



WEDDING INSURANCE GROUP

Confirmation of Public Liability Cover

Name: Moments In Time Ltd
Description of Business: Wedding Dress & Accessory Retailer
Insurer: Hiscox
Policy Number: 9498999
Effective Date: 09/09/2020

We hereby confirm that the above named client has Public Liability cover with an indemnity limit of **£5 Million**.

Cover includes claims against the above named policy holder for the following:

- Claims against you If, as a result of **your business**, any party brings a claim against **you** for **bodily injury** to any person or **property damage** occurring during the **period of insurance**, **we** will indemnify **you** against the sums **you** have to pay as compensation. **We** will also pay **defence costs** but **we** will not pay costs for any part of a claim not covered by this section.
- Claims against principals If, as a result of your business, any party brings a claim, which falls within the scope of What is covered, Claims against you, against a customer of your business for whom you are providing services under contract or agreement and you are liable for that claim, we will treat such claim as if made against you and make the same payment to such customer that we would have made to you, provided that the party to be indemnified:
- has not, in **our** reasonable opinion, caused or contributed to the claim against them;
 - accepts that **we** can control the claim's defence and settlement in accordance with the terms of this section;
 - has not admitted liability or prejudiced the defence of the claim before **we** are notified of it;
 - gives **us** the information and co-operation **we** reasonably require for dealing with the claim.
- Cross liabilities If more than one insured is named in the **schedule**, **we** will deal with any claim as though a separate policy had been issued to each of them provided that **our** liability in the aggregate shall not exceed the limit of indemnity shown in the **schedule**.
- Claims against principals If any governmental, administrative or regulatory body brings any criminal action against **you** during the **period of insurance** for any breach of statute or regulation directly relating to any actual or potential claim under this section, **we** will pay the costs incurred with **our** prior written consent to defend such an action against **you**.

Signed:

Steve Langdon

Dated: **20/05/2021**

Clients of the contractor should note that the information in this document is valid only on the day of signature. They should telephone us to check any subsequent amendments. The policy is subject to Insurers normal terms and conditions.