

CASE Insurance Policy Schedule

Policy Number: 005820/01/20 - 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: 04 January 2020

Period of Insurance: From 04 January 2020 to 03 January 2021 (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: £ 270.75
Insurance Premium Tax(12%) £ 32.49
Policy Fee: £ 25.00
Total Amount Due: £ 328.24

Long-Term Undertaking: Not Applicable

Name of Insured: The Officers, Committee and Members for the time being of Slip End & District Community Projects Group
Being the *Charity or Social Enterprise*

Trading As: Not Applicable

Name of Agent: M Ladbroke Ltd

Correspondence Address: 5A County House, Waterside Business Park, Rotherham Road, Dinnington,, Sheffield S25 3QA

Principal Risk Address: Peter Edwards Hall, Slip End Playing Fields, Church Road, Slip End, Luton, Bedfordshire LU1 4BJ

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
Community projects group providing help and assistance to the elderly or vulnerable.
Activities include: *Volunteer Driving* providing transport to hospitals, clinics, doctors;
Personal Assistance; befriending; filling in forms and (non legal) letter writing.
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

In respect of *Sums Insured* for: *Buildings*, Tenants Improvements, and *Contents*

Special Extension 1 - Day One Basis (Non Adjustable)

Included (applicable Uplift: 25%)

Special Extension 2 - Subsidence

Not Included

Special Extension 3 - Index-Linking

Included

Item	Description	Declared Value Basis Sums Insured / Limits
A	Buildings	Not Insured
	Tenants Improvements	Not Insured
B	Contents	Not Insured
	Computer Equipment	Not Insured
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured
E	Other Sums insured	

Also included in your Policy:

Unless amended above or endorsed hereon to the contrary, Section 1 Clauses 1-7 and Extensions 1 - 51 Apply

Clauses 1 to 7 include:

- 7 Floating Sums Insured:
Where *Sums Insured* are not identified specifically as applying to any one or more *Premises* (please see Schedule of Locations section), such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder.

Extensions 1 to 51 include:

		Sums Insured / Limits
4	<i>Breakage of Glass and Sanitary Fittings</i> (in addition to any <i>Building(s) Sum Insured</i>)	£ 10,000
9	Deterioration of Stock	£ 2,500 in the aggregate
20	<i>Property at Business Events</i>	£ 25,000
35	Items Left in the Open	£ 5,000
38	Works of Art - Up to £1,000 any one item	£ 5,000
44	Personal Effects - Non-resident	£ 1,000
	Personal Effects - Resident	£ 1,000

Please check the Policy for any excess which may apply

Section 2 - Business Interruption All Risks

Not Insured

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Section 3 - Business Equipment All Risks

Item	Description	Territorial Limits	Sums Insured / Limits
1	Portable Business Equipment	Not Applicable	Not Insured
2	Other Business Equipment	Not Applicable	Not Insured
3	<u>Other Items:</u> Lawn Mower	U.K.	£ 4,000

Section 4 - Terrorism

Not Insured

Section 5 - Equipment Breakdown

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	Sums Insured / Limits
Employer's Liability - Any one <i>Event</i> (But £5,000,000 in respect of <i>Injury</i> arising from <i>Terrorism</i>)	£ 10,000,000

Section 10 - Public Liability

Description	Sums Insured / Limits
Public liability - Any one <i>Event</i>	£ 2,000,000
Alternative Optional Abuse Extension ("Claims Made Basis") Retroactive Date :	- in the aggregate for the <i>Period of Insurance</i> (if previously "Claims Made") 04/01/2013
Care & Treatment Retroactive Date :	- in the aggregate for the <i>Period of Insurance</i> (if previously "Claims Made") Not Applicable
Hirers' liability	- Any one <i>Event</i> £ 1,000,000

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Section 11 - Products Liability

Description		Sums Insured / Limits
Products liability	- in the aggregate for the <i>Period of Insurance</i>	£ 2,000,000

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

Section 12 - Loss of Registration or Licence

Not Insured

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

Not Insured

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Section 14 - Group Personal Accident

Not Insured

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

Not Insured

Section 16 - Professional Indemnity

Not Insured

Section 17 - Executive Risks

Not Insured

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	£ 100	
	Subsidence	Not Insured	
2	Business Interruption All Risks	Not Insured	
3	Specified Business Equipment	£ 100	
4	Terrorism	Not Insured	
5	Equipment Breakdown	£ 250	
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: 2

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: Peter Edwards Hall, Slip End Playing Fields, Church Road, Slip End, Luton, Bedfordshire LU1 4BJ

Location 1: Peter Edwards Hall, Slip End Playing Fields, Church Road, Slip End, Luton, Bedfordshire LU1 4BJ

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:

Location 2: 6A The Grove, Woodside Park Homes, Woodside, Luton, Bedfordshire LU1 4LR

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

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

Increased Excess Endorsement

Applicable to Section 3 Business Equipment All Risks

The *Excess* for any claim for *Damage* in respect of the Lawn Mower is increased to £150 each and every loss. Subject otherwise to the terms, conditions and exclusions of the Policy.

Retroactive Cover for `Claims Made` Care and Treatment Extension

Definition applicable to this Extension

Care and Treatment Retroactive Date

means, unless otherwise specifically stated in the *Schedule* or endorsed hereon to the contrary, the first date upon which the Care and Treatment Extension or similar is included in a Policy issued to the *Insured* by any preceding Insurer and is subsequently continuously insured to the same effect by such Policy (ies).

Section 10 Public Liability and Section 11 Products Liability are extended to include *Care and Treatment* previously insured on a "Claims Made" basis which arises in connection with the *Business* and which occurred within the *Territorial Limits* on or after the *Care and Treatment Retroactive Date* of **04/01/2013** and before **04/01/2019**.

Provided that:

- 1 any such claim under the provisions of this Extension is first made in writing against the *Insured* on or after **04/01/2019**; and
- 2 for the purposes of this Extension any such claim shall be deemed to have occurred during the period commencing on or after **04/01/2019** and ending prior to **03/01/2020**; and
- 3 the maximum amount *We* will pay shall not exceed.
 - a in respect of this Endorsement **£2,000,000** inclusive of costs and expenses, and
 - b for the period **04/01/2019** to **03/01/2020** the Limit of Liability specified in the *Schedule*.

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

Endorsements

Reference

CCDRI[^]

Driver Conditions Endorsement[^]

Applicable to Section 9 Employers' Liability and Section 10 Public Liability

The *Insured* shall implement and maintain a written register of any *Insured Person* driving any vehicle owned by or the legal responsibility of the *Insured*, or *Voluntary Driver* declared for cover under this insurance and also ensure compliance with the following:

- 1 no personal vehicle used by a *Voluntary Driver* shall be capable of carrying more than 8 passengers and/or modified in any way;
- 2 no vehicle owned by or the legal responsibility of the *Insured* shall be capable of carrying more than 16 passenger and/or modified in any way
- 3 any vehicle used is maintained in a roadworthy condition at all times;
- 4 any driver or *Voluntary Driver*
 - a does not drive for hire or reward (other than reasonable expenses);
 - b is in possession of valid insurance, MOT Certificate and Road Fund Licence for the vehicle;
 - c has the prior agreement of his or her motor insurer prior to performing any transport duties on behalf of the *Insured* and has evidenced this to the *Insured*;
 - d is in possession of a full UK driving licence to drive the vehicle, free of endorsements other than

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endorsements for speeding, parking offences, and traffic signal offences not exceeding 6 points in total.

e complies with all aspects of road traffic legislation at all times.

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

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: 005820/01/20

Name of policy holder: Slip End & District Community Projects Group

Date of commencement of insurance policy: 04 January 2020

Date of expiry of insurance policy: 03 January 2021

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", is written over a horizontal line.

Authorised Signatory
Andy Briggs
Chief Executive Officer -UK General Insurance

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: 005820/01/20

Name of policy holder: The Officers, Committee and Members for the time being of Slip End & District Community Projects Group

Date of Commencement of Insurance: 04 January 2020

Date of Expiry of Insurance: 03 January 2021

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 2,000,000 in respect of any one Event

Products Liability GBP 2,000,000 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: 23 December 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