

SCHEDULE

Policy: HU PI6 9612245 (24)



INSURANCE DETAILS

Period of Insurance:	Continuous cover from 20 September 2023 until the policy is cancelled.
Insurers:	Coverage is provided by the insurers listed for each section of the policy
General terms and conditions wording :	21902 WD-PIP-IRE-GTC(1) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Property definitions wording:	21865 WD-PIP-IRE-PD(1) Property definitions apply to the Property sections of this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Broker's Account
Anniversary Date:	20 September 2024

INSURED DETAILS

Insured :	EMTS Training Solutions Ltd
Address :	Ard Gaoithe Business Park Commercial Office Centre,, Cashel Rd Clonmel Co. Tipperary Ireland
Additional Insureds :	There are no Additional Insureds on this policy.
Business :	Coaching, training and/or education

PREMIUM DETAILS

Annual Premium :	Annual Tax :	Total :
Total Premium :	Total Tax :	Total :

PROFESSIONAL INDEMNITY FOR COACHING, TRAINING AND/OR EDUCATION

Section wording :	21767 WD-PIP-IRE-CTE(1)
Insurer:	Hiscox SA
Limit of indemnity:	€ 600,000
Limit applies to :	any one claim excluding defence costs
Excess:	€ 625
Excess Applies to :	each claim or loss excluding defence costs
Geographical Limits :	Worldwide
Applicable Courts :	Worldwide excluding claims brought in USA/Canada

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Additional cover (in addition to the overall limit/amount insured above)

Court attendance compensation - directors and partners	€ 650 per person, per day
Court attendance compensation - employees	€ 325 per person, per day
Court attendance compensation: in total	€ 130,000 in total during any one period of insurance

Special limits (included within and not in addition to the overall limit/amount insured above)

Your own losses - Loss of documents	€ 130,000 any one claim and in the aggregate including defence costs
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Not Covered: Special limit for claims brought in USA/Canada (included within and not in addition to the overall limit above)

Business Activities

Professional training firm, NVQ trainer (classroom based)

Endorsements

800.0	Retroactive date
1123.0	Removal of cover: breach of confidentiality

PUBLIC AND PRODUCTS LIABILITY

Section wording :	21749 WD-PIP-IRE-GL(1)
Insurer:	Hiscox SA
Limit of indemnity:	€ 6,500,000
Limit applies to :	Each claim with defence costs paid in addition other than for pollution and for products to which a single aggregate policy limit including defence costs applies.
Excess:	€ 325
Excess Applies to :	each and every claim for property damage only
Geographical Limits :	United Kingdom and European Union
Applicable Courts :	United Kingdom and European Union

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	€ 130,000 in the aggregate
Pollution defence costs	€ 130,000 in the aggregate

EMPLOYERS LIABILITY

Section wording : 21748 WD-PIP-IRE-EL(1)

Insurer: Hiscox SA

Limit of indemnity: € 13,000,000

Limit applies to : All claims and their defence costs which arise from the same accident or event

Geographical Limits : Worldwide

Applicable Courts : UK and the Republic of Ireland.

Special limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs € 130,000 in the aggregate

PROPERTY - CONTENTS

Section wording : 21863 WD-PIP-IRE-PYE(1)
Insurer: Hiscox SA
Premises: Ard Gaoithe Business Park
 Commercial Office Centre,, Cashel Rd
 Clonmel
 Co. Tipperary
 Ireland

Item Description	Excess	Amount insured
General contents	€ 325	€ 76,403
Computer & ancillary equipment	€ 325	€ 21,011

Amount insured: € 97,414
Excess: € 325
Excess Applies to : each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	€ 13,000	
Additions to contents	€ 13,000	or 10% of the amount insured for contents, whichever is the greater
Money: in the office while open for business or in the office in a locked safe	€ 6,500	
Money: in transit	€ 3,250	
Money: at all other times	€ 1,300	
Money: non-negotiable instruments	€ 1,300,000	
Personal effects	€ 6,500	
Reconstitution of electronic data	€ 6,500	
Employees' cycles	€ 6,500	
Lock replacement	€ 13,000	
Building damage by theft	€ 13,000	
Personal assault: death	€ 13,000	per person
Personal assault: total loss, or permanent and total loss of use, of one or more limbs	€ 13,000	per person
Personal assault: total and irrecoverable loss of sight in one or both eyes	€ 13,000	per person

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Personal assault: disablement which totally prevents the injured person from carrying out all parts of their usual occupation	€ 130 per week up to a maximum of 104 weeks
Metered water and fuel	€ 6,500
Contents temporarily elsewhere including whilst in transit	€ 32,500 or 10% of the amount insured for contents, whichever is the less
Contents kept at home	€ 32,500 or 10% of the amount insured for contents, whichever is the less

Special limits (included within and not in addition to the overall limit/amount insured above)

Fraud and dishonesty	€ 32,500
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Additional cover (in addition to the overall limit/amount insured above)

Extinguisher and alarm resetting expenditures	€ 3,250
Removal of debris	€ 13,000 or 10% of the amount insured for contents, whichever is the less
Outdoor items	€ 6,500
Accidental discharge of gas system	€ 3,250

Special limits (included within and not in addition to the overall limit/amount insured above)

Your own losses - Loss of documents	€ 6,500
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PROPERTY - PORTABLE EQUIPMENT (EUROPEAN UNION)
Section wording : 21864 WD-PIP-IRE-PYA(1)

Insurer: Hiscox SA

Item Description	Excess	Amount insured
Laptops & portable equipment (EU)	€ 325	€ 4,457

Amount insured: € 4,457

Excess: € 325

Excess Applies to : each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Reconstitution of electronic data	€ 6,500
Additions to portable equipment	€ 13,000 or 10% of the amount insured for portable equipment, whichever is the greater

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Special limits (included within and not in addition to the overall limit/amount insured above)

Fraud and dishonesty € 6,500 in total during any one period of insurance

CRISIS CONTAINMENT

Section wording : 9809 WD-PIP-UK-CRI(2)

Insurer: Hiscox SA

Limit of indemnity: € 32,500

Limit applies to : per crisis and in the aggregate

Geographical Limits : The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs € 2,600

Endorsements

8108.0 Crisis containment provider: Hill & Knowlton



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The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Professional indemnity: endorsements

Clause	800.0	Retroactive date Retroactive date: 20th September 2018
Clause	1123.0	Removal of cover: breach of confidentiality We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use.

The following is deleted from **What is covered**, Claims against you:

- d. breach of confidence or misuse of any information, which is either confidential or subject to statutory restrictions on its use;

Crisis containment: endorsements

Clause	8108.0	Crisis containment provider: Hill & Knowlton Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796 Crisis containment provider: Hill & Knowlton This contact number will go through to us during working hours , and will go directly to Hill & Knowlton outside of these hours. 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.
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Endorsements which apply to whole policy

Clause	3022.0	Continuous policy endorsement (ROI)
		<ol style="list-style-type: none">1. We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder.2. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.

Clause **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 +353 (0) 1238 1800 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 cookies policy at: www.hiscox.ie/cookies, and our privacy policy at: www.hiscox.ie/privacy.