



## 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: 01/04/2026**

### Insurance details

<b>Policy number:</b>	8541738
<b>Period of insurance:</b>	From 01/04/2026 to 31/03/2027 both days inclusive.
<b>Insured:</b>	Eligible Members for the time being of The European Piano Teachers Association UK Ltd
<b>Address:</b>	Low Garth North Lane Swaby LN13 0BD
<b>Additional insureds:</b>	None
<b>Business:</b>	Performing and teaching of music, the organisation of music recitals, pupils' concerts and any other activity connected with the Assured's occupation as a professional musician or music therapist.

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## Hiscox Insurance Policy Schedule

### Claims information

If you need to make a claim:

For claims relating to your building or contents please contact our claims team on 0800 711 7156, 9.00am – 5:30pm Monday to Friday or contact your broker. 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/>.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.

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.



## Hiscox Insurance Policy Schedule

### Your covers

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

Cover	Insurance amount	Excess
Professional indemnity	£5,000,000	£500
Public and products liability	£10,000,000	£100

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: premium adjustment

### SECTION: PROFESSIONAL INDEMNITY

Cover start date: 01/04/2026

Limit of indemnity	£5,000,000
Limit applies to	in the aggregate, including all costs
Excess	£500
Excess applies to	each and every claim excluding costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

Claims brought in USA or Canada Not covered



## Hiscox Insurance Policy Schedule

<b>Additional cover</b> (in addition to overall limit of indemnity stated above)		
<b>Cover</b>	<b>Limit of indemnity</b>	<b>Limit applies to</b>
Court attendance compensation – employees	£250	per person, per day
Court attendance compensation – directors and partners	£500	per person, per day
Court attendance compensation: in total	£100,000	in the aggregate

<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>
Personal data claims	£250,000	in the aggregate, including all costs

<b>Business activities</b>
Performing and teaching of music, the organisation of music recitals, pupils' concerts and any other activity connected with the Assured's occupation as a professional musician or music therapist.

<b>Retroactive date</b>	01/04/2023
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<b>Insurer</b>
Hiscox Insurance Company Limited

<b>Section endorsements</b>
Amendment of cover: retroactive date

**SECTION: PUBLIC AND PRODUCTS LIABILITY**
**Cover start date:** 01/04/2026

<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>	£100
<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)

**Claims brought in USA or Canada**

<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

**Abuse or molestation cover** Not covered

**Additional cover** (in addition to overall limit of indemnity stated above)

<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

**Special limits** (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

Special excesses		
Cover	Excess	Excess applies to
Unauthorised use of third-party telephones by your employees	£250	each and every loss

Insurer
Hiscox Insurance Company Limited

Section endorsements
Amendment of cover: North America Removal of cover: large concerts or recitals Removal of cover: abuse or molestation

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>Professional indemnity section wording:</b>	15583 WD-PROF-UK-SP-AG(3)
<b>Public and products liability section wording:</b>	16166 WD-PROF-UK-PPL(2)

Important information and contact details
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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 and Wales number 02372789
Status	Authorised and regulated by the Financial Conduct Authority.

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## **Hiscox Insurance Policy Schedule**

### **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.

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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 of cover: members**

The following is added to General definitions:

**Member**

Any current member of the European Piano Teachers Association in the following membership categories:

1. Full;
2. Joint;
3. Full (Regional organiser); or
4. Under 25s/ Full time music student,

provided that they are normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

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.

**PROFESSIONAL INDEMNITY CLAUSES IN FULL****Amendment of cover: retroactive date**

In respect of Section 4 of this policy, the retroactive date of this policy will be:

1. the date continuous Full Membership of European Piano Teachers Association last commenced; or
2. 1st April 2023,

whichever is the later.

**PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL**

**Amendment of 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:

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 asbestos risks 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 USA or Canada within the Public and products liability section is amended to read as follows:

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

1. the most we will pay is £5,000,000 for the total of all such claims, 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.

**Removal of cover: large concerts or recitals**

The following is added to General exclusions:

We will not make any payment for any damage, loss, cost, expense or claim directly or indirectly caused by, contributed to by, resulting from or in connection with any concert or recital organised by you where the expected attendance exceeds 1,500. This does not apply to any concert or recital in which you have a performance capacity only.



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### PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL (continued)

#### **Removal of cover: abuse or molestation**

What is covered, Abuse or molestation claims is deleted.

What is covered, Criminal proceeding costs is amended to read as follows:

If, during the period of insurance, any governmental, administrative or regulatory body brings any criminal or regulatory action or proceedings against you or any employee directly relating to any actual or potential claim under this section, we will pay the costs incurred with our prior written consent to defend such an action or proceedings.

How much we will pay, Special limits, Abuse or molestation is deleted.

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to, caused by or arising out of or in any way connected with abuse or molestation, including any emotional abuse.