

## Core Cover Comparison

| Covers                           | Limit of Indemnity                | Hiscox   | Ecclesiastical                    | Inspire / AXA                        |
|----------------------------------|-----------------------------------|--|-----------------------------------|--------------------------------------|
| Public Liability                 | £10,000,000                       | Yes  | Yes                               | Yes                                  |
| Hirers Liability                 | £5,000,000                        | Yes  | £2,000,000                        | Yes                                  |
| Employers' Liability             | £10,000,000                       | Yes  | Yes                               | Yes                                  |
| Officials Indemnity              | £500,000                          | Yes  | Yes                               | Yes                                  |
| Libel and Slander                | £250,000                          | £500,000   | Yes                               | £500,000                             |
| Employee Dishonesty              | £150,000                          | Yes  | Yes                               | Yes                                  |
| Personal Accident                | £50,000/£250 pw                   | £100,000/£500 pw   | Yes                               | £100,000/£500 pw                     |
| Commercial Legal Expenses        | £100,000                          | Yes  | Yes                               | Yes                                  |
| Money                            | £1,000                            | Yes  | Yes                               | £2,500                               |
| Loss of Revenue                  | £10,000                           | Yes  | Yes                               | Yes                                  |
| Increased Cost of Working        | £10,000                           | Yes  | Yes                               | Yes                                  |
| Motor No claims Excess and Bonus | £250 each                         | Yes  | No                                | Yes                                  |
| Contents (away from premises)    | £5,000                            | Yes  | Yes                               | Yes                                  |
| Defibrillators and Cabinets      | £5,000                            | Yes  | Yes                               | Yes                                  |
| Keyman cover                     | £400 pw up to 26 weeks            | £250 pw up to max £2,500 in one year                             | Yes                               | £250 pw up to max £2,500 in one year |
| Business Travel                  | £1,000                            | Cancellation and curtailment only; option to purchase full cover | No                                | No                                   |
| Equipment Breakdown              | In line with property sum insured | No   | In line with property sum insured | No                                   |
| Contract Works                   | £75,000                           | Yes  | No                                | 10% or £100,000                      |
| Internet/Email                   | £50,000                           | Yes  | No                                | £500,000                             |
| Crisis Management                | £25,000                           | Yes  | No                                | £500,000                             |

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