

## POLICY SCHEDULE

**Policy Number:** 128991

**Previous policy no:** 0

**Unique Market Reference (UMR):** B0572MR24WI18

**Item 1: Name and address of Insured:**

Oxford Numerology University  
264 Banbury Rd, Summertown,  
Oxford  
Oxfordshire  
OX2 7DY  
UK

**Item 2: Policy Period:**

From **11 April 2025** to **10 April 2026** expiring at Midnight.

This Schedule replaces any previous Schedules from the commencement date of the Period of Insurance shown above

**Item 3: Business Description:**

**Numerology**

Numerology is the study of the symbolism of numbers. It is claimed that it can be used to determine a persons personality, strengths and talents, obstacles, inner needs, emotional reactions and ways of dealing with others. Whether you use numerology to examine your life, take advantage of unexplored opportunities, confirm your talents or simply figure out where to go next, practitioners claim numerology can be a penetrating tool that helps you understand yourself and loved ones better, presenting the whole picture, revealing all the diverse parts of your personality and how they come together to create the person you are.

**Item 4: Premium:**

Insurance Premium=£244.00 + Insurance Premium Tax= £29.28 + Policy Fee= £82.00  
Total payable= £355.28

**Item 5: Date of Proposal:** 11 April 2025

**Item 6: Retroactive Date:** Nil

Up to £5 million coverage: Nil  
£5 million to £10 million coverage: RDI (Date of inception)

**Item 7: Law and Jurisdiction:** The law of England and Wales

**Item 8: Extensions of Cover (included within, and not in addition to, the Limit of Indemnity):**

**Item 9: Endorsements and Exclusions:**

**Item 10: Insurers:**

Westfield Specialty Syndicate 1200  
Westfield Specialty Managing Agency Ltd  
Floor 36, 22 Bishopsgate  
London  
EC2N 4BQ

**Item 11: Special Conditions:**

## SECTION ONE - PROFESSIONAL INDEMNITY, PUBLIC LIABILITY AND MEDICAL MALPRACTICE

**Item 1.1: Limit of Indemnity:**

Combined Medical Malpractice, Professional Indemnity and Public Liability  
£5,000,000 any one claim and in the annual aggregate (including costs).

**Item 1.2: Excess:** Nil

**Item 1.3: Territorial Limits:** Worldwide (excluding US/Canada)

**Item 1.4: Policy Wording:** Westfield-Combined-Medmal-PIPL-014

**Item 1.5: Additional Insureds:** 6

<b>Agent Details</b>	<b>Westminster Insurance Ltd</b> <b>Westminster House</b> <b>5 Allberry Gardens</b> <b>Weymouth</b> <b>Dorset</b>	<b>Signed for and on behalf of</b> <b>Westminster Insurance Ltd</b>  <b>Gail O'Donovan</b>
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### STATEMENT OF FACTS

#### Rules for Statement of Facts for Westminster Insurance Policy

Westfield Specialty is a trading brand of Westfield Specialty Managing Agency.  
Camomile Court, 23 Camomile Street London, EC3A 7LL

#### Westminster Insurance Policy Statement of Facts

**Date of Issue: 11 April 2025**

#### IMPORTANT NOTICE

**These facts relate to information you provided on 11 April 2025**

This Statement of Facts is a record of the statements, information and Material Facts advised to Westminster Insurance Limited upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and Westfield Specialty. A Material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of this insurance.

You should check this Statement and if any of the statements, information or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should advise your insurance advisor immediately. Failure to do so could invalidate your policy or result in a claim being repudiated.

#### **You have confirmed that the following statements are true:**

1. That you have read the Definition attached to each of the business practices for which you seek cover and confirm that you do and will continue to satisfy any requirements therein regarding Approved Practitioners, minimum qualifications and necessary protocols
2. That you hold professional qualifications for the business practices you seek cover for.

If professional qualifications are not available, then you have completed training of an appropriate standard and have sufficient experience and knowledge to deal professionally within the business practices you seek cover for. You

understand that in the event of a claim you will be required to evidence the adequacy of the qualifications and/or training undertaken.

If you are still studying for the business practice you seek cover for you confirm you will only undertake to perform work that is wholly appropriate to the stage of learning and where applicable you will be fully supervised during the performance of such business practice(s).

If you hold no such qualifications or formal training and wish to claim your ability to deal professionally within the business practices you seek cover for purely on experience gathered, you have answered NO to the qualifications question and provided additional information for purposes of referral.

3. You understand that cover is provided for those business practices you have selected and that what you do is fully covered by the definition(s) shown and that what you do does not deviate from those definitions.
4. You hold all client records for a minimum of 7 years or in line with industry standards and/or requirements.
5. You have NOT been subject to any claims for negligence or breach of professional duty in the last 10 years.
6. You are NOT aware of any shortcomings in your work that could lead to a claim against you. This includes a shortcoming which you cannot reasonably put right or a complaint about your work or anything you have supplied which cannot be immediately resolved.
7. You are NOT aware of any loss from the suspected dishonesty or malice of any employee or self-employed freelancer.
8. You or any of your partners, directors or others named in this application either personally or in any business capacity have not been declared bankrupt or insolvent or made arrangements with creditors within the last 7 years. If any bankruptcy, insolvency or arrangements have occurred Westminster Insurance Ltd have previously been provided with full details and subsequently agreed to insurance coverage.
9. You or any of your partners, directors or others named in this application, either personally or in any business capacity, have no prosecutions pending or any convictions which are unspent offence(s) (excluding motoring convictions)
10. For any malpractice, public liability or professional indemnity insurance you have NEVER ever had a policy:
  - a) cancelled; or
  - b) declined; or
  - c) renewal refused; or
  - d) only accepted by an insurer with special terms and conditions attached.
11. I confirm I understand that if the Company engages the services of subcontractors, they need to have their own cover in place.

Should claims be made against the Company due to the work of subcontractors the Company is protected by this insurance only where the subcontractors have their own professional indemnity, public liability and medical malpractice insurance. Any cover afforded by this policy will be in respect of the business practices that I have selected in this application only.

## CYBER AND DATA STATEMENT OF FACTS

**If you have added Cyber and Data Liability coverage to your policy you have also confirmed that the following statements are true:**

By accepting this insurance you confirm that the facts stated below are true. We have relied on these facts and all the information that you or anyone on your behalf provided, in agreeing to provide this insurance and in setting the terms and premium.

You must read this document to ensure that all the facts stated below are accurate and complete. If any of the facts stated below or any of the information provided to us is not correct and needs to be changed, you must tell us before the start of the period of insurance.

If there are changes to this information during the period of insurance you must tell us. When we are notified of a change we will tell you if this affects your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

a. Your gross income for the last completed financial year (or your estimate for the current year if you are a new business) did not (or will not for a new business) exceed £20,000,000.

b. Your business activities do not include any of the following:

- i. Financial institution (including but not limited to banks and buildings societies);
- ii. Gambling company or operator;
- iii. Government department or agency, council, local authority or public body;
- iv. Healthcare or medical provider;
- v. Payment card processor or gateway, payroll processor;
- vi. Social or professional networking site or service; dating site or service;
- vii. Franchisor;
- viii. Producer, distributor, advertiser or broadcaster of pornography;
- ix. Data warehouse, direct marketer, data aggregator or information broker;
- x. Family planning or substance abuse centre or service, adoption agency or abortion clinic;
- xi. Mobile application or video game developer or publisher;
- xii. Insurer or insurance broker;
- xiii. Business process outsourcer;
- xiv. Travel agency or tour operator;
- xv. Educational establishment.

c. You accept that the Cyber and Data Liability Protection does not cover any business conducted with clients in the United States of America, or Canada.

d. You are domiciled in the United Kingdom, Channel Islands or Isle of Man.

e. You transact, process or store no more than 100,000 records containing personal data annually.

f. You encrypt all mobile computing devices (for example laptops, tablets, mobile telephones, PDAs) and portable data storage media (for example USB sticks, flash drive, magnetic tapes) which store, process or have access to personal data.

g. You are either compliant with, or not subject to, the Payment Card Industry Data Security Standards(PCI/DSS).

#### **Claims, losses and circumstances**

h. You are not aware of any matter that is reasonably likely to give rise to any loss or claim, nor have you suffered any loss, nor has any claim been made against you in the last five years.

i. No regulatory, governmental or administrative action has been brought against you, nor has there been any investigation or information request concerning any handling of personal data.

**In the event any of the above is incorrect, you must obtain written evidence from Westminster Insurance Ltd that Westfield Specialty accept the position.**

**You also confirm and understand that it is your responsibility to present any evidence requested in the event of a claim and failure to do so may result in the non-payment of a claim.**

#### **Data Protection Notice**

This insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds). We collect and use relevant information about individual insureds to provide you with this insurance cover and to meet our legal obligations.

This information includes individual insureds' details such as their name and address and may include more sensitive details such as information about their health and any criminal convictions they may have. We will process individual insureds' details, as well as any other personal information you provide to us in respect of this insurance cover, in accordance with our full privacy notice, a copy of which is available online at <https://www.westfieldinsurance.com/specialty-privacy-promise> or on request.

#### **Information notices**

To enable us to use individual insureds' details in accordance with current data protection laws, you have provided those individuals with certain information about how we will use their details in connection with this insurance cover.

You have agreed to provide to each individual insured our Short Form Information Notice set out below under the Your Personal Information heading on or before the date that the individual becomes an individual insured under this insurance cover or, if earlier, the date that you first provided information about the individual to us

## Consent

Under current data protection laws, we need you to make sure you have obtained the consent of individual insureds to process certain categories of information about them (including sensitive details) in connection with this insurance cover.

You have agreed to obtain the consent of each individual insured to the use of their sensitive details in connection with this insurance cover on or before the date that the individual becomes an individual insured under this insurance cover or, if earlier, the date that you first provided information about the individual to us.

We will assume that you have obtained the necessary consent from each individual insured unless you tell us otherwise. If you have not obtained the necessary consent from an individual insured, or the individual insured withdraws their consent, then this may impact our ability to provide you with this insurance cover in relation to the individual - and may even prevent us from providing cover for that individual or handling that individual's claims

## Sharing

The way insurance works means that your information may be shared with, and used by, third parties we do business with in connection with insurance operations, for example insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

## Other people's details you provide to us

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

## Contacting us, more information, and your rights

You have rights in relation to the personal information we hold about you. If you want to find more information on these rights and how to exercise them or for additional details on how we handled your personal information, you can see our full global privacy notice which is available on our website or in other formats on request

If you have any questions about your rights or our privacy and security practices, please contact:

Data Protection Officer  
privacy@westfieldgrp.com  
Camomile Court, 23 Camomile Street  
London, EC3A 7LL  
United Kingdom

Westfield Specialty is a trading brand of Westfield Specialty  
Managing Agency Ltd.  
Camomile Court, 23 Camomile Street, London,  
EC3A 7LL <https://www.westfieldinsurance.com/>

Westminster Insurance Limited  
Registered in England and Wales. Reg no 05224391  
Registered office: c/o Spirare Ltd, Mey House, Bridport  
Road, Poundbury, Dorset DT1 3AZ  
[mail@westminster.global](mailto:mail@westminster.global)

Authorised by the Prudential Regulation  
Authority and Regulated by the Financial  
Conduct Authority and the Prudential  
Regulation Authority.

Authorised and regulated by the Financial  
Conduct Authority for regulated business  
conducted in UK.

Date of Issue: 11 April 2025