

# CASE Insurance Policy Schedule

**Policy Number:** 013494/02/19 - Schedule Number 1  
**Policy Type :** CaSE Combined

*This policy is issued by aQmen Underwriting Services 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: Aviva Insurance Limited - Charity (Wholesale) under Contract No. 25183849CHC  
Section 17: Executive Risks Not Operative  
Section 18 Cyber and Commercial Loss Recovery Not Operative

**Authorised Signatory:**



**Effective Date of Schedule:** 19 February 2019  
**Period of Insurance:** From 19 February 2019 to 18 February 2020 (both days inclusive)  
And any subsequent period for which renewal of the Policy is agreed.

First Premium in respect of this Schedule Number 1:

Total Premium: £ 356.00  
Insurance Premium Tax(12%) £ 42.72  
Policy Fee: £ 25.00  
**Total Amount Due: £ 423.72**

**Long-Term Undertaking:** Not Applicable

**Name of Insured:** The Officers, Committee and Members for the time being of National Federation of Plus Area`s  
Being the *Charity or Social Enterprise*

**Trading As:** Not Applicable

**Name of Agent:** M Ladbrook Ltd

**Correspondence Address:** 5A County House - Waterside Business Park, Redwall, Dinnington, Sheffield, South Yorkshire S25 3QA

**Principal Risk Address:** 4 St. Patricks Close, Maidenhead, Berkshire SL6 3BD

**Premises:** The Principal Risk Address as above and/or as stated in the Schedule of Locations.

**Business Description:** Charity or Social Enterprise, and as per Policy.  
Carrying on *Business and/or Business Activities* as defined within the Policy  
Seeks to assist people, commonly but not exclusively, between the ages of 18-65 to develop a personal philosophy and appreciate life through the provision of opportunity for participation in cultural, social and recreational activities. Group activities include: regular weekly meetings; social activities (including socials/discos, walking, cinema, bowling, UK Holiday, Camping, Holiday abroad).  
And as may otherwise be endorsed herein

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### Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy.

Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears. The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember *You* must make a fair presentation of the risk to *Insurers* including any changes *You* wish to make. This means that *You* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
  - a) matter of fact is substantially correct; and
  - b) matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If *You* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate *Your* Policy. If *You* are in any doubt as to whether a circumstance is material then *You* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance.

### Claims Notifications

If insured for **Section 15 Legal Expenses** please call the helpline for legal advice as soon as *You* are aware of an incident. **Aviva Commercial Legal Protection 0345 300 1899**

For **confidential advice on legal or tax matters** in the United Kingdom please call **Aviva Legal and Tax Helpline 0345 300 1899**

If insured for **Section 18 Lorega Commercial Loss Recovery Service** in the event of a **Property Claim**, please call **aQmen Underwriting Services** on **0333 800 9858**; a **Cyber Recovery Claim** please call the Lorega Cyber Recovery emergency line on **020 7767 3075**

For **all other claims** please give immediate notice to Aviva Insurance Limited via the dedicated 24 (twenty-four) hour Claims Service: **Telephone: 0800 015 1498**

Please refer to your Policy "What you should do in the event of a Claim" for further details.

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### Policy Sections and Sums Insured

The following *Sums Insured*, *Excess(es)*, Endorsements 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

Not Insured

#### Section 2 - Business Interruption All Risks

Not Insured

#### Section 3 - Business Equipment All Risks

(Equipment used away from the *Premises* within the Territorial Limits as stated)

Not Insured

3	<u>Other Items:</u>	Not Applicable	Not Insured
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#### Section 4 - Terrorism

Not Insured

#### Section 5 - Equipment Breakdown

Not Insured

#### Section 6 - Money and Personal Accident Assault

Not Insured

#### Section 7 - Fidelity Guarantee

Not Insured

#### Section 8 - Goods in Transit

Not Insured

#### Section 9 - Employer's Liability

##### Description

Employer's Liability - Any one *Event*  
(But £5,000,000 in respect of *Injury* arising from *Terrorism*)

##### Sums Insured / Limits

£ 10,000,000

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### Section 10 - Public Liability

Description	Sums Insured / Limits
<b>Public liability</b> - Any one <i>Event</i>	£ 5,000,000
<b>Care &amp; Treatment</b> - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Retroactive Date : (if previously "Claims Made")	Not Applicable
<b>Hirers' liability</b> - Any one <i>Event</i>	£ 1,000,000

### Section 11 - Products Liability

Description	Sums Insured / Limits
Products liability - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000

#### Additional Liability Extensions also included:

##### Section 9 Employers' Liability, Section 10 Public Liability and Section 11 Products Liability Extensions

- 1 Automatic Acquisitions
- 2 Corporate Manslaughter Legal Defence Costs - Up to £2,500,000 in the aggregate (or Limit(s) stated in the *Schedule* if less but always in the aggregate).
- 3 Health and Safety at Work Legal Defence Costs
- 4 Compensation for Court Attendance - Any *Trustee, Director or Officer*: £500 / Any other *Employee*: £250
- 5 Indemnity to Principals

##### Section 10 Public Liability Extensions

- 1 Contingent Motor Liability
- 3 Overseas Personal Liability Indemnity
- 4 Data Protection ("Claims Made") - £1,000,000 in the aggregate
- 5 Defective Premises Act
- 6 Libel and Slander ("Claims Made") - £250,000 in the aggregate.
- 7 Wrongful Arrest
- 8 Landowners' Indemnity
- 9 Cloakrooms - £1,000 any one article and £10,000 in the aggregate
- 10 Indemnity to Members Extension
- 11 Protests, Marches and Demonstrations

##### Section 10 Public Liability and Section 11 Products Liability Extensions

- 2 Tenants Liability - Hired or Rented Buildings
- 3 *Pollution or Contamination* caused by a sudden, identifiable, unintended and unexpected happening
- 4 Cross Liabilities
- 5 Food Safety Act Legal Defence Costs
- 6 Legionellosis ("Claims Made") - Up to £1,000,000 in the aggregate (or Limit(s) stated in the *Schedule* if less but always in the aggregate).
- 7 Financial Loss ("Claims Made") - £250,000 in the aggregate
- 8 Advertising Liability ("Claims Made") - £250,000 in the aggregate

##### Section 11 Products Liability Extensions

- 1 Consumer Protection Act

Full details are available in the Policy

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### Section 12 - Loss of Registration or Licence

Not Insured

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### Section 13 - Motor Excess & Loss of No Claims Bonus Protection

Not Insured

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### Section 14 - Group Personal Accident

Not Insured

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### Section 15 - Legal Expenses (administered by DAS Legal Expenses Insurance Company Limited)

Not Insured

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### Section 16 - Professional Indemnity

Not Insured

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### Section 17 - Executive Risks

Not Insured

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### Section 18 - Cyber and Property Damage Loss Recovery

18a - Lorega Cyber Loss Recovery

Not Insured

18b - Lorega Property Claims Management

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	Not Insured	
	Subsidence	Not Insured	
2	Business Interruption All Risks	Not Insured	
3	Specified Business Equipment	Not Insured	
4	Terrorism	Not Insured	
5	Equipment Breakdown	Not Insured	
6	Money & Personal Accident Assault	Not Insured	
7	Fidelity Guarantee	Not Insured	
8	Goods in Transit	Not Insured	
9	Employer's Liability	Nil	any one <i>Event</i>
10	Public Liability	£ 250	any one <i>Event</i> for Third Party Property Damage
11	Products Liability	£ 250	any one <i>Event</i> for Third Party Property Damage
12	Loss of Registration or Licence	Not Insured	
13	Motor Excess & Loss of No Claims Bonus	Not Insured	
14	Group Personal Accident	Not Insured	
15	Legal Expenses	Not Insured	
16	Professional Indemnity	Not Insured	
17	Trustee Indemnity / Directors & Officers	Not Insured	
	Extension 1 Fidelity	Not Insured	
	Extension 2 Professional Indemnity	Not Insured	
	Extension 3 Employment Practices Liability	Not Insured	
18	Cyber or Commercial Loss Recovery	Not Insured	

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### Schedule of Locations and Location Specific Endorsements

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: 4 St. Patricks Close, Maidenhead, Berkshire SL6 3BD

Location 1: 4 St. Patricks Close, Maidenhead, Berkshire SL6 3BD

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

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### 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 Endorsements, Special Conditions and other important information

##### Member Groups Endorsement

##### General Policy Endorsement

This policy is extended to include the following member groups:

Barking and Dagenham

Havering & Romford

Kings Lynn

Redbridge

West Kent

Bradford

Lichfield

Lincs Quest

Rothwell

Solihull Quest

Barnet

Didcot

Dunstable

Hillingdon & Chiswick

Slough Windsor & Eton

Stevenage

Abingdon

South Bucks

Subject otherwise to the terms, conditions and exclusions of the Policy.

##### Member to Member Liability Endorsement

##### Applicable to Sections 9 Employers' Liability, 10 Public Liability and 11 Products Liability

The Definition of *Service Users* shall be extended to include members and officials of the Insured club whilst taking part in the activities of the club.

Subject otherwise to the terms, conditions and exclusions of the Policy.

#### Endorsements

None

##### Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.





## 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)*

Policy Number: 013494/02/19

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Name of policy holder: National Federation of Plus Area's

Date of commencement of insurance policy: 19 February 2019

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Date of expiry of insurance policy: 18 February 2020

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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, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
  2. the minimum amount of cover provided by this policy is no less than £5 million (c)
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Signed on behalf of  
Aviva Insurance Limited  
(Authorised Insurers)

A handwritten signature in black ink, appearing to read "Andy Briggs", written over a horizontal line.

Authorised Signatory  
Andy Briggs  
Chief Executive Officer -UK General Insurance

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### 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.

**It is recommended that you retain a copy of each Employers' Liability certificate issued to you**



## Certificate of Public Liability Insurance

**Policy Number:** 013494/02/19

**Name of policy holder:** The Officers, Committee and Members for the time being of National Federation of Plus Area's

**Date of Commencement of Insurance:** 19 February 2019

**Date of Expiry of Insurance:** 18 February 2020

**Business:** Charity or Social Enterprise, and 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 Aviva Insurance Limited.

**Date of Issue:** 30 January 2019

*This certificate does not form part of the policy or the policyholder's contract with Aviva Insurance Limited.*

**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

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

A handwritten signature in black ink, appearing to read "Andy Briggs", written over a horizontal line.

Authorised Signatory  
Andy Briggs  
Chief Executive Officer -UK & Ireland General Insurance