

Policy Schedule

Policy Number : 005633/11/12



Policy Number: 005633/11/12 - Schedule Number 1
Policy Type : CaSE Combined

This policy is issued by CaSE Insurance on behalf of Insurers (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof). Please refer to the Several Liability Clause (LMA5096 (Combined Certificate)) under Special Conditions and Endorsements of this Schedule, which contains important information regarding the several liability of Insurers.

Insurer(s): All Sections except as noted below: Sections 14 and/or 16 as applicable:	QBE Insurance (Europe) Limited under Contract No. JD564B07/B10046649E Brit Syndicates Limited (Syndicate 2987) under Contract No. KA488A12U000 UMR: BO356KA488A12U000
Sections 15:	Not Operative
Sections 19:	Not Operative
Commercial Loss Recovery:	Lorega Limited under Contract Number: 330451

Authorised Signatory:

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Effective Date of Schedule: 23 November 2012
Period of Insurance: From 23 November 2012 to 22 November 2013 (both days inclusive)

First Premium in respect of this Schedule Number 1:

Total Premium:	£ 917.12
Insurance Premium Tax (6%)	£ 55.03
Policy Fee:	£ 25.00
Total Amount Due:	£ 997.15

Long-Term Undertaking: Not Applicable

Name of Insured:	Wikimedia Being the <i>Charity or Social Enterprise</i> for the purposes of Section 14 and 16 of this policy
Trading As:	Not Applicable
Correspondence Address:	Hardy House, Northbridge Road, Berkhamsted, Hertfordshire HP4 1EF
Principal Risk Address:	Development House, 56-64, Leonard Street, London, Greater London EC2A 4LT
Premises:	The Principal Risk Address as above and/or as stated in the Schedule of Locations.
Business Description:	Charity or Social Enterprise and/or as per Policy Carrying on <i>Business</i> and/or <i>Business Activities</i> as defined within the Policy Mission - to help people and organisations build and preserve open knowledge to share and use freely. Not for profit organisation. And as may otherwise be endorsed herein

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CaSE Insurance is a trading name of CaSE Insurance Services Limited an appointed representative of aQmen Limited which is authorised and regulated by the Financial Services Authority. CaSE Insurance Services Limited. Registered at Companies House: 07456845.
Registered Address: Ryebrook Studios, Woodcote Side, Epsom, Surrey, KT18 7HD.

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Commercial Loss Recovery Claims Service

Administered by LOREGA Limited on behalf of various Underwriters, Loss Recovery Insurance provides a claims handling service and will cover the cost of the professional fees charged by an independent Chartered Loss Adjuster to prepare and negotiate your material damage and business interruption claim(s).

The benefits include:

- Telephone advice and assistance supported by a personal visit if loss is likely to exceed the minimum claim limit
- The service covers commercial property and business interruption policies
- The appointed Loss Adjuster will attend all meetings with Insurers and/or their representatives and be responsible for all communications with them
- Advising on the securing of temporary accommodation when necessary
- Preparation of fully itemised valuation for items lost or damaged
- Co ordination of trades such as Surveyors, Builders, and Decorators as required
- Arrangement of interim payments from Insurers when necessary
- Preparation of business interruption claim

Key Exclusions:

- Minimum Claim Limit: Claims under £5,000
- Motor, Aviation and Marine Claims, Subsidence, Personal Injury, Third Party and Liability claims
- Losses occurring outside the UK

Description

Claims under Policy Sections 1, 2, 3, 4, 5 & 6 exceeding an estimate of £ 5,000

Sums Insured / Limits

Unlimited

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Policy Sections and Sums Insured

The following *Sums Insured*, *Excess(es)* and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the Special Conditions and Endorsements, and to the Policy Wording for any other *Sums Insured* which may apply and/or amendments to standard Policy *Sums Insured*.

Section 1 - Property Damage All Risks

In respect of *Sums Insured* for: *Buildings*, *Tenants Improvements*, and *Contents*
 Special Extension 1 - Day One Basis (Non Adjustable)
 Special Extension 2 - Subsidence
 Special Extension 3 - Index-Linking

Included (applicable Uplift: 15%)

Not Insured
 Applicable

Item	Description	Declared Value Basis Sums Insured / Limits
A	Buildings	Not Insured
	Tenants Improvements	Not Insured
B	Contents	£ 1,000
	Computer Equipment	£ 3,000
C	Stock in Trade	£ 200
D	Rent Payable	Not Insured
E	Other Sums insured	
Unless amended above or endorsed hereon to the contrary, Section 1 Extensions 1 - 41 Apply		

Section 2 - Business Interruption All Risks

Item	Description	Indemnity Period	Sums Insured / Limits
A	Loss of Gross Profit		Not Insured
B	Loss of Revenue		Not Insured
C	Additional Expenditure	12 months	£ 5,000
D	Outstanding Debit Balances		Not Insured
E	Loss of Rent Receivable		Not Insured

Other Sums insured:

Section 2 Extensions for Items A (Gross Profit), B (Revenue) and C (Additional Expenditure):

Extension 1 - Denial of Access	£ 5,000
Extension 2 - Disease, Infestation, Defective Sanitation	£ 5,000
Extension 4a - Public Utilities - Providers' Premises	£ 5,000
Extensions 6 & 7 - Unspecified Customers & Suppliers	£ 5,000

Section 3 - Specified Business Equipment All Risks

Item	Description	Territorial Limits	Sums Insured / Limits
1	Specified Portable Business Equipment	U.K.	£ 1,000
2	Other unspecified Business Equipment	Not Applicable	Not Insured

Other Specified Equipment:

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Bike

U.K.

£ 823

Section 4 - Money and Personal Accident Assault

Item	Description	Sums Insured / Limits
Money		
A1a	At insured <i>Premises</i> during <i>Business Hours</i>	£ 5,000
A1b	In transit within the <i>Territorial Limits</i> or in any bank night safe	£ 5,000
A1c	In a locked safe, when outside <i>Business Hours</i>	£ 2,000
A1d	In the <i>Premises</i> outside <i>Business Hours</i> and not in a locked safe	£ 500
A1e	The personal custody of the <i>Insured</i> or an authorised <i>Insured Person</i>	£ 500
A1f	In any machine operated by coins, bank notes or credit cards within the <i>Premises</i>	£ 500
A2	Non-negotiable Instruments	£ 250,000
A3	Repair or replacement of safes, tills, cases etc	Unlimited
A4	Fraudulent use of <i>Insured's</i> business credit card	£ 250
Personal Accident Assault		
B1	Death	£ 10,000
B2a	Loss of two or more Limbs or both Eyes or one of each	£ 10,000
B2b	Loss of one Limb or one Eye	£ 10,000
B3	<i>Permanent Total Disablement</i>	£ 10,000
B4	<i>Temporary Total Disablement</i> (weekly up to 104 weeks)	£ 100
B5	<i>Temporary Partial Disablement</i> (weekly up to 104 weeks)	£ 100
Medical Expenses up to 20% of weekly items B4 and B5 above (maximum of £10,000)		Insured
Damaged Clothing of an Insured Person up to £500 any one loss		Insured

Age Limit in respect of Section 4B - Personal Accident Assault: Any person under 14 or over 85 years of age at the commencement of the Period of Insurance.

Section 5 - Goods in Transit

Not Insured

Section 6 - Terrorism

Not Insured

Section 7 - Employer's Liability

Description	Sums Insured / Limits
Employer's Liability - Any one Event (But £5,000,000 in respect of <i>Injury</i> arising from <i>Terrorism</i>)	£ 10,000,000
Absence Management and Rehabilitation Service: for help managing short and long-term absence from work, visit: www.caseinsurance.co.uk/AMRS	

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Section 8 - Public Liability

Description		Sums Insured / Limits
Public Liability - Any one Event (But £2,000,000 in respect of <i>Injury</i> arising from <i>Terrorism</i>)		£ 5,000,000
Abuse & Molestation (Claims Made Basis)	- in the Aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Care & Treatment (Claims Made Basis)	- in the Aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Hirers' Liability	- Any One Event	Not Insured
Retroactive Date(s):	Abuse & Molestation: 23/11/2012 Care & Treatment: 23/11/2012	

Section 9 - Products Liability

Description		Sums Insured / Limits
Products liability (But £2,000,000 in respect of from <i>Terrorism</i>)	- in the Aggregate for the <i>Period of Insurance</i>	£ 5,000,000

Section 10 - Legal Expenses

Item	Description	Sums Insured / Limits
1	Contract Disputes	£ 100,000
2	Employment Disputes	£ 100,000
3	Health and Safety	£ 100,000
4	Criminal Prosecution	£ 100,000
5	Property Disputes	£ 100,000
6	Data Protection	£ 100,000
7	Tax Protection (Aspect Enquiry £2,500)	£ 100,000
8	Personal Injury	£ 100,000
	In the Aggregate for the Period of Insurance	£ 1,000,000
	Minimum Sum In Dispute (Insuring Clause 1)	£ 1,000
	Co-Insurance (Insuring Clause 1) where Legal Expenses exceed £5,000 over and above the Excess	10% co-insurance

You should carefully read the policy, in particular the Section 10 Insuring Clauses and Section 10 Condition1 (Notification) and 2 (Important Procedure for all Claims). Make sure that you are in no doubt as to when you need to call the Legal Expenses Advisory Service. Failure to act in accordance with policy requirements may jeopardise your entitlement to cover under your Policy. If you are in any doubt, then phone the Legal Expenses Advisory Service immediately.

QBE Advisory Service helpline provides you with access to a free legal and taxation telephone advisory service. This service is available to your business 24 hours a day, 365 days a year. **Claims Administrator:** 0845 456 4574 (ask for the "Claims Administrator" and provide your Policy number)

Section 11 - Equipment Breakdown

Insured

Section 12 - Fidelity Guarantee

Not Insured

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Section 13 - Group Personal Accident

Not Insured

Section 14 - Trustee Indemnity / Directors & Officers Liability

In the aggregate for all claims as per Policy for the *Period of Insurance*

Description	Sums Insured / Limits
Executive Risks (Trustee Indemnity and/or Directors & Officers Liability)	£ 250,000
Loss of Documents as per Policy	£ 25,000
Optional Extensions (if insured, the following extensions are included within the Section 14 aggregate Limit of Liability)	
Extension 1 - Fidelity	Not Insured
Extension 2 - Professional Indemnity	Not Insured
Extension 3 - Employment Practices	Not Insured

Claims

For all claims please give immediate notice in accordance with Condition 1 of the *Policy* to:

Notification of Claim or circumstance to be made by phone, fax, e-mail or post to:

Post: Brit Syndicates Limited - D&O Claims, 55 Bishopsgate, London EC2N 3AS

E-mail: DandO.claimsnotices@britinsurance.com

If general legal advice is sought regarding a claim or potential claim, please consult:

Phone: Brit Executive Risks Help Line: 08442 540 025 (Weekdays: 7.30am to midnight (9pm Fridays) / Weekends: recorded)

E-mail: brit@bwblp.com

Refer to your policy "What you should do in the event of a claim" (page 83) for further details.

Section 15 - Professional Indemnity

Not Insured

Section 16 - Employment Practices Liability

Not Insured

Section 17 - Loss of Registration or Licence

Not Insured

Section 18 - Motor Excess & Loss of No Claims Bonus Protection

Not Insured

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Policy Excesses

The following Excess(es) apply (and as otherwise stated in the Policy). The excess(es) / deductible(s) shown below represent the first amount of any claim which is payable by you and/or which may be deducted from amounts reimbursable to you under this policy.

Section	Description	Excess	Applicable
1	Property Damage All Risks Subsidence	£ 250 Not Insured	any one loss, any one location
2	Business Interruption All Risks	£ 250	any one loss, any one location
3	Specified Business Equipment	£ 100	any one loss
4	Money & Personal Accident Assault	£ 75	any one loss
5	Goods in Transit	Not Insured	
7	Employer's Liability	Nil	any one Event
8	Public Liability	£ 250	any one Event for <i>Third Party Property Damage</i>
9	Products Liability	£ 250	any one Event for <i>Third Party Property Damage</i>
10	Legal Expenses	As stated in the Policy, Co-Insurance provisions also apply	
11	Equipment Breakdown	£ 250	any one loss
12	Fidelity	Not Insured	
13	Group Personal Accident	Not Insured	
14	Trustee Indemnity / Directors & Officers Extension 1 Fidelity Extension 2 Professional Indemnity Extension 3 Employment Practices	Nil Not Insured Not Insured Not Insured	each and every Claim
15	Professional Indemnity	Not Insured	
16	Employment Practices	Not Insured	
17	Loss of Registration or Licence	Not Insured	
18	Motor Excess & Loss of No Claims Bonus	Not Insured	

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Schedule of Locations

Number of Premises: 1

The Policy Sums Insured in Part B state the total Sums Insured for all premises. The following premises are deemed to be insured hereunder and for the Sums Insured shown hereunder, such Sums Insured being part of (and not in addition to) the total Sums Insured stated in Part B.

Principal Risk Address: Development House, 56-64, Leonard Street, London, Greater London EC2A 4LT

Location 1: Development House, 56-64, Leonard Street, London, Greater London EC2A 4LT

Alarm Type: Not Specified

Buildings Sum Insured (Declared Value): Not insured

Subsidence Cover: Not insured

Subject to Survey: No

Terrorism Cover - Property Damage: Not insured

Terrorism Cover - Business Interruption: Not insured

Endorsements specific to this Location:

None

Other Premises Insured: None

Special Conditions and Endorsements

*Breach of a Warranty or of a Condition Precedent to insurers' liability may entitle insurers to avoid liability for a claim or to avoid the policy in its entirety, or to cancel the policy and to reclaim any claims paid up to the date of cancellation.
Insurers may provide for the policy to incept with a condition to be resolved within a given period of time - if so, the full terms of such agreement are set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this policy.*

Special Conditions

None

Endorsements

None

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

1. **Name of policy holder** Wikimedia
2. **Policy Number** 005633/11/12
3. **Date of commencement of insurance policy** 23 November 2012
4. **Date of expiry of insurance policy** 22 November 2013

We hereby certify that subject to paragraph 2

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man, Island of Jersey, Island of Guernsey, Island of Alderney, or any offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)**: and;
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**; or
~~(b) the cover provided under this policy relates to claims in excess of [£] but not exceeding [£]~~
3. the policy covers the holding company and all its subsidiaries

Signed on behalf of QBE Insurance (Europe) Limited (Authorised Insurers)



Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Important

Display will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.



Certificate of Public Liability Insurance

Policy Number: 005633/11/12

Name of policy holder: Wikimedia

Date of Commencement of Insurance: 23 November 2012

Date of Expiry of Insurance: 22 November 2013

Business: Charity or Social Enterprise and/or as per Policy

Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with QBE Insurance (Europe) Limited.

Date of Issue: 23 November 2012

This certificate does not form part of the policy or the policyholder's contract with QBE Insurance (Europe) Limited.

QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - United Kingdom.
Registered address: Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, tel: +44 (0)207 105 4000 fax: +44
(0)207 105 4019. Authorised and regulated by the Financial Services Authority; registration number 202842)

This certificate provides evidence that Public Liability Insurance cover is in force. Please see the policy document for full details.

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