



Underwritten by Aviva Insurance Limited

Registered in Scotland No. 2116

Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

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

RENEWAL

Your Charity and Not-for-Profit Organisation Policy

Policy Holder **Kingston Parish Hall**

Policy Number **24924576 CHC**

Produced on **13 March 2015**

THIS SCHEDULE FORMS PART OF YOUR POLICY

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell us as soon as possible.

You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

The information contained on this page is confidential and should not be sent to third parties.

Your Charity and Not-for-Profit Organisation Policy Details

Effective Date	4 April 2015
Policy Expires	3 April 2016
Renewal Date	4 April 2016
Long-Term Agreement Expires	3 April 2018
Annual Premium	£1,500.00
Premium Due	£1,500.00
Inclusive of Insurance Premium Tax (6%)	

On the following page we have summarised all of the Risks which Apply to your Policy. Any pages which follow the summary relate only to the Risks which have changed. They replace the previous details for these Risks, and form part of your Policy.

Your Details

The Policyholder Kingston Parish Hall

Address The Woldings
Wellgreen Lane
Kingston
Lewes
East Sussex BN7 3NP

Charity ID 12/NFP88660019

Your Insurance Advisers Details

Agency Number 39/0042560

Name Parish Council Insurance Brokers Ltd trading as Came &
Company Parish Council Insurance

Address 1st Floor Offices,
2 Meridian Office Park,
Osborn Way,
Hook,
Hampshire RG27 9HY

Telephone Number (01256) 395020

Policy Number 24924576 CHC
 Effective From 4 April 2015
 Produced On 13 March 2015

The Policy Holder: Kingston Parish Hall
 The Business: Hall Management
 The Premises: Kingston Parish Hall
 Long Term Agreement Date: 3 April 2018

SUMMARY OF COVER

Asset Protection

Property Damage – All Risks (including Theft)	Insured
Glass	Insured
Business Cover away from the premises	£5,000
Money & Assault	£1,000
Employee Dishonesty	£50,000

Revenue Protection

Business Interruption	£10,000
On Gross Revenue	£10,000
Increased Cost of Working (ICOW)	Not Insured
Terrorism	Not Insured

Legal Liabilities

Employers Liability	£10,000,000
Public & Products Liability	£10,000,000
Hirers' Indemnity	£2,000,000
Commercial Legal Protection	£50,000
Charity Trustees Indemnity	£250,000
Libel and Slander	£250,000

Employee Benefits

Personal Accident	£50,000
Motor No Claims Bonus and Excess	Not Insured

SUMMARY COMPLETED

Policy Number 24924576 CHC
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Property Damage – All Risks (including Theft)

Description / Occupation of Property Insured

Property as described herein

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
1.	Buildings including landlord's fixtures and fittings outbuildings, extensions and annexes adjoining or communicating with the building to which this item relates and boundary walls, gates and fences at The Premises except such property is more specifically insured Name and Address of Buildings <i>Parish Hall (including subsidence)</i>	£555,563.17
	Total Buildings Sum Insured	£555,563.17
2.	Insured Property is described as follows Machinery, plant and All Other Contents the property of the Insured or held in trust for which You are responsible at The Premises, excluding (1) landlords' fixtures and fittings (2) Stock and Materials in Trade (3) property more specifically insured Stock and Materials in Trade belonging to You or held by You in trust or on commission for which You are responsible, at The Premises, (excluding second hand goods) Second hand goods Stock in trade consisting of wines and spirits and other alcoholic drinks at The Premises. Outside Equipment Street Furniture Gates and Fences War Memorials Playground Equipment Mowers and Machinery Sports Equipment Natural Surfaces Other Surfaces Total Risk Sum Insured	£23,365.26
		£23,365.26

The Excess in respect of Contingency Groups (a), (b) and (c) is as follows:

Contingency Group (a)	- £250
Contingency Group (b)	- £250
Contingency Group (c)	- £250
Subsidence	- £1,000

Policy Condition 4 – Protections applies

Policy Condition 13 – Index Linking applies

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Money and Assault

Part A – Money

Estimated annual amount of money in transit (other than money described in item 1 below) £25,000

<u>Item</u>	<u>Description</u>	<u>Limit of any one loss</u>
1.	Stamped national insurance cards, crossed cheques, crossed giro cheques, crossed money orders, crossed postal orders, crossed bankers drafts, crossed warrants, national savings certificates, premium savings bonds, franking machine impressions, credit company sales vouchers, VAT invoices and pre-paid debit cards	£250,000

The following items exclude money as described in item 1

2.	Money not contained in locked safe in the (a) The premises outside Business Hours (b) Private dwelling house of Your principles or authorised Employees	£250 £500
3.	Money from locked safes outside Business Hours We will not be liable for loss of money from any safe not listed (a) Unspecified Safe	£1,000
4.	Money on The Premises during Business Hours or in a bank night safe	£1,000
5.	Any other loss of money	£1,000

Part B – Assault

INSURED PERSONS You or any Employee aged between 16 and 80

COMPENSATION BY CONTINGENCY NUMBER

1	2	3	4	5	6
£10,000	£10,000	£10,000	£10,000	£100 PER WEEK	£50 PER WEEK

Policy Condition 13 – Index Linking applies to this Section

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Employee Dishonesty

Limit of Indemnity:	£50,000
Rating Basis: Turnover not to exceed	£50,000
Excess:	£250

Extensions Applicable:

 C – Interlocking Clause (cover for losses Prior to Inception)

Endorsements Applicable: Including Committee Members

Policy Condition 13 applies – Index Linking

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Business Interruption

The Business: Hall Management

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
	On Gross Revenue	£10,000
	Increased Cost Of Working (ICOW)	Not Insured
	Total Sum Insured	£10,000

The Maximum Indemnity Period is 12 months.

Contingencies applicable – 1, 2, 3

Additional Contingencies applicable – None

Endorsements applicable – None

Policy Condition 13 – Index Linking applies to item(s) 1

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Employers Liability

Limit of Indemnity: £10,000,000

Description of Activities

Turnover not exceeding £50,000

Additional Endorsements applicable – NONE

Endorsements applicable – NONE

Policy Conditions 13 – Index Linking applies to this Section

Rating Basis

Flat Premium

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Public and Products Liability

The Business: Hall Management

Limit of Indemnity: £10,000,000

Hirers' Indemnity: £2,000,000

Libel & Slander: Limit of Indemnity £250,000

Description of Activities

Rating Basis

Public Liability

Turnover not exceeding £50,000

Flat Premium

Fireworks Displays

Flat Premium

Libel & Slander

Flat Premium

Damage to Property excess applicable - £250

Damage to Property by heat excess applicable - £250

Libel & Slander co-insurance clause – 10% of each and every claim.

Additional Endorsements applicable -

ACTIVITIES AND EVENTS:

PLAYGROUND AND AMUSEMENT DEVICES

See policy wording

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Commercial Legal Protection

The Business: Hall Management

<u>Cover Operative</u>	<u>Estimate</u>	<u>Rating Basis</u>
Contingencies 1A – 4C, 5, 7, 8	Turnover not exceeding	£50,000
Limit of Indemnity: £50,000		
Excess – NIL		
Endorsements applicable - NONE		

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Charity Trustees Indemnity

The Business: Hall Management

Limit of Indemnity:	£250,000
Aggregate Inner Limit for Pollution:	£100,000
Rating Basis: Turnover not to exceed	£50,000

Endorsements applicable – NONE

Policy Condition 13 applies – Index Linking

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Personal Accident

<u>Insured Person</u>	<u>Age</u>	<u>Duties</u>
Employee	16-80	
Members	16-80	
Volunteers	16-80	

To Include, but not limited to:

<u>Name</u>	<u>Address</u>
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COMPENSATION BY CONTINGENCY NUMBER

1	2	3	4	5	6
£50,000	£50,000	£50,000	£50,000	£200 PER WEEK	NOT INSURED

Policy Number 24924576 CHC
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Endorsement Details

Liability and Property Rating Stability Agreement

Insured: Kingston Parish Hall
Policy no: 24924576 CHC

Period of Agreement

From 4 April 2015 expiring on 3 April 2018

Period of Insurance

Each 12 months period within the Agreement commencing from the inception date

The Insured has agreed, with effect from the date stated above, to offer annually for a period of 3 years the insurance under the Applicable Sections of this policy at the rates, terms and conditions at the inception of this insurance and to pay the premiums annually in advance.

The Company agrees to accept such an offer made in accordance with this Agreement provided that:

- (1) We may amend such rates, terms and conditions, restrict or vary cover, terminate or re-negotiate this Agreement if:
 - (a) there is any change in legislation or legal practise, tax, the cost or availability of reinsurance, insurance industry market practice, or legal precedent established in any court of law which has a material effect upon any one of the Applicable Sections listed below.
 - (b) You acquire, set up, dispose of or discontinue any:
 - business or business activity
 - company or other entity carrying on such a business or business activity
 - Premises or interest in The Premises
 which has any material effect on Your Business.
 - (c) there is any material alteration in the Premises or the nature of Your Business.
 - (d) You have failed to comply with any Mandatory Risk Improvements required by Us, unless We have agreed otherwise in writing.
- (2) The Sums Insured or limits of liability may be increased or reduced at any time to reflect the acquisition or disposal of Property or Businesses or to correspond with any increase or reduction in values or increase or reduction in the Business. The premium will be adjusted to account for such alterations.
- (3) This Agreement will apply to any policy or policies which may be issued by Us within the above period in substitution for this policy.
- (4) In respect of any Section(s) of this policy where this Agreement does not apply, if any adjustments are made to the rates, terms and/or conditions of such Section(s), which results in the Section(s) being lapsed or cancelled, then if both We and You agree, this Agreement can be terminated.
- (5) This Agreement does not apply to the imposition of or increase in Insurance Premium Tax.
- (6) Any Terrorism insurance provided by this policy operates for a maximum period of one year whereupon it lapses unless We elect to offer and You elect to accept renewal for a further period of one year.

Applicable Sections

Property Damage/ Business Interruption / Theft / Money / Business All Risks / Glass / Book Debts
 Employers Liability / Public Liability / Products Liability / Property Owners / Employee Dishonesty / Officials
 Indemnity / Personal Accident / Legal Expenses

This Agreement is subject to all other terms and conditions of the Policy.