The Society of Authors Members' Public & Products Liability Insurance Policy summary

INTRODUCTION

This is a summary only. For definitive information on policy cover, terms and exclusions please refer to the insurers policy wording, a copy of which is available on request.

NAME OF THE INSURERS

This insurance is underwritten by Hiscox Insurance Company Ltd under policy number 8541723

The policy is arranged by Hencilla Canworth, a trading name of Howden Insurance Brokers Limited.

ELIGIBILITY

All qualifying members of Society of Authors who are normally resident in the United Kingdom, the Channel Islands or the Isle of Man will be automatically covered by this policy.

DEMANDS AND NEEDS

This policy meets the demands and needs of individuals working as a professional writer, literary translator or Illustrator requiring insurance against their legal liabilities to pay compensation arising out of injury to third parties and damage to third party property.

PERSONAL SERVICE COMPANIES

The policy will also cover the Personal Service Company of an insured member.

A Personal Service Company is a limited company where the member is the sole director & employee of the company with the exception of another family member undertaking clerical & administrative duties only.

DURATION OF THIS INSURANCE

This policy will cover qualifying members who purchase or renew qualifying membership of Society of Authors during the 01/10/2025 to 30/09/2026 inclusive. The cover applies to the duration of the membership period providing that:

a) The membership commenced within the dates quoted above
b) The period of membership is for a maximum of 12 months.

YOUR BUSINESS

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)

POLICY COVER

This policy will provide you with Public and Products Liability Insurance

PUBLIC & PRODUCTS LIABILITY

Significant Features & Benefits of Cover
This policy provides cover in respect of legal liability for damages including claimant legal costs for;

- Accidental Injury to any person
- Accidental loss or damage to third party Property

happening during the period of insurance in connection with the Business.

The limit of indemnity provided is £10,000,000 for any one claim and in the aggregate in respect of all claims arising from the supply of any Product. The Limit of indemnity is reduced to £5,000,000 for claims arising in North America.

Significant Exclusions or Limitations
This policy does not cover

1 the first £250 of any claim arising from damage to third party property
2 Bodily Injury to any Person Employed
3 Damage to Property in the care, custody or control of the insured member
4 any work undertaken at power stations or nuclear installations/establishments, oil, gas or chemical refineries, bulk storage or production premises, airports (airside only) or railways (trackside only)
5 risks that require more specific insurance e.g. motor vehicles, watercrafts, aircrafts
6 fines, penalties or punitive damages of any kind
7 Pollution or contamination unless from sudden and accidental causes
8 the costs of repair, recall or replacement of defective products
9 liability for breach of professional duty or inadequate advice
10 i) the first £2,500
ii) asbestos
iii) pollution or contamination of any kind
in respect of any claim brought that is subject to the jurisdiction of a court in the USA or Canada

Extensions To The Public & Products Liability Cover

Cross Liabilities (Member to Member Liability)
The policy extends to cover claims made between individual members, subject to the terms, conditions and exclusions of the policy.

Indemnity to Principals and Others
The policy will also provide an indemnity to any:
- Contract Principal
- Personal Representatives

providing that the claim would have been covered had it been made directly against the member.

Criminal Proceedings Costs
The policy will cover the legal defence costs incurred with the insurers' prior consent where criminal or regulatory prosecution is brought in circumstances that could ultimately lead to a claim under this policy.

Compensation for Court Attendance
This policy will pay the member £250 for each day they are required to attend court as a witness at the request of the Underwriters.

Overseas Personal Liability
This policy will cover the member plus their accompanying spouse and dependent children for liability incurred in a personal capacity whilst visiting a country outside of the United Kingdom in connection with the Business.

LAW APPLICABLE TO CONTRACT

English Law will be applicable to the contract of insurance between us, unless otherwise stated in your Policy's terms and conditions.

The language used in this Policy and any communication relating to it will be English.

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact Hencilla Canworth GI as soon as possible. Contact details are listed below. *Please note that late notification can lead to claims being repudiated.*

FINANCIAL SERVICES COMPENSATION SCHEME

Hiscox are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they are unable to meet it's obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information is available from

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London,
EC3A 7QU

Tel: 0800 678 1100
Web: www.fscs.org.uk

DETAILS OF OUR REGULATOR

Howden Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority (FRN 309639).

Hiscox Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk or the FCA can be contacted on 0800 111 6768.

HOW TO MAKE A COMPLAINT

We are dedicated to providing a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered a first class service please contact us at the following address and we will do our best to resolve the problem:

Howden Insurance Brokers Limited
Compliance
One Creechurch Place
London
EC3A 5AF

e-mail: ComplianceHIBL@howdengroup.com

If you are unable to resolve the matter with us your complaint may be referred to your insurer.

If you are still dissatisfied you may be able to refer your complaint to

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0800 023 4567
Web: www.financial-ombudsman.org.uk

ADDITIONAL INFORMATION

If you require any further information or wish to request a copy of the full policy wording – Please contact:

Hencilla Canworth
Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 6AZ

Tel: 020 8686 5050
e-mail: mail@hencilla.co.uk