

INSURANCE DETAILS

Period of insurance : From 12/06/2020 to 11/06/2021} Both days inclusive.
Date issued to insured: 15/06/2020
Underwritten by : Hiscox SA on behalf of the insurers listed for each section of the policy
Payment method : Payment by Broker's Account

INSURED DETAILS

Insured : Mustard Seeds Communities Ltd T/a Mustard Seeds
Richie Cunningham
Address : C/O Dervilla Gannon, Mustard Seed Ireland
Ravenscourt Business Park
Sandyford
Dublin 18
Indemnities Provided: There are no Additional Insureds on this policy
Insured event : Cover extending to include 5-10km runs for the charity |
Maximum 40 volunteers |
General terms and conditions wording : 15229 WD-EVE-UK-ORG-GTC (2)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below.

PREMIUM DETAILS

Annual Tax : €12.45
Total Premium including Annual Tax: €261.45

PUBLIC LIABILITY

Section wording	15233 WD-EVE-UK-ORG-PL (2)
Insurer	Hiscox SA
Limit of indemnity	€6,500,000
Limit applies to	each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	€350.00
Excess applies to	Each and every claim but only in respect of third party property damage.
Geographical limits	European Union, United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar
Applicable courts	Republic of Ireland

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

Criminal defence costs	€100,000
Pollution defense costs	€100,000
Clean up costs	€100,000 in the aggregate
Terrorism	€2,000,000 or the limit of indemnity for Public and products liability, whichever is less Endorsements
300.0	Amendment of cover: bona fide sub-contractors (GL)

Public liability clauses: endorsements

Clause 300.0 Amendment of cover: bona fide sub-contractors (GL)

We will not be liable to pay any claim under this insurance unless **you** require all contractors and service providers to arrange Public Liability insurance with a sum insured of not less than €6,500,000 any one occurrence, unlimited in the aggregate.

Removal of cover: Participant bodily injury – specific activity (1-10km runs)

This endorsement only applies to the public liability section of the attached **policy**.

The General terms and conditions and the terms and conditions of the public liability section all apply to this endorsement.

This insurance does not provide any indemnity nor will it pay any costs in respect of actual or alleged liability arising directly or indirectly out of **bodily injury** to any participant whilst taking part in any runs

Endorsements – related to the whole policy

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 SA as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox SA, 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 SA:	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
Complaints:	Customer Relations Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND or by telephone on +353 1 238 1810 or by email at customerrelations.ireland@hiscox.com
Complaints (regulator):	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. The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers. Contact details: Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29 Phone: +353 1 567 7000 Email: info@fspoi.ie Web: www.fspoi.ie 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 Alternatively, you can also contact: Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: caa@caa.lu 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
In addition, any references to Hiscox SA in your policy are removed.	

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

INFORMATION ABOUT US

Insurers

These insurers provide cover as specified in each section of the schedule.

Name:

Hiscox SA

Local branch: **Hiscox SA (Irish Branch)**

Registered address:

Hiscox SA registered head office:

Avenue John F. Kennedy 35F

1855 Luxembourg

LUXEMBOURG

Local branch registered office: Hiscox SA (Irish Branch)

The Observatory

7-11 Sir John Rogerson's Quay

Dublin 2

D02 VC42

REPUBLIC OF IRELAND

Company registration:

Hiscox SA: Registered in Luxembourg with Trade and Company Register Reference (RCS Luxembourg) registration number B217018

Hiscox SA (Irish Branch): Registered in Republic of Ireland with Companies Registration Office, company number 908764

Status:

Hiscox SA is subject to the supervision of the Commissariat aux Assurances

Local branch regulator: Central Bank of Ireland

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should in the first instance, contact Hiscox Customer Relations either in writing at:

Customer Relations
Hiscox SA (Irish Branch)
The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42
Republic of Ireland

or by telephone on +353 (0) 1238 1810

or by email at customerrelations.ireland@hiscox.com

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.

The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin
DO2 VH29

Phone: +353 1 567 7000

Email: info@fspo.ie

Web: www.fspo.ie

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>

Alternatively you can also contact:

Commissariat aux Assurances
7, boulevard Joseph II
L-1840 Luxembourg
e-mail: caa@caa.lu

Insurance Ombudsman
ACA,
12, rue Erasme,
L - 1468 Luxembourg
Phone: +352 44 21 44 1
Fax: +352 44-02-89
E-mail: mediateur@aca.lu