

# RENEWAL SCHEDULE

This schedule tells you what is insured with us. It should be read carefully with your policy wording, which make up the full terms and conditions for this agreement.

## Insurance Details

**Period of Insurance:** From 28 August 2024 to 27 August 2025 Both days inclusive  
**Date issued to insured:** 31 July 2024  
**Policy Number:** IWW/8492385  
**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:** Lady Helen Knutton-Allcroft Trading as NKALKA  
**Additional insureds:** There are no Additional Insureds on this policy  
**Address:** 1  
 Honley  
 Honley, Holmfirth  
 West Yorkshire  
 HD9 6GJ  
**Business activity:** external lotions and salves for pets  
**General terms and conditions wording:** 13544 WD-HSP-UK-CRA-GTC(8)  
 The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below  
**Property definitions wording:** 6472 WD-PIP-UK-PD(4CV)  
 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: **£70.33**      Annual Tax: **£8.44**      Total: **£78.77**



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**IAN W WALLACE LIMITED CRAFT INSURANCE SCHEME**

**PUBLIC AND PRODUCT LIABILITY**

<b>Section wording:</b>	13543 WD-HSP-CRA-GL (10)
<b>Insurer:</b>	Hiscox Insurance Company Limited
<b>Geographical limits:</b>	Worldwide excluding USA & Canada (See section below for USA & Canada)
<b>Limit of Indemnity:</b>	£1,000,000
<b>Limit applies to:</b>	Each and every claim, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess:</b>	Nil
<b>Applicable courts:</b>	United Kingdom and Ireland
<b>Geographical limits:</b>	USA & Canada
<b>Limit of Indemnity:</b>	£500,000
<b>Limit applies to:</b>	In the aggregate including defence costs
<b>Excess:</b>	Nil
<b>Applicable courts:</b>	United Kingdom and Ireland

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

<b>Criminal defence costs:</b>	£100,000 in the aggregate
<b>Pollution defence costs:</b>	£100,000 in the aggregate

**Endorsements**

<b>6735.0</b>	Removal of cover: Cyber Claims
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**What is not covered**

Claims brought outside the United Kingdom and Ireland are not covered. The policy covers goods sold, supplied or distributed anywhere in the world, but claims must be brought against you in the United Kingdom or Ireland.

**EMPLOYERS' LIABILITY**

Not covered in this Policy



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**BUSINESS ITEMS**

<b>Item Description</b>	<b>Amount Insured</b>
Materials, moulds & templates	£0
Stock	£0
Tools & Desktop computers	£0
Other business items	£0
Portable Electronic Equipment	£0

**Not covered in this Policy**



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**ENDORSEMENTS**

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:

**6735.0: Removal of cover: Cyber Claims**

The following are added to **Special definitions for this section**:

**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.

**Hacker**

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

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

**Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being 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.

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

**Cyber incidents**

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



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- 
- 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 part of a 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**.



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## Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as 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 emailing us at [dataprotectionoffice@hiscox.com](mailto:dataprotectionoffice@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)

## 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:	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:	<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 Prudential 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:



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Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York  
YO1 7PR.

or by telephone on 0800 1164627 or +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. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### 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)



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