

**Policy Number SPA103883**

**INSURANCE DETAILS**

**Period of insurance :** From 27/01/2024 to 26/01/2025 both days inclusive  
**Date issued to insured:** 28/December/2023  
**Underwritten by :** Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy  
**Payment method :** Credit or debit card

**INSURED DETAILS**

**Insured :** One Night In Dublin Ltd.  
**Address :** The Old Kennels, Strait Lane  
Hurworth Moor  
Darlington  
DL2 1QJ  
**Additional insureds :** There are no Additional Insureds on this policy  
**Business description :** Concert Production Company  
**General terms and conditions wording :** 11495WD-HSP-UK-HSH-GTC (1)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

**PREMIUM DETAILS**

<b>Annual Premium:</b>	£175.00	<b>Annual Tax:</b>	£21.00	<b>Total</b>	<b>£196.00</b>
				<b>Administration Fee:</b>	£30.00
				<b>Total Premium:</b>	<b>£226.00</b>



BIA Customer Care Award  
2012



Personal & Commercial Claims  
Team of the Year 2011

**Hencilla Showtime Scheme**

**PUBLIC AND PRODUCTS LIABILITY - INSURED**

<b>Section wording</b>	11497 WD-HSP-UK-HSH-GL (2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	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
<b>Excess</b>	£250
<b>Excess (USA and Canada)</b>	£2,500
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate

**What is not covered**

**Claims first brought in the USA are not covered**

**Endorsements**

6735.0 Removal of cover: cyber claims

**EMPLOYERS' LIABILITY - NOT INSURED**

<b>Section wording</b>
<b>Insurer</b>
<b>Limit of indemnity</b>
<b>Limit applies to</b>
<b>Geographical limits</b>
<b>Applicable courts</b>

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

<b>Criminal defence costs</b>
<b>Terrorism</b>

**Endorsements**

6734.0 Confirmation of cover: cyber claims

**TECHNICAL AND PORTABLE EQUIPMENT - NOT INSURED**

Section wording  
Insurer

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

Transit

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

- Fraudulent hire
- Continuing hire charges
- Alternative hire costs
- Re-shoot or re-compilation costs
- Reconstitution of electronic data

**Policy Number SPA103883**



**PROPERTY – BUILDINGS - NOT INSURED**

**Section wording  
Insurer**

**Special excesses**

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

- Trace and access**
- Emergency services**
- Loss prevention costs**
- Additions to buildings**
- Inadvertent omissions**
- Trees, shrubs and plants**
- Discharge of oil**

**PROPERTY – CONTENTS - NOT INSURED**

Section wording  
Insurer

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

Costs following glass breakage  
Additions to contents  
  
Money in the business premises while open for business  
or in a locked safe  
Money in transit or at the home of any partner, director  
or employee  
Money on location  
Money- non-negotiable instruments  
Identity fraud  
Personal effects  
Reconstitution of electronic data  
Reconstitution of other business documents  
Lock replacement  
Building damage by theft  
Personal assault- death  
Personal assault- total loss, or permanent  
and total loss of use, of one or more limbs  
Personal assault- total and irrecoverable  
loss of sight in one or both eyes  
Personal assault- disablement which totally  
prevents the injured person from carrying  
out all parts of their usual occupation  
Metered water and fuel  
Undamaged tenant's improvements  
Contents temporarily elsewhere including whilst in  
transit  
Contents kept at home

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

Fraud and dishonesty

**Special excesses**

**PROPERTY – BUSINESS INTERRUPTION - NOT INSURED**

**Section wording**  
**Insurer**

**Endorsements**

6731.0                      Removal of cover: cyber claims and losses

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

- Denial of access**
- Suppliers**
- Locations**
- Property in storage**
- Public utilities**
- Public authority**
- Equipment breakdown**
- Hazardous substances**

**EQUIPMENT BREAKDOWN - NOT INSURED**

Section wording  
Insurer  
Amount insured  
Limit applies to  
Excess  
Excess applies to

**Endorsements**

6732.0                      Removal of cover: cyber claims

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

Hazardous substances  
Reconstitution of electronic data  
Expediting expenses  
Oil and water storage tanks

**BUSINESSHR - NOT INSURED**

Section wording  
Insurer  
Description

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

**CLAUSES APPLICABLE TO THE WHOLE POLICY**

603.0 **Commercial assistance & legal advice helpline**  
Your Hiscox policy gives you access to a general business advice line.

For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call **+44 (0)870 050 3030**.

6727.0 **Additional definitions: cyber**

The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of **your policy**.

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

**Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to, any data or **computer or digital technology**, including but not limited to any:
  - a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
  - b. denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

3. **computer or digital technology**; or
4. data held electronically by **you** or on **your** behalf.

**Program(s)**

A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.



**PUBLIC AND PRODUCTS LIABILITY CLAUSES IN FULL**

6735.0

**Removal of cover: cyber claims**

The following are added to **Special definitions for this section**:

**Computer or digital technology**

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

**Computer or digital technology error**

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of,

any **computer or digital technology**.

**Cyber attack**

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to,

any data or **computer or digital technology**, including but not limited to any:

- a) **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
- b) denial of service attack or distributed denial of service attack.

**Hacker**

Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

**Personal data**

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a) **cyber attack**;
- b) **hacker**;
- c) **computer or digital technology error**;
- d) any fear or threat of a. to b. above; or
- e) any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

**We** will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

**EMPLOYERS LIABILITY CLAUSES IN FULL**

6734.0 **Confirmation of cover: cyber claims**

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

Cyber claims

**We** will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.

**TECHNICAL & PORTABLE EQUIPMENT CLAUSES IN FULL**

6766.0 **Removal of cover: cyber claims and losses**

**What is not covered** 1. i. 'a virus or hacker.' is deleted.

The following is added to **What is not covered**:

**We** will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

- a. a **cyber attack** or fear or threat of a **cyber attack**;
- b. a **hacker** or fear or threat of a **hacker**; or
- c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

**BUILDINGS CLAUSES IN FULL**

6728.0 **Removal of cover: cyber claims and losses**

**What is not covered** 1. i. 'any virus' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

- a. a **cyber attack** or fear of threat of a **cyber attack**;
- b. a **hacker** or fear or threat of a **hacker**; or
- c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for the **reconstitution of data** or the value to **you** of any lost or distorted records or data.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

#### BUSINESS CONTENTS CLAUSES IN FULL

##### 6729.0 Removal of cover: cyber claims and losses

**What is not covered** 1. i. 'any virus' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

- a. a **cyber attack** or fear of threat of a **cyber attack**;
- d. a **hacker** or fear or threat of a **hacker**; or
- e. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

**We** will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

**We** will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

**We** will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

**We** will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

#### BUSINESS INTERRUPTION CLAUSES IN FULL

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6731.0 **Removal of cover: cyber claims and losses**

Where applicable:

1. **Special definitions for this section, Cyber attack** is deleted.
2. **What is covered**, Cyber attack and **What is covered, Additional cover**, Hacker damage, are deleted.

The following is added to **What is not covered**:

**We** will not make any payment for any interruption to **your activities** or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. or c. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

However:

- i. this exclusion does not apply to **What is covered**, Financial losses from insured damage; and
- ii. exclusion c. above does not apply to **What is covered**, Equipment Breakdown.

These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of **your policy**.

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**EQUIPMENT BREAKDOWN CLAUSES IN FULL**

6732.0 **Removal of cover: cyber claims**  
**What is not covered** 2. c. 'a virus.' is deleted.

The following is added to **What is not covered**;

**We** will not make any payment for **damage** loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:

- a) **cyber attack**;
- b) **hacker**; or
- c) a failure of electronic equipment to correctly recognise, process or store any data.

**INFORMATION ABOUT US**

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