

Professions and Specialty Commercial – Endorsement

IMPORTANT NOTICE: CHANGES TO YOUR POLICY DUE TO BREXIT

As a result of the likely departure of the United Kingdom from the European Union (Brexit), **we** have had to make some changes to how **our** policies are underwritten from 1st January 2019.

Please note that the changes referred to in this notice do not affect the cover provided under the policy.

Previously **our** policies were underwritten by Hiscox Underwriting Ltd (HUL) as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox Insurance Company Limited (HIC), although some sections were insured by other insurers, as detailed on the schedule.

As a result of Brexit, sections of **our** policies that were previously insured by HIC are now insured by Hiscox SA (HSA) directly. HUL will no longer act as intermediary. HSA is an insurance company in the Hiscox group, domiciled and regulated in Luxembourg.

As a result of the change of insurer from HIC to HSA, **we** have had to make a number of changes to the way in which **our** policies are administered, including how complaints are dealt with.

In order to reflect these changes, the following amendments are made to **your policy**, including the schedule:

| | Amended to read: |
|---|---|
| References to Hiscox Insurance Company Limited: | Hiscox SA |
| Address: | Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG Local branch office: Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND Website: https://Hiscox.ie |
| Company number: | Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg): registration number B217018 Hiscox SA (Irish branch): Registered in Republic of Ireland with Companies Registration Office: company number 908764 |
| Regulator: | Hiscox SA is subject to the supervision of the Commissariat aux Assurances Local branch regulator: Central Bank of Ireland |
| Signatory: | Richard O'Dwyer Managing Director, Hiscox SA (Irish branch) |
| Contact number and email address for Customer Relations | Customer relations: customerrelations.ireland@hiscox.com +353 1 238 1810 |
| Contact numbers and email addresses for Claims | Liability claims: liabilityclaims.ireland@hiscox.com +353 1 238 1811 Commercial property claims: commercialpropertyclaims.ireland@hiscox.com +353 1 238 1812 |

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| | |
|---|---|
| Complaints: | <p>Customer Relations Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND</p> <p>or by telephone on +353 1 238 1810 or +353 1800 901 903 (free toll number), or by email at customerrelations.ireland@hiscox.com.</p> |
| Complaints (regulator): | <p>If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.</p> <p>The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolves complaints with pensions providers and regulated financial services providers.</p> <p>Contact details: Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29</p> <p>Phone: +353 1 567 7000 Email: info@fspo.ie Web: www.fspo.ie</p> <p>If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: http://ec.europa.eu/odr.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: caa@caa.lu</p> <p>Insurance Ombudsman ACA, 12, rue Erasme, L - 1468 Luxembourg LUXEMBOURG Phone: +352 44 21 44 1 Fax: +352 44-02-89 e-mail: mediateur@aca.lu</p> |
| In addition, any references to Hiscox Underwriting Ltd in your policy are removed. | |



Cyber and data Proposal form

1. Your business

Business name:

Main address:

Postcode:

Website:

1.1 Your employees

Your total number of employees (including subsidiaries):

1.4 Business activities

Please describe the nature of your business activities and include those of any subsidiaries that you want to be covered:

1.5 Your financial details

Please provide your turnover including fee income:

| | Past year ending / / | Current year | Estimate for coming year |
|----------------------|-------------------------|--------------|-----------------------------|
| Total income | £ | £ | £ |
| Generated in the USA | £ | £ | £ |
| Web sales | £ | £ | £ |

1.6 Types, volumes and encryption of personal data

Please provide details of personal information (in both electronic and non-electronic form) you process or store using the following table. N.B. this should include information relating to employees (past, present and prospective), as well as third parties.

| | Type of sensitive information transmitted, processed or stored: | | | | | |
|---|---|--|--|--|--|--|
| | Names, addresses and email addresses | Individual taxpayer ID/ NI numbers | Driver's license, passport or other ID numbers | Financial account records | Payment card data | Other: Please specify |
| Number of records transmitted or processed per year | | | | | | |
| Maximum number of records stored on your network at any one time | | | | | | |
| Always encrypted while at-rest on the network? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Always encrypted while in-transit within and out of the network?* | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Always encrypted on mobile computing devices?* | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Always encrypted on portable data storage media?*** | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

*including on wireless networks, in file transfers and in email.

**including laptops, tablets, mobile telephones, PDAs.

*** including USB sticks, flash drives, magnetic tapes.

2. Security controls

1. Do you have a defined process implemented to regularly patch your systems and applications? Yes No
2. Do you use anti-virus software and regularly apply updates/patches? Yes No
3. Have you installed and do you maintain a firewall configuration to protect your system? Yes No
4. Do you back-up files on your system (including your website) at least weekly and store off site? Yes No
5. Are all passwords changed at least every 60 days? Yes No
6. Do you have written clearance procedures in place regarding use, licensing and consent for third-party content used by you on your website or in promotional materials? Yes No
7. Do you accept credit card payments in your facilities or via the web? Yes No
If Yes, please answer the following questions:
 - a. do you outsource all of your payment processing? Yes No
 - b. do you ever store or transmit credit card details on your network, even momentarily? Yes No
8. Are you compliant with the most recent applicable Payment Card Industry Data Security Standards (PCI DSS)? Yes No
Not applicable
If Yes:
 - a. to what certification level? Level 1 Level 2 Level 3 Level 4
 - b. when was your last assessment?

3. Claims and incidents

1. Have you suffered any loss or has any claim whether successful or not ever been made against you? Yes No
If Yes, please specify details (attach additional information if required):
2. Are you aware of any matter which is likely to lead to you suffering a loss or a claim being made against you? Yes No
If Yes, please specify details (attach additional information if required):
3. Have you ever been investigated in respect of personally identifiable information, including but not limited to payment card information, or your privacy practices? Yes No
4. Have you been asked to supply any regulator or similar body with information relating to personally identifiable information or your privacy practices? Yes No
5. Have you ever been asked to sign a consent order or equivalent in respect of personally identifiable information or your privacy practices? Yes No
6. Have you ever received a complaint relating to the handling of someone's personally identifiable information? Yes No



Cyber and data Proposal form

4. Declaration

Please read the declaration carefully and sign at the bottom.

4.2 Your 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.

4.3 Declaration

In deciding whether to accept the insurance and in setting the terms and premium, we have relied on the information you have given us.

You must:

- give a fair presentation of the risk to be insured by clearly disclosing all material facts and circumstances (whether or not subject to a specific question) which you, your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search;
- take care by ensuring that all information provided is correct, accurate and complete.

I/we confirm that the information given in this proposal form is correct, accurate and complete and I have made a fair presentation of the risk.

Name of director/officer/board member/senior manager

Signature of director/officer/board member/senior manager

Date

A copy of this proposal should be retained for your records.

4.4 Complaints

Hiscox aims to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing you with the highest standard of service. If you have any concerns about your policy or you are dissatisfied about the handling of a claim and wish to complain, please contact Hiscox Customer Relations in writing at:

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

or by telephone on 0800 116 4627/01904 681 198
or by email at customer.relations@hiscox.com.

Where you are not satisfied with the final response from Hiscox, you also have the right to refer your complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.