



## Hiscox Insurance Policy Schedule

This schedule tells you what is insured with us or what will be insured with us if this is a quote. It should be read carefully with your policy wording(s) and statement of fact detailed elsewhere in this document.

**Schedule effective date: 19/10/2025**

### Insurance details

<b>Policy number:</b>	8541727
<b>Period of insurance:</b>	From 19/10/2025 to 18/10/2026 both days inclusive.
<b>Insured:</b>	The Visual Artists Association
<b>Address:</b>	Cholmondley House Dee Hills Park Chester CH3 5AR
<b>Additional insureds:</b>	None
<b>Business:</b>	Preparation, lecturing, teaching, public display and sale of fine art and applied art including exhibitions or displays involving live non-static physical performance

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**Claims information**

If you need to make a claim:

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/>.

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](mailto: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.



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### Your covers

This is a summary of each section of your policy. See each section for cover details.

Cover	Insurance amount	Excess
Public and products liability	£10,000,000	£250

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

### Policy endorsements

Amendment of cover: members  
Amendment of cover: North America  
Amendment of cover: premium adjustment

**SECTION: PUBLIC AND PRODUCTS LIABILITY**

<b>Cover start date:</b>	19/10/2025
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<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	each and every claim or loss, excluding defence costs and criminal proceedings costs
<b>Excess</b>	£250
<b>Excess applies to</b>	each and every claim or loss, including defence costs, for property damage only
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)

<b>Claims brought in USA or Canada</b>	
<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claim or loss, including all costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide

<b>Abuse or molestation cover (included within not in addition to the overall limit of indemnity stated above)</b>	
<b>Limit of indemnity</b>	£1,000,000
<b>Limit applies to</b>	in the aggregate, including all costs
<b>Excess</b>	£2,500
<b>Excess applies to</b>	each and every claimant in respect of each and every claim or loss, excluding defence costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)
<b>Retroactive date</b>	19/10/2023

<b>Additional cover (in addition to overall limit of indemnity stated above)</b>		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
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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<b>Special limits</b> (included within not in addition to the overall limit in indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Criminal proceedings costs	£100,000	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

<b>Special excesses</b>		
<b>Cover</b>	<b>Excess</b>	<b>Excess applies to</b>
Unauthorised use of third-party telephones by your employees	£250	each and every claim

<b>Insurer</b>
Hiscox Insurance Company Limited

<b>Section endorsements</b>
Amendment of cover: use of heat



## Hiscox Insurance Policy Schedule

General information	
<b>Underwritten by:</b>	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
<b>General terms and conditions wording:</b>	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.
<b>Public and products liability section wording:</b>	16166 WD-PROF-UK-PPL(2)

### 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	Registered in England and Wales 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	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 the Prudential Regulation Authority.

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

#### 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](mailto: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. 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](http://www.hiscox.co.uk/cookies-privacy)

**CLAUSES APPLICABLE TO THE WHOLE POLICY**

**Amendment to cover: members**

The following are added to **General definitions**:

**Member**

1. Any current member of the Visual Artists Association; and
2. a limited company as defined under the Companies Act 1985 operating in connection with the **business** where **you** are the sole employee and director other than one additional director or employee who is a family member and engaged in clerical or administrative duties only.

**General definitions, You/your** is amended to read as follows:

1. for the purposes of the **General conditions**, other than **General conditions** for 5., 11. and 12., the insured named in the schedule; or
2. for all other purposes, a **member**.

**General conditions 9.** is amended to read as follows:

9. Where a section of this **policy** specifies an aggregate limit, this means **our** maximum payment per **member** for all relevant claims or losses covered under that section of **your policy**.

**Amendment to cover: North America**

The following is added to **General definitions**:

**North America**

The United States of America or Canada or their territories or possessions or Puerto Rico.

The following is added to **General exclusions**:

Activities in North America

**We** will not make any payment for:

1. any damage, loss, cost, expense or claim directly or indirectly caused by, contributed to by, resulting from or in connection with pollution or contamination of buildings or other structures or of water, land or the atmosphere;
2. fines or penalties for aggravated exemplary or punitive damages; or
3. any damage, loss, cost, expense or claim directly or indirectly caused by, contributed to by, resulting from or in connection with the presence of asbestos, asbestos containing materials or asbestos dust or the release of asbestos dust or the exposure of persons buildings or property to asbestos, asbestos containing materials or asbestos dust,

in **North America**

**How much we will pay**, Claims brought against you in the USA or Canada within the **Public and products liability** section is amended to read as follows:

Claims brought against you in North America

For claims directly or indirectly due to any activities undertaken in **North America**:

1. the most **we** will pay is £5,000,000 for each such claim, including **defence costs**;
2. the most **we** will pay per **member** for claims arising from any **product** is £5,000,000 for the total of all such claims, including **defence costs**; and
3. the **excess** is amended to £2,500 for each such claim, including **defence costs**.

**PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL****Amendment to cover: use of heat**

The following is added to **General conditions**:

When **you** undertake any work involving the use of blow lamps, blow torches, flame guns, hot air guns, electric gas or other welding equipment or portable grinding equipment, **you** must ensure that:

- a. all blow lamps, blow torches, flame guns and hot air guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;
- b. the area in which the work is to be carried out, including adjoining shafts or openings and the area on the other side of any wall or partition, is to be inspected to establish whether any combustible material, other than the property to be worked upon, is in danger of ignition either directly or by conduction of heat;
- c. wherever practicable, all combustible material is to be removed to a distance of not less than 10 metres from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;
- d. suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;
- e. all portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;
- f. a person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguished and all portable grinders switched off, however this does not apply if **you** are a sole trader;
- g. wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work; and
- h. immediately following completion of each period of work and during the period of not less than thirty minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out, including adjoining shafts or openings and the area on the other side of any wall or partition.