

Bishopsgate


APPENDIX 4

Exclusions List

The following classes of insurance are excluded from binding hereunder unless specifically agreed by Underwriters prior to binding on both **new and renewal** business:

Abortion Clinics	Extended Warranty, Warranty	Rail Bed and Rolling Stock
Adult	Guarantee and the like	Recycling
Entertainment/Gentlemen's	Farmers/Flea Markets	Reinsurance
Clubs	Feed Mills/Grain Storage	Residual Value Insurance
Agricultural/Poultry/Farming	Fidelity and/or Surety	Retail/Wholesale/Warehousing
Aircraft Hangars	Fireworks risks	- flammable or explosive
Animal Testing	Fish processing	stock/raw materials risks
Antique Dealers	Food processing with	whether stock/materials
Apartments/ habitational less	cooking/frying	included in policy or not
than \$500 per month rent (\$750	Forestry	Risks with TIV over all interests
per month in urban areas)	Greenhouses	in excess of USD 10,000,000
Assisted Living/Nursing Homes	Hail risks written as such	Satellites
- where in room cooking is	Historic Register Buildings	Sawmills
allowed	Homeowners Policies	Slaughter Houses/Abattoirs
Aviation	Hotels/Motels	Standalone Earthquake
Bottling Plants	Industrial Risks*	Standalone Flood
Bowling Alley if covering	Inland Marine	Stock Over 50% of TIV or
bowling lanes	Jeweller's Block and Furrer's	>500k max for Hiscox Line
Builders Risks	Legal Expenses Coverage	(subject to fitting appetite for
Businesses in receivership,	Life Insurance	stock per other exclusions in
Chapter 7,11 or 13	Life Sciences	this list)
Churches with stained glass	Malpractice	Stock Throughput
windows	Manufactured Homes	Storage of wood/wood chips
Camps including Summer	Manufacturing**	Student Housing
Camps	Marijuana and Marijuana	T&D Lines
Casinos including BI	Related Risks	Tennis Domes
Clean Rooms	Marinas/Docks/Piers/Wharves	Theft coverage on target
Cold Storage Risks	Marine	goods, e.g. Mobile
Commercial General Liability	Master Certificates and	telephones/tobacco/electrical
and/or <u>Third Party</u> Liability	Association Deals	goods/alcohol
Construction of Bridges,	Mining/Quarry Risks	Tire storage/re-capping/re-
Subways and Tunnels	Modular Homes	treading/Shredding
Contingency written as such	Mortgage Impairment	Title Insurance
Convalescent Homes	Nightclubs/Live Music Venue	Utilities
Cotton Gins	where entrance fee is charged	Vacant Risks
Country Clubs/Golf Clubs if	Nuclear Facilities	Wine/Liquor - stock or
covering landscaping and tees	Ocean Marine	manufacturing
and greens	Oriental Rug Dealers /	
Cranes	Manufacturers	
Crops/grain/cereals	PC 9 & 10	*(Warehouses with flammable
Detention Centers/Jails/Prisons	Perishable food risks	goods – plastics, woods, paper.
DIC	Personal accident, health and	Metalworking operations,
Dome structures	sickness, medical expenses	material cutting, etc.)
Electronic Data Processing	insurance	** (Except were goods are
Machines	Power Generation	snapped into place or assembly
Employers Liability	Professional Indemnity and/or	of finished goods is done.
Equipment - >250k per item for	Errors and Omissions	Circuit board mfg. is an
Hiscox participation	Pumps and Canopies stand	example, if components are
Excess of Loss Insurance	alone or including wind in Tier 1	pieced together and no
	& 2	soldering is done.)

Slip Authorisation

 30
03
21