada  
**Applicable courts** United Kingdom and Republic of Ireland

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

**Public relations expenses: in total for all insured persons across all management liability sections** £100,000 in the aggregate  
**Public relations expenses: for each insured person** £25,000 in the aggregate  
**Emergency defence costs** £1,000,000 in the aggregate  
**Emergency legal representation costs** £100,000 in the aggregate  
**Deprivation of assets expenses** £100,000 in the aggregate  
**Personal tax liability** £100,000 in the aggregate  
**Bodily injury and property damage: defence costs for claims** £100,000 in the aggregate

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**brought by an injured party and cover for investigations**

<b>Investigation mitigation costs</b>	£100,000 in the aggregate
<b>Pre-investigation costs</b>	£100,000 in the aggregate
<b>Bail costs</b>	£250,000 in the aggregate
<b>Court attendance compensation: in total across all management liability sections</b>	£100,000 in the aggregate
<b>Court attendance compensation: employees</b>	£250 per person, per day
<b>Court attendance compensation: directors and partners</b>	£500 per person, per day

<b>Additional cover</b>	(in addition to the overall limit of indemnity above)
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**Additional defence costs and legal representation costs**      £250,000 in the aggregate

<b>Endorsements</b>
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**CORPORATE LEGAL LIABILITY – Not Covered**

<b>Section wording</b>	16128 WD-HSP-UK-CLL-LACCA(1)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£0.00
<b>Limit applies to</b>	In the aggregate including costs
<b>Excess</b>	Nil
<b>Geographical limits</b>	United Kingdom and Republic of Ireland
<b>Applicable courts</b>	United Kingdom and Republic of Ireland

<b>Special limits</b>	(included within and not in addition to the overall limit above)
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<b>Pollution defence costs and legal representation costs</b>	£100,000 in the aggregate
<b>Public relations expenses</b>	£25,000 in the aggregate
<b>Emergency defence costs</b>	£100,000 in the aggregate
<b>Emergency legal representation costs</b>	£100,000 in the aggregate
<b>Bodily injury and property damage: defence costs for claims brought by an injured party and cover for investigations</b>	£50,000 in the aggregate
<b>Breach of contract</b>	£100,000 in the aggregate
<b>Intellectual property</b>	£25,000 in the aggregate
<b>Investigation mitigation costs</b>	£100,000 in the aggregate
<b>Pre-investigation costs</b>	£100,000 in the aggregate
<b>Dishonesty of employees</b>	£100,000 in the aggregate
<b>Court attendance compensation: in total across all management liability sections</b>	£100,000 in the aggregate
<b>Court attendance compensation: employees</b>	£250 per person, per day
<b>Court attendance compensation: directors and partners</b>	£500 per person, per day
<b>Loss of documents</b>	£100,000 in the aggregate

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## Special excesses

**Dishonesty of employees**      £2,500 each and every claim or loss, including all costs

## Endorsements

## EMPLOYMENT PRACTICES LIABILITY – Not Covered

<b>Section wording</b>	16127 WD-HSP-UK-EPL-LACCA(1)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£0.00
<b>Limit applies to</b>	in the aggregate including costs
<b>Excess</b>	£5,000
<b>Excess applies to</b>	Each and every claim including costs
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

**Additional covers**      (in addition to the overall limit above)

<b>Court attendance compensation: in total across all management liability sections</b>	£100,000 in the aggregate
<b>Court attendance compensation: employees</b>	£250 per person, per day
<b>Court attendance compensation: directors, partners, LLP members, committee or board members, trustees or officers</b>	£500 per person, per day

## Endorsements

## COMMERCIAL LEGAL PROTECTION (DAS)

<b>Section wording</b>	5999 WD-PIP-UK-DAS(6.)
<b>Insurer</b>	DAS Legal Expenses Insurance Company Limited
<b>Section limit</b>	£100,000
<b>Limit of indemnity basis</b>	all claims resulting from one or more event arising at the same time or from the same originating cause
<b>Excess</b>	£200
<b>Excess basis</b>	each and every claim for aspect enquiries only

## Endorsements

**521.0**      Commercial legal protection (professionals scheme)

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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:

## Professional indemnity: endorsements

**Clause 400.1**      **Retroactive date: Business performed in the past**  
**We** will not make any payment for any claim or loss which arises from any **business activity** performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 1st January 2011.

## Employers' liability: endorsements

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

**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.

## Commercial legal protection (DAS): endorsements

**Clause 521.0**      **Commercial legal protection (professionals scheme)**  
Legal Expenses - cover for up to £100,000

DAS legal advice line: Tel. 0117 934 2111

Please quote policy reference TS5/6628661 in all correspondence

For the purpose of Commercial Legal Protection, **We/Our** means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.

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Employment practices liability: endorsements

Directors & officers liability: endorsements

Corporate legal liability: endorsements

Endorsements- applicable to the whole policy

Clause	603.1	Commercial assistance & legal advice helpline
		<p>This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:</p> <ul style="list-style-type: none"><li>∑ Employment</li><li>∑ Prosecutions</li><li>∑ Discrimination in the workplace</li><li>∑ Health &amp; safety</li><li>∑ European law</li></ul> <p><b>Helpline number:</b> +44 (0)800 8402269 <b>Helpline hours:</b> 24 hours a day, 7 days a week</p> <p>This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.</p>

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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.

### 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



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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

### **Complaints procedure**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox customer relations either in writing at:

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

or by telephone on +44 (0) 1904 681 198 or by email at [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

### **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)