



Hiscox 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: 01/01/2026

Insurance details

Policy number:	8541730
Period of insurance:	From 01/01/2026 to 31/12/2026 both days inclusive.
Insured:	BECTU
Address:	100 Rochester Row London SW1P 1JP
Additional insureds:	None
Business:	<ol style="list-style-type: none">1) Any activity related to Your individual employment or engagement within broadcasting, entertainment, cinema, theatre, fashion, live events and video games development2) Any activity related to Your employment as an art technician, curator or conservator3) Any activity related to Your individual engagement as a BECTU Student member within broadcasting, entertainment, cinema, theatre, live events and video games development

Premium details

Charged premium –

Charged premium:	£20,000.00
Insurance Premium Tax (IPT):	£2,400.00
Total charged premium:	£22,400.00

Public liability**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.

Personal accident:**Claims information**

If you need to make a claim, you should contact our claims team at Van Ameyde UK Limited on 0208 315 0732, or by e-mail to adjusters@vanameyde.com. You will need to provide your full name and contact details, the name of your business, your address and postcode, the policy number and circumstances of the claim.

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 policy wording. 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
Personal accident	£20,000 / £100 per week	£0

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
Amendment of cover: long term agreement

SECTION: PUBLIC AND PRODUCTS LIABILITY

Cover start date:	01/01/2026
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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	£10,000,000
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 (included within not in addition to the overall limit of indemnity stated above)	
Limit of indemnity	£1,000,000
Limit applies to	in the aggregate, including all costs
Excess	£2,500
Excess applies to	each and every claimant in respect of each and every claim or loss, excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide (excluding United States of America and Canada)
Retroactive date	01/01/2024

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



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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

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: third party property Amendment of cover: third party property Removal of cover: heat work away from premises Removal of cover: special effects Removal of cover: stunt work Amendment of cover: excess Removal of cover: treatment of items



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SECTION: PERSONAL ACCIDENT

Cover start date: 01/01/2026

Insured person	Any member aged between 16 and 80 who is legally resident in the United Kingdom, the Channel Islands or the Isle of Man
Capital benefit amount	£20,000
Weekly benefit amount	£100
Active time	Occupational including commuting
Illness and compassionate leave	Not covered
Absence period	52 weeks
Minimum absence period	2 weeks

Additional cover (in addition to overall limit of indemnity stated above)	Benefit amount
Recruitment expenses	Not covered
Retraining expenses	£10,000
Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£5,000
Workplace alteration expenses	£5,000
Counselling expenses	£5,000

Total event limit £1,000,000

Insurer

Hiscox Insurance Company Limited

Section endorsements

Amendment of cover: special definitions
Removal of cover: stunt work



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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)
Personal accident section wording:	16341 WD-PROF-UK-PAI(3)



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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.

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 681 198 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 BECTU Extra member legally resident in the United Kingdom, the Channel Islands or the Isle of Man;
2. a limited company as defined under the Companies Act 1985 operating in connection with the **business** where **you** are the sole employee and director other than one additional director who is a family member and engaged in clerical duties only; or
3. any partnership in respect of work performed under a formal partnership arrangement with any party who is also a member of BECTU Extra registered under this **policy**,

providing that they maintain their membership or subscription payments to BECTU Extra.

BECTU

The broadcasting, entertainment, cinema, theatre and live events sector of Prospect

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**.

Amendment to cover: premium adjustment

The following is added to **Your obligations**:

Premium adjustment

The premium **you** have paid for this section is a deposit premium based on the projected number of **members** during the **period of insurance**.

Within 30 days of the end of the declaration periods noted below, **you** must tell **us** the total number of **members** becoming eligible for cover during the declaration period. **We** will then adjust the premium at the rate of £40 per **member**, including insurance premium tax at the appropriate rate, subject to a minimum overall premium of £20,000.00, plus insurance premium tax.

Declaration periods

1. 1st January to 31st January, inclusive
2. 1st February to 30th June, inclusive
3. 1st July to 31st December, inclusive

If the difference between the adjusted premium and the deposit premium results in an additional premium being due to **us**, **you** must pay this within 30 days.

Amendment to cover: long term agreement

For the purpose of this **endorsement**:

1. **Applicable sections** shall mean the Public and products liability and the Personal Accident sections of this **policy**;
2. **Claim payments** shall mean the total value of:
 - a. all claims and losses paid;
 - b. legal costs and expenses incurred; and
 - c. new claim reserves and net movement in claim reserves,during the immediately preceding period of insurance in respect of the **applicable sections**;
3. **Insured premises** shall mean the premises **you** occupy shown in the schedule. This includes any outbuildings **you** occupy on the same premises;
4. **Long term agreement** shall mean an agreement between **you** and **us** for a specified period of time. **We** accept, for the duration of the agreement, that **you** have agreed to annually renew the insurance under the **applicable sections** of this **policy** at the rates, terms and conditions in place at the start of this agreement and **you** will pay the premiums annually in advance; and
5. **Written premium** shall mean the total value of the annual premium and any additional premiums, less any return premiums applied, for the **applicable sections** during the immediately preceding period of insurance.

We and **you** agree that the **policy** is subject to a **long term agreement** beginning on 01/01/2024 and ending on 31/12/2026 both days inclusive, provided that **we** may amend rates, terms and conditions, restrict or vary cover, terminate or re-negotiate this **long term agreement** if:

1. there is any change in legislation or legal practice, tax, the cost or availability of reinsurance, insurance industry market practice or legal precedent established in any court of law which has a material effect upon any one of the **applicable sections**;
2. **you** acquire, set up, dispose of or discontinue with any:
 - a. company or other entity; or
 - b. **insured premises**,covered or to be covered under this insurance which materially affects this insurance;
3. there is a material change to **your business**;
4. **you** fail to comply with mandatory risk improvements required by **us**, unless **we** have agreed otherwise in writing;
5. any limits of indemnity or amounts insured change, including for index linking in which case the premium will be adjusted accordingly; and
6. at the time of the annual review of **your policy**, **claims payments** exceed 50% of the **written premium**.

PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL

Amendment of cover: third party property

The following is added to **What is covered**:

We will pay for **damage to property** held in trust by **you** or in **your** custody or control in connection with the **business**.

We will not make any payment for **damage to property** owned, leased, hired or rented to **you**.

We will not make any payment for **damage to property** held in trust or in the custody or control of any other person.

We will not make any payment for any claim where indemnity is provided by another insurance policy.

We will not make any payment for **damage to property** which requires to be insured under the terms of Clause 6.5.1 of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.

The following is added to **How much we will pay**:

Third party property

For **damage to property** held in trust by **you** or in **your** custody or control in connection with the **business**, the most **we** will pay is:

1. £25,000 for each such claim, excluding **defence costs**; and
2. £100,000 per Insured during the **period of insurance**, excluding **defence costs**.

Excess

The **excess** is amended to £500.



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Removal of cover: heat work away from premises

We will not make any payment in respect of the use of any:

- a. electric, oxyacetylene or similar welding or cutting equipment;
- b. cutting and grinding equipment using abrasive disks or wheels;
- c. blow lamp, blow torch, hot air gun or hot air stripper;
- d. asphalt, bitumen, tar or pitch heat; or
- e. thermal lance,

unless it is used on any premises owned, hired or rented by **you**.

Amendment of cover: excess

The following is added to **How much we will pay**:

For claims for **damage to property** arising from work carried out away from premises which **you** own, hire or rent the **excess** is amended to £250, unless the **excess** is subject to a specific **excess** stated elsewhere

Removal of cover: stunt work

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising from any stunt performing or co-ordinating.

Removal of cover: special effects

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising from **your** use of physical special effects and or pyrotechnics special effects at film, television or advertising production sites unless **you** have complied with the BECTU special effects code of practice and are working within their grade as specified by the Joint Industry Grading Scheme (JIGS).

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to **you** conducting work at any settings within audio visual production, broadcasting, entertainment, cinema, theatre, live events and video games development using publicly available:

- a. stage pyrotechnic devices, unless **you** have completed a basic BECTU recognised operational pyrotechnic safety awareness course and complied with the manufacturer's instructions; or
- b. **accepted physical special effects**, unless **you** have complied with the manufacturer's instructions.

The following definition applies for the purposes of this **endorsement**:

Accepted Physical Special Effects

Smoke, fog and haze machines (excluding dry ice machines), pocket air cannons, glitter and confetti streamers and blasters, bubble machines, lasers, and fake flame machines.

Addition of cover: product exports to North America

The following is added to **What is covered**:

Product exports to North America

We will indemnify **you** in respect of **products** exports to North America. However, this does not apply to any liability arising from any hold harmless agreements, vendors liability or subrogation waivers or **pollution**, contamination of buildings or other structures or of water or land or the atmosphere happening in North America or where a claim is brought in a court of law in North America.



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Art Technicians, Curators and Conservators – (Applicable to members covered under The Business 2)

Removal of cover: treatment of items

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising from the treatment, framing, repair, restoration and excavation of any item.

PERSONAL ACCIDENT CLAUSES IN FULL

Amendment of cover: special definitions

Special definitions for this section, Insured person is amended to read as follows:

Any person stated in the schedule, provided that such person is:

1. aged between 16 and 80 years old at **inception**;
2. legally resident in the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man; and
3. a **member**

unless otherwise stated in the schedule.

You/your is amended to read as follows:

The **insured person**.

Removal of cover: stunt work

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to or arising from any stunt performing or co-ordinating.