

## Endorsement

This document confirms what insurance you have with us. Please read it carefully and check its details with your policy wording and statement of fact documents.

**Schedule effective date: 09/02/2023**

## Insurance details

<b>Policy number:</b>	14778633
<b>Period of insurance:</b>	From 09/02/2023 to 08/02/2024 both days inclusive. This policy is a continuing cover policy.
<b>Anniversary date:</b>	09 February
<b>Insured:</b>	Pride Immigration Ltd
<b>Address:</b>	64 Hall Lane, Armley, Leeds, LS12 2LH
<b>Additional insureds:</b>	Direct Mediation Services Ltd T/a Pride Immigration 64 Hall Lane, Armley, Leeds, LS12 2LH Additional insureds are covered on the same basis as the Insured
<b>Business:</b>	Immigration consultant (OISC - Levels 1 and 2)

## Premium details

Annual premium:	£136.57
Insurance Premium Tax (IPT):	£16.39
Annual total:	£152.96

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

## Summary

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-PIP-UK-GTCA(3) The general terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply.

Claims information
<p>If you need to make a claim, you should contact us immediately. If, for some reason you can't get hold of us, try Hiscox's claims team directly on 01206 773 899 (select option one or two as appropriate), 8:30am to 5:30pm Monday to Friday. 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.</p> <p>Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to Hiscox's 24-hour emergency assistance team using the telephone number above. Your policy schedule will state if property cover is included in your policy.</p> <p>Hiscox's 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. Their team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of substantial damage.</p> <p>The <b>Important information and contact details</b> section below contains additional information specific to the covers applicable to your policy.</p> <p>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.</p>

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

Cover	Limit	Excess	Annual premium (inc IPT)
Professional indemnity	£250,000	£0	£152.96
<b>The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.</b>			

**Your cover**

**Section: Professional indemnity**

<b>Cover start date</b>	09/02/2023
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Wording</b>	5998-WD-PROF-UK-SP(7)
<b>Limit of indemnity</b>	£250,000 each and every claim or loss, excluding defence costs
<b>Excess</b>	Nil
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide (excluding United States of America and Canada)

**Retroactive cover**

Retroactive cover start date	09/02/2021
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**Additional cover (in addition to the overall limit insured above)**

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

**Crisis containment cover**

Wording	9809-WD-PIP-UK-CRI(2)
Limit of indemnity	£25,000 each and every crisis and in the aggregate
Geographical limits	United Kingdom, the Isle of Man, the Channel Islands and the Republic of Ireland
Outside working hours discretionary crisis mitigation costs	£2,000 each and every crisis and in the aggregate

**Endorsements applicable to the whole policy**

**Your broker: PolicyBee**

Your policy is administered and issued by your broker, PolicyBee. Contact them if you need to change your policy, ask a question, or if you think you have a claim.

You can call: 0345 222 5360, email: [contactus@policybee.co.uk](mailto:contactus@policybee.co.uk), or write to: 14 Brightwell Barns, Waldringfield Road, Brightwell, IP10 0BJ.

### Important information and contact details

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 Regulation Authority

#### Commercial assistance and legal advice helpline:

This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.

This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:

- Employment
- Prosecutions
- Discrimination in the workplace
- Health & safety
- European law

Helpline number: +44 (0)800 8402269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Limited, as a service for eligible Hiscox policyholders.

#### Crisis containment:

Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton Strategies Ltd

During office hours, the call will be answered by Hiscox. Outside of normal opening hours, your call will be answered by Hill & Knowlton Strategies Ltd.

If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

### Statement of fact

You must read this Statement of Fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the Statement of Fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of the cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information and you will have complied with your obligations under General Conditions 1 and 3 in the General terms and conditions.

If any of the information is not, or no longer remains, true, accurate and complete, and you do not tell us, it could affect the validity of the policy or our ability to pay a claim.

#### Continuing cover: Maximum allowable amounts

Category	Declared amount	Maximum allowable
Turnover	£25,000	£150,000

#### Continuing cover: Your statements and answers

#### You and your business

We asked you	You answered
What is your organisation's business description?	Immigration consultant (OISC - Levels 1 and 2)
Are you responsible for any work involving accountancy, valuations or due diligence?	No
Have you or any of your directors or partners: <ul style="list-style-type: none"> <li>In the past 10 years, been declared bankrupt or insolvent either in a personal capacity or in connection with a business liability</li> <li>Been disqualified from acting as a director of a limited company or member of a limited liability partnership</li> <li>Been convicted of, or charged with, a criminal offence other than a conviction spent under the Rehabilitation of Offenders Act 1974</li> <li>Had an insurance policy cancelled by the insurer</li> <li>Ever suffered any claim or loss that would fall within the scope of this insurance</li> </ul>	No
Are you aware of any shortcoming, complaint, client withholding payment, or incident that might result in a loss or a claim being made against you?	No
Do you work outside the UK or under non UK-law contracts?	No

#### Professional indemnity insurance

<b>We asked you</b>	<b>You answered</b>
Do you undertake any legal work other than health and safety consultancy, immigration consultancy or human resources consultancy?	No
Are you or is your business regulated by the Financial Conduct Authority or the Prudential Regulation Authority or are you involved in arranging or advising on any finance, investments or loans?	No