

Charity Combined Policy Schedule

Policy Number - 013494/02/22

Renewal Schedule Number 1

Issue date of Schedule - 21/02/2022

This policy is issued by Q Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured: The Officers, Committee and Members for the time being of National Federation of Plus Area's

Trading as (if applicable): Not Applicable

Agent Name: M Ladbrook Ltd

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

Principal Risk Address: 213 Wharf Lane, Solihull, West Midlands B91 2RZ

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

The Business: Carrying on *Business* and/or *Business Activities* as defined within the Policy
Seeks to assist people 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).

Effective Date of Quote: 19 February 2022

Period of Insurance: From 19 February 2022 to 18 February 2023 (both days inclusive)

Terms and Conditions: In accordance with the details set out in this *Schedule*

Policy Wording: Q Underwriting Charity Combined CC1-5A

This Policy is issued by Q Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, or renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Ltd	100719892BDN
Part B - Legal Expenses	Not Applicable	
Part C - All Sections (other than Section 18 Professional Indemnity)	Aviva Insurance Ltd	100719892BDN
Section 18 Professional Indemnity	Aviva Insurance Ltd	100719892BDN
Part D - All Sections	Not Applicable	
Part E - Travel	Not Applicable	

Long-Term Undertaking: Not Applicable

First Premium in respect of this Renewal Schedule Number 1:	Total Premium:	£ 694.42
	Insurance Premium Tax(12%)	£ 83.33
	Policy Fee:	£ 35.00
	Total Amount Due:	£ 812.75

Authorised Signatory:



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 the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* 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 the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* 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 14 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 19 Lorega Commercial Loss Recovery Service

In the event of a Property Damage Loss Recovery Claim, please call Q Underwriting on 0333 800 9858;

In the event of 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.

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	<i>Not Insured</i>
Section 2 - Business Interruption All Risks	<i>Not Insured</i>
Section 3 - Specified Business Equipment All Risks	<i>Not Insured</i>
Section 4 - Terrorism	<i>Not Insured</i>
Section 5 - Equipment Breakdown	<i>Not Insured</i>
Section 6 - Money and Personal Accident Assault	<i>Not Insured</i>
Section 7 - Group Personal Accident	<i>Not Insured</i>
Section 8 - Goods in Transit	<i>Not Insured</i>
Section 9 - Employers' Liability	<i>Insured</i>
Section 10 - Public Liability	<i>Insured</i>
Section 11 - Products Liability	<i>Insured</i>
Section 12 - Loss of Licence / Registration	<i>Not Insured</i>
Section 13 - Motor NCD and Excess Protection	<i>Not Insured</i>

Part B - Legal Expenses

Section 14 - Legal Expenses	<i>Not Insured</i>
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Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	<i>Insured</i>
Section 16 - Employment Practice Liability	<i>Not Insured</i>
Section 17 - Fidelity Guarantee / Crime	<i>Not Insured</i>
Section 18 - Professional Indemnity	<i>Not Insured</i>

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	<i>Not Insured</i>
Section 19B - Property Damage Loss Recovery	<i>Not Insured</i>

Part E - Business Travel

Section 20 - Business Travel	<i>Not Insured</i>
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Details of key Sums Insured, Excesses and Endorsements

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 **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy Sums Insured. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i> But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 10,000,000 £ 5,000,000
Section 9 - Excess Applicable	
Each and every loss	Nil

Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i> In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000 £ 5,000,000
Care & Treatment In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Hirers' liability - Any one <i>Event</i>	£ 1,000,000
Section 10 - Excess Applicable	
Each and every Event in respect of third party property damage only	£ 250

Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i> In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000 £ 5,000,000
Section 11 - Excess Applicable	
Each and every Event in respect of third party property damage only	£ 250

Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include

- 1 - Corporate Manslaughter Legal Defence Consts
- 4 - Indemnity to Principals
- 5 - Crisis Event and Reputation Protection Costs

Limit of Indemnity

Included
Included
Up to £ 50,000

Sections 10 and 11 Extensions include

- 3 - Pollution or Contamination
- 5 - Legionellosis
- 6 - Financial Loss
- 7 - Advertising Liability

Limit of Indemnity

Included
Included
£ 250,000
£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity

- 1 - Contingent Motor liability
- 4 - Data Protection
- 6 - Libel and Slander
- 12 - Contractual Liability
- 13 - Property Owners Liability

Limit of Indemnity

Included
£ 1,000,000
Up to £ 250,000
Included
Included

PART C - EXECUTIVE RISKS

Section 15 - Trustees, Directors and Officers Liability

Description

In the aggregate for all *Claims* made for the *Period of Insurance*

Limit of Indemnity

£ 100,000

Section 15 - Excess Applicable

Each and every *Claim* other than as noted below

Nil

Each and every *Claim* only in respect of Insuring Clause 3 Corporate Wrongful Acts, and Section 15 Extensions 18 to 20 inclusive

£ 2,500

Unless amended above, or endorsed to the contrary, Extensions 1 to 22 apply. Please refer to your Policy wording for full details

Extensions 1 to 22 include

- 3 - Civil fines and penalties
- 5 - Crisis Management
- 6 - Defence Costs for Extradition, Deportation and Asset Protection
- 8 - Spouses, heirs and legal representatives
- 13 - Retired Trustees
- 20 - Loss of Documents
- 21 - Identity fraud investigation

Included
Up to £ 100,000
Up to £ 50,000
Included
Included
Up to £ 25,000
Up to £ 50,000

Schedule of Locations

The Policy *Sums Insured* in Part A 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 A.

Number of Premises: 1

Premises 1: 213 Wharf Lane
Solihull
West Midlands
B91 2RZ

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence Not Applicable

Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks Not Applicable
Business Interruption Not Applicable

Security at this Location

Intruder Alarm Type Not Specified
Subject to Survey No

Endorsements specific to this Location

None

Other Premises Insured: None

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

None

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be 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 quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

Member Groups Endorsement

General Policy Endorsement

This policy is extended to include the following member groups:

Barking and Dagenham

Havering & Romford

Kent Plus

Kings Lynn

Redbridge

Bradford

Leeds

Coventry

Rothwell

Solihull Quest

Lichfield Plus

Lincs 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.

Overseas Travel Exclusion

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

Cover shall not apply to any claim, loss, liability, cost or expense directly or indirectly arising from overseas travel.

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

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

None

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 6,000

Additional Underwriting Information

All member groups operate under the direction and control of the main umbrella body (The National Federation of Plus Area`s).

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative Employees	0	£ 0	No
Clerical & Administrative Volunteers	13	£ 0	Yes
Member Groups	20	£ 0	No

Employers Reference Number

Exempt



Certificate of Employers' Liability Insurance ^(a)

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

Policy Number: 013494/02/22

Name of Policyholder: National Federation of Plus Area's

Date of Commencement of Insurance: 19 February 2022

Date of Expiry of Insurance: 18 February 2023

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)

Authorised Signatory
Adam Winslow
Chief Executive Officer, UK & Ireland 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: 013494/02/22

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 2022

Date of Expiry of Insurance: 18 February 2023

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: 21 February 2022