



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: 01/10/2025

Insurance details

Policy number:	8541723
Period of insurance:	From 01/10/2025 to 30/09/2026 both days inclusive.
Insured:	The Society of Authors
Address:	24 Bedford Row London WC1R 4EH
Additional insureds:	None
Business:	<ul style="list-style-type: none">a) Any activity connected with the member's occupation as a professional writer, literary translator or illustrator (including but not limited to writing, promotions, lectures, appearances, performances, readings and recitals)b) Work undertaken in connection with the advancement of education or reading for pleasure or writing (including but not limited to lecturing, teaching, mentoring, school visits and participation in educational workshops or festivals)

Summary**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. 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

Cover start date:	01/10/2025
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Limit of indemnity	£10,000,000
Limit applies to	each and every claim or loss, excluding defence costs and criminal proceedings costs
Excess	£250
Excess applies to	each and every claim or loss, including defence costs, for property damage only
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)

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

Abuse or molestation cover	Not covered
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Additional cover (in addition to overall limit of indemnity stated above)		
Cover	Limit of indemnity	Limit applies to
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)		
Cover	Limit of indemnity	Limit applies to
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



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

Insurer
Hiscox Insurance Company Limited

Section endorsements
Removal of cover: abuse or molestation



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General information	
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
General terms and conditions wording:	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.
Public and products liability section wording:	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	Hiscox Insurance Company Limited
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.

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

CLAUSES APPLICABLE TO THE WHOLE POLICY**Amendment to cover: members**

The following is added to General definitions:

Member

1. Any current Membership Plus member of the Society of Authors; or
2. a limited company as defined under the Companies Act 1985 operating in connection with the business where the member is 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,

provided that the individual member of the Society of Authors remains eligible for cover under this policy under the terms of their membership and their membership is for a maximum duration of 12 months.

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**.

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

For any **member** who purchases or renews their membership during the **period of insurance**, cover under the **policy** extends to the expiry of that membership period.

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:



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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

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.