

# Media & Music Insurance Renewal Schedule



**Policy Number:** PI26E1085483 **Date Of Issue:** 21 May 2026

**Policy Form:** TMHCC Media Combined 0523 ECE

**Broker:** Taylor made Via Samuel gordon

**Name of Insured:** Professional, New Professional (Graduate) and Professional Plus Members for the time being of the Society of British Theatre Designers

**Registered address:** 5 Brayford Square, London, E1 0SG


**Business description:** The members occupation as a theatre designer or assistant theatre designer or as a manager or technician in the theatre, entertainment and live event industries and the teaching or mentoring of theatre design skills.

**Period of Insurance:** from 31-May-26 to 30-May-27 or any other subsequent period of insurance for which the **Insurer** shall have agreed to renew this Policy  
(both days inclusive)

**Terrorism:** from to  
(both days inclusive)

**Temporary Venue/Event location:** 1 Anywhere in the world

Policy Sections	Operative	Adjustable
1 Business "All Risks"	No	No
2 Production Property "All Risks"	No	No
3 Business Interruption "All Risks"	No	No
4 Information Technology	No	No
5 Terrorism	No	No
6 Employers' Liability	Yes	Yes
7 Public Liability	Yes	Yes
8 Products Liability	Yes	Yes
9 Money & Personal Assault	No	No
10 Goods in Transit	No	No
11 Loss of Licence	No	No
12 Production Indemnity "All Risks"	No	No
13 Professional Indemnity "Exhibitions, Conferences and Events"	Yes	Yes
14 Commercial Legal Expenses	No	No

**Signed:** 

**Date:** 21 May 2026



**Insurer's limit of liability**

<b>Name of Insurer</b>	<b>Proportion of the risk insured</b>	<b>Reference Number</b>
HCC International Insurance Company PLC HCC International Insurance Company PLC is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839. Registered office: The St Botolph Building, 138 Houndsditch, London, EC3A 7BT.	100%	PI26E1085483
Total amount hereon	100%	

**General Endorsement(s)**

# Section 6 - Employers' Liability Specification



## Limit of liability:

Any one occurrence		GBP	10,000,000
Asbestos	Any one occurrence or series of occurrences arising out of one event	GBP	5,000,000

<b>Terrorism</b>	Any one occurrence or series of occurrences arising out of one event	GBP	5,000,000
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<b>Minimum Premium</b>	The insurance provided by this Section is subject to a minimum and deposit premium of	GBP	<table border="1"><tr><td>N/A</td></tr></table>	N/A
N/A				

## Endorsements applicable:

- 1
- 2
- 3

All the above Endorsements are subject otherwise to the terms exclusions limitations and conditions of this **Section** and the Policy Conditions and Exclusions.

# Sections 7 & 8 - Public & Products Liability Specification



**Geographical limits:** Anywhere in the world

**Limit of liability:**

Public Liability	Any one occurrence	GBP	5,000,000
Products Liability	Any one occurrence and in the aggregate	GBP	5,000,000
Pollution	Any one occurrence and in the aggregate	GBP	5,000,000
Terrorism	Any one occurrence and in the aggregate	GBP	5,000,000

**Deductible/Excess**

1 Property Damage	GBP	Nil	in respect of each and every claim	<b>Excess</b>
2 Pollution	GBP	5,000	in respect of each and every claim	<b>Excess</b>

**Minimum Premium**

The insurance provided by this Section is subject to a minimum and deposit premium of and adjustable as shows in the attached endorsement

GBP 2,000

**Optional Extension and Limit**

		<b>Operative/Not Operative</b>	<b>Limit</b>
A.	Inclusion of United States of America/Canada Jurisdiction	Operative	GBP 5,000,000
	<b>Deductible</b>	GBP	<span style="border: 1px solid black; padding: 2px 20px;">5,000</span>

Exclusion Covid -19 Exclusion is not applicable

**Endorsements applicable:**

- 1 Endorsements as attached
- 2
- 3

All the above Endorsements are subject otherwise to the terms exclusions limitations and conditions of this **Section** and the Policy Conditions and Exclusions.

# Section 13 - Professional Indemnity (Exhibitions, Conferences and Events)



**Policy Number:** PI26E1085483

**Indemnity Limit** GBP 1,000,000  
Any one claim defence costs in addition

Geographical Limits Worldwide excluding USA/Canada

Jurisdictional Limits Worldwide excluding USA/Canada

Retroactive Date 31/05/2022

Date of Proposal form 22/04/2024

**Deductible/Excess**

GBP	Nil	in respect of each and every claim does not apply to defence costs
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**Additional Conditions**

- 1 HCC 592 (Cyber and Data Protection Law Exclusion writeback)
- 2 Endorsements as attached
- 3

All the above Endorsements are subject otherwise to the terms exclusions limitations and conditions of this **Section** and the Policy Conditions and Exclusions.

## ENDORSEMENTS

### ***Eligible Member***

Eligible Member shall mean any fully paid up member of the Society of British Theatre Designers in the following categories

- ☑ Professional
- ☑ New professional (Graduate)
- ☑ Professional Plus

Provided that the member is normally resident in the United Kingdom, the Channel Islands or the Isle of Man

### ***Property belonging to a Third Party***

We will indemnify the Insured member in respect of legal liability for damage to Property, which is held in trust or in the custody or control of the Insured member in connection with the Business.

The maximum We will pay in respect of this clause is:

- i) £25,000 for any one claim.
- ii) £100,000 any one Insured member during the period of insurance.

We will not provide indemnity in respect of:

- a) Damage to Property owned, leased, hired or rented to the Insured member.
- b) Damage to Property which is held in trust or in the custody or control of any other person.
- c) the first £500 of each and every loss under this clause.
- d) where indemnity is provided by another insurance policy.
- e) Damage to Property which requires to be insured under the terms of Clause 6.5.1 of the Standard Form of Building Contract issued by the Joint Contracts Tribunal or a clause of similar intent under other contract conditions.

### ***Exclusions of Limited Companies***

We will not provide indemnity in respect of:

- (1) any Limited company as defined under the Companies Act 1985 or any subsequent legislation where such company has more than one director or employee unless that additional employee is a family member and engaged in clerical duties only.
- (2) work performed under a formal partnership arrangement with any party who is not a member of the Society of British Theatre Designers.

### ***Membership Policy - Period of Insurance Amendment Clause***

In respect of any Eligible Member purchasing or renewing their membership during the Period of Insurance stated in the Schedule, this policy extends to provide cover until the expiry date of their membership providing that

- i) the member remains eligible for the insurance under the terms of their membership
- ii) the membership period commences during the Period of Insurance and is for a maximum duration of 12 months.

### ***Hazardous Activities Exclusion***

No cover applies under this policy in respect of any claim arising from an Eligible Members work as a technician or coordinator in any of the following activities:

- any special effect work involving the use of fire, fireworks or pyrotechnics
- any work involving stunts whether this be as a performer, technician or coordinator
- any use of weapons, including blank firing weapons, gunpowder

## ENDORSEMENTS

### Endorsements

#### **Professional and New Professional Members Exclusion- Employers Liability**

It is hereby noted and agreed that Section 6 (Employers liability) provides cover for Professional Plus Members only. No cover is provided in respect of Professional and New Professional Members.

#### ***Professional and New Professional Members Exclusion- Professional Indemnity***

It is hereby noted and agreed that Section 13 (Professional Indemnity ECE ) provides cover for Professional Plus Members only. No cover is provided in respect of Professional and New Professional Members.

This quotation is in accordance with sums insured and information submitted to your Broker **unless amended in this quotation**.

This quotation is subject to satisfactory confirmed 5 years' claims experience from previous insurer(s) received within 21 days of inception date. Tokio Marine HCC reserve the right to amend terms or cancel cover within the terms and conditions of the Policy upon receipt of the confirmed claims experience.

This quotation is based upon the claims details submitted to your broker, if the claims experience submitted prior to inception of your policy changes adversely by more than 25% between the date of this quotation and the inception date of this Policy Tokio Marine HCC reserve the right to amend the terms and conditions or withdraw this quotation in its entirety.

All Single Event quotations are subject to an Event Management Plan (EMP) no later than 14 days prior to the event unless otherwise agreed with underwriters. Failure to provide this may prejudice the Insured's position in the event of a claim. Underwriters reserve the right to amend or withdraw terms should the detail in the EMP differ substantially than that described in information supplied to Tokio Marine HCC, Tokio Marine HCC reserves the right to withdraw cover with effect from Inception or renewal of the Policy, or amend the premium or apply additional terms and conditions or warranties.

The payment of the full premium within your normal credit (unless specifically agreed or otherwise)

Tokio Marine HCC will issue documentation within 30 days of inception.

Any Long Term Agreement in the Policy does not apply to the Terrorism Section.

The liability of each insurer for whom this quotation is given is limited to its proportion of the Policy.

All other terms and conditions contained in the Policy and the Terrorism Section will apply.

Neither the proposed Policyholder nor any partner or director or officer in the business has:

- o been convicted or charged (but not yet tried) with a criminal offence (other than a motoring offence)
  
- o received an official caution for a criminal offence within the last five years (other than for a motoring offence)
  
- o ever been declared bankrupt and/or been a director of a company that has gone into liquidation, administration or receivership
  
- o ever knowingly failed to conform to legislation pertaining to health and safety activities
  
- o ever been convicted or charged (but not yet tried) with a criminal offence relating to fraud

No insurer has:

- o declined a proposal
- o not invited a renewal
- o cancelled or refused to renew a policy
- o Imposed special conditions or requested additional precautions to be taken by the proposed Policyholder or any partner or director or officer in their business