

**Insurance for the 3rd Sector - Schedule  
Renewal**

**Policy Number** 5320104H/CHA000638  
**Date of Issue** 28/07/2022

Scrutton Bland Financial Services Limited  
820 The Crescent  
Colchester Business Park  
Colchester  
Essex  
CO4 9YQ

**Agent Tel** 01206 838400

**Agent No** 26765X

**Agent Ref** CHA000638

**Insured Details**

**Insured** Friends of Suffolk Libraries

**Trading As**

**Correspondence Address** County Library  
Northgate Street  
Ipswich  
Suffolk  
IP1 3DE

**Policy Details**

**Effective From** 01/08/2022  
00:00 Hours

**Expires On** 31/07/2023  
24:00 Hours

**Renewal Premium** £2,514.71

**Insurance Premium Tax** £301.77

**Total Premium** £2,816.48

**This total premium is net of no claims discount**

**Reason for Issue** Renewal

**No Claims Discount (NCD)** 1 Years

**LTA** 3 Years

**LTA Expiry Date** 01 August 2024

**Cover Details**

**For full details of your cover please refer to your policy wording  
All sections other than those noted as Not Insured in this schedule apply**

This policy is administered by Scrutton Bland Financial Services Limited  
Scrutton Bland Financial Services Limited is a company registered in England and Wales: No.01288848  
Registered Office: 820 The Crescent, Colchester, CO4 9YQ  
Authorised and regulated by the Financial Conduct Authority. FCA Register No. 209451

This policy is underwritten by Ageas Insurance Limited.  
Registered Office Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA  
Registered in England and Wales No 354568  
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential  
Regulation Authority, Financial Services Register No 202039.

**YOUR ACTIVITIES**

Friends of Suffolk Libraries are numerous small fundraising groups for each of the County Library sites which includes Aldeburgh Library Foundation, Beccles Community Library Trust, Friends of Brandon Library, Broomhill Library Friends, Friends of Bungay Community Library, Friends of Bury Library, Friends of Capel Library, Friends of Chantry Library, Friends of Clare Library, Friends of Debenham Library, Elmswell Library Friends, Eye Library Friends, Friends of Felixstowe Library, Friends of Framlingham Library, Voices for Gainsborough Community Library. Friends of Glemsford Library, Friends of Great Cornard Library, Friends of Hadleigh Library, Friends of Halesworth Library, Friends of Haverhill Library, Friends of Ixworth Library, Friends of Ipswich Library, Friends of Kedington Library, Kesgrave Library Friends, Friends of the Library in Kessingland, Friends of Lakenheath Library, Friends of Lavenham Library, Leiston Library Steering Group, Friends of Long Melford Library, Friends of Lowestoft Library, Friends of Mildenhall Library, Friends of Newmarket Library, Friends of Oulton Broad Library, Friends of Rosehill Library, Friends of Saxmundham Library, Friends of Southwold Library, Friends of Stoke Library, Friends of Stowmarket Library, Stradbroke Courthouse and Library Trust, Friends of Sudbury Library, Friends of Thurston Library, Friends of Woodbridge Library, Wickham Market Partnership, Friends of Moreton Hall Library.

## IMPORTANT NOTICE

**You** have a duty to make a fair presentation of all material facts and circumstances to **us**. Providing **us** with inaccurate information or failing to tell **us** of anything which may increase the risk may invalidate this **policy** or lead to claims not being paid or being paid in part only.

To assist **your** understanding of which facts and circumstances are material to **us**, here are some key examples:

- **Who you are** – the legal entity that runs **your organisation**
- **Your status** – how **your organisation** is constituted, for example, as a registered charity or a not-for-profit organisation
- **What you do** – the description of **your activities** as shown on the **schedule**
- **Personal and business history** – the previous history relating to **your organisation** e.g. previous bankruptcies, company

Other material facts will be shown on the statement of fact. If **you** are in any doubt or require clarification of what must be declared to **us**, please discuss this with **your agent**.

This policy does not cover maintenance of your property. That means we will not cover the cost of wear and tear or routine maintenance. We expect you to properly maintain your property, but the cost of this remains your responsibility. You have a duty to keep your property safe, secure and in good repair, and take all practical steps to avoid loss or damage.

**You** should also take all reasonable care to prevent accidents or disease. In particular you should:

- keep all work equipment and premises in good and safe condition
- exercise care in the selection and management of **employees, directors, officers and trustees**
- comply with all statutory obligations and regulations imposed by any authority.

In addition, **you** should take all reasonable care to prevent the sale or supply of goods which are defective in any way.

Whenever individual words within the statements appear in bold they have a specific meaning which is defined in the policy wording under the section headed Definitions. A copy of the policy wording is either included or is available from Scrutton Bland Financial Services Limited.

**PROPERTY SUMMARY**

The **premises** for which insurance has been arranged under this policy being:

Premises Risk Address	Occupied As
County Library, Northgate Street, Ipswich, Suffolk, IP1 3DE	No premises

**ENDORSEMENT SUMMARY**

Summary of endorsements applicable to the **policy**:

Endorsement Number	Endorsement Title
X004	Amendment to Definitions, General Exclusions and Terrorism Extensions
X002	Long Term Agreement
L009	Hazardous Activity Exclusion
X003	Privacy Notice
L020	Defamation
X005	Amendments to Definitions - Your Activities
PA01	Personal Accident
X006	Food and Beverage Manufacturer Exclusion
B001	Death of a Patron
L025	Injury To Working Partners

Summary of endorsements applicable to the **premises**:

Endorsement Number	Endorsement Title

Refer to the attached continuation schedule located at the end of the schedule for the full wordings of the endorsements noted above

Please refer to your policy wording for full details of the cover provided

**PROPERTY SECTION**

**Sub-Section A – Buildings** **NOT INSURED**

	Cover Causes	Declared Value	Sum Insured	Basis of Settlement
Buildings	Not Insured			
Tenants' Improvements	Not Insured			
Loss of Rent	Not Insured	Not Applicable		Not Applicable

**Sub-Section B – Contents** **NOT INSURED**

	Cover Causes	Declared Value	Sum Insured	Basis of Settlement
General Contents	Not Insured			
Computer Equipment	Not Insured			
Stock	Not Insured	Not Applicable		

**Sub-Section C – Glass, Blinds and Signs** **NOT INSURED**

**Sub-Section D – Money** **NOT INSURED**

	Limit of Indemnity
a. In the <b>buildings</b> during working hours	
b. In transit to and from the <b>premises</b> whilst in <b>your</b> custody or the custody of any <b>director, officer, partner, trustee</b> or authorised <b>employee</b> or whilst in a bank night safe	
f. In the <b>buildings</b> outside <b>working hours</b> and secured in a locked, specified safe Specified safe make and model number:	

**Sub-Section E – Assault by Thieves** **NOT INSURED**

**Sub-Section F – Specified Property** **NOT INSURED**

Specified Property Item	Unattended Vehicles	Cover Cause	Territorial Limit	Sum Insured

**Sub-Section G – Machinery and Computer Equipment Breakdown** **NOT INSURED**

	Limit of Indemnity
Computer equipment breakdown	
Breakdown of <b>covered equipment</b> other than <b>computer equipment</b>	

<b>Sub-Section H – Deterioration of Refrigerated Goods</b>	<b>NOT INSURED</b>
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	<b>Limit of Indemnity</b>
Deterioration of Refrigerated Goods	

<b>Sub-Section I – Fidelity Guarantee</b>	<b>NOT INSURED</b>
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	<b>Limit of Indemnity</b>
Fidelity Guarantee	

**Extensions to Property Section:**

<b>Extension</b>	
15. Terrorism- unless otherwise excluded in the endorsements applicable to the policy	Not Insured

**Excesses applicable to the Property Section:**

<b>Excess</b> applicable to each and every claim unless otherwise specified below	£250
• Glass, blinds and signs	£250
• Money	£100
• Specified property	£100
• Accidental damage	£250
• Escape of water	£250
• Flood	£250
• Storm	£250
• Theft or attempted theft	£250
• Theft of keys Extension 2 to Sub-Section B - Contents	£25
• Subsidence, ground heave or landslip	£1,000

**Any additional excesses are shown in the endorsements applicable to the policy, which are detailed in the attached continuation schedule located at the end of the schedule. Where a claim is made under more than one section or sub-section for the same event and at the same location, only the higher excess will be applied.**

**Conditions precedent applicable to the Property Section:**

Details of Conditions Precedent to Liability - Property Section are shown on page 39-40 of the policy wording. Any additional conditions precedent to liability are shown below as 'Applicable'.

4. Intruder Alarm Condition	Not Applicable
5. Cooking Condition	Not Applicable
6. Waste Condition	Not Applicable

**LOSS OF INCOME SECTION**

<b>Sub-Section A – Income/Costs</b>	<b>NOT INSURED</b>
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	<b>Cover Causes</b>	<b>Maximum Indemnity Period</b>	<b>Sum Insured</b>
Income	Not Insured		
Rent Receivable	Not Insured		
Increase in Cost of Working	Not Insured		
Additional Increase in Cost of Working	Not Insured		

**Extensions to Sub-Section A – Income/Costs:**

<b>Extension</b>	<b>Limit of Indemnity</b>
3. Denial of Access	Not Insured
4. Public Utilities	Not Insured
5. Loss of Book Debts	Not Insured
6. Customers	Not Insured
7. Suppliers	Not Insured
8. Property Stored Away from the Premises	Not Insured
9. Property in Transit	Not Insured
10. Murder, Suicide or Infectious Disease (maximum indemnity period for this extension is 3 months)	Not Insured
11. Exhibitions, Trade Shows or Conferences	Not Insured
12. Terrorism- unless otherwise excluded in the endorsements applicable to the policy	Not Insured
13. Death of a Patron	Not Insured
14. Completing Volunteers Work	Not Insured
15. Public Disgrace	Not Insured

<b>Sub-Section B – Machinery and Computer Equipment Breakdown</b>	<b>NOT INSURED</b>
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	<b>Limit of Indemnity</b>
<b>Computer equipment</b> breakdown	
Breakdown of <b>covered equipment</b> other than <b>computer equipment</b>	

<b>Sub-Section C – Loss of Licence</b>	<b>NOT INSURED</b>
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	<b>Limit of Indemnity</b>
Loss of Alcohol Licence	

**LIABILITY SECTION**

<b>Sub-Section A – Employers Liability</b>	<b>INSURED</b>
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	<b>Limit of Indemnity</b>
In respect of all claims unless otherwise specified below	£10,000,000
• In respect of an act of <b>terrorism</b>	£5,000,000

<b>Sub-Section B – Public Liability</b>	<b>INSURED</b>
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	Limit of Indemnity
In respect of all claims unless otherwise specified below	£2,000,000
• In respect of an act of <b>terrorism</b>	£2,000,000

**Extensions to Sub-Section B – Public Liability:**

Extension	Retroactive Date	Limit of Indemnity
12. Non-Commercial Hirers' Liability	Not Applicable	Not Insured
13. Defamation	Not Applicable	Not Insured
14. Bonfire and Firework Displays	Not Applicable	£2,000,000
15. Member to Member	Not Applicable	£2,000,000

<b>Sub-Section C – Products Liability</b>	<b>INSURED</b>
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	Limit of Indemnity
In respect of all claims unless otherwise specified below	£2,000,000
• In respect of an act of <b>terrorism</b>	£2,000,000

<b>Sub-Section D – Treatment</b>	<b>NOT INSURED</b>
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	Limit of Indemnity
Nursing Treatment	Not Insured
Hairdressers' Treatment	Not Insured
Beauty Treatment	Not Insured
Sunbed Treatment	Not Insured

**Excesses applicable to the Liability Section (not applicable to Sub-Section A – Employers' Liability):**

Excess applicable to each and every third party property damage claim unless otherwise specified below:	£250
Work away including heat work	£500
Excess applicable to each and every third party injury claim	£0

Any additional excesses are shown in the endorsements applicable to this policy, which are detailed in the attached continuation schedule located at the end of this schedule.



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**PROFESSIONAL INDEMNITY SECTION**

Professional Indemnity	NOT INSURED
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	Retroactive Date	Limit of Indemnity
Professional Indemnity		

Professional Indemnity Section - please refer to the policy wording for details of individual extension wordings.

Excesses applicable to the Professional Indemnity Section:

Excess applicable to each and every claim	£250
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Any additional excesses are shown in the endorsements applicable to this policy, which are detailed in the attached continuation schedule located at the end of this schedule.

**TRUSTEES' DIRECTORS' AND OFFICERS' INDEMNITY SECTION**

Trustees' Directors' and Officers' Indemnity	NOT INSURED
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	Prior and Pending Litigation Date	Limit of Indemnity
Trustees' Directors' and Officers' Indemnity		

Trustees' Directors' and Officers' Indemnity Section - please refer to the policy wording for details of individual extension wordings.

Excesses applicable to the Trustees' Directors' and Officers' Indemnity Section:

Excess applicable to each and every claim	£250
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Any additional excesses are shown in the endorsements applicable to this policy, which are detailed in the attached continuation schedule located at the end of this schedule.

**PROPERTY IN TRANSIT SECTION**

Sub-Section A – Own Vehicles	NOT INSURED
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	Consignment Limit
Unspecified own vehicles within the UK, Channel Islands and Isle of Man	
Unspecified own vehicles within <b>Europe</b>	

Sub-Section B – Goods Sent by Carrier	NOT INSURED
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	Consignment Limit	Package Limit
Goods sent by carrier within the UK, Channel Islands and Isle of Man		

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Excesses applicable to the Property in Transit Section:

Excess applicable to each and every claim	£100
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Any additional excesses are shown in the endorsements applicable to the policy, which are detailed in the attached continuation schedule located at the end of the schedule.

**PERSONAL ACCIDENT SECTION**

Personal Accident	NOT INSURED
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**Insured Persons**

Trustees, directors, officers and all employees (excluding temporary employees, labour only subcontractors, persons on a work experience placement and volunteers and voluntary workers)	Not Insured
Volunteers and voluntary workers	Not Insured

**Benefits**

1. Temporary Total Disablement	
2. Loss of Limbs, Eyes, Hearing or Speech	
3. Permanent Total Disablement	
4. Death	

**Trustees, directors, officers and all employees**

Operative time: 24 hours

Deferment period applicable to benefit 1: 14 days

**Volunteers and voluntary workers**

Operative time: Whilst undertaking your activities

Maximum benefit period for benefit 1: 104 weeks

Personal Accident Section – please refer to the policy wording for details of individual extension wordings.

Insurance for the 3rd Sector - Statement of Fact  
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		<b>Premium</b>	£2,514.71
<b>Agent Number</b>	26765X	<b>Insurance Premium Tax</b>	£301.77
<b>Agent Reference</b>	CHA000638		
<b>Agent</b>	Scrutton Bland Financial Services Limited	<b>Total Premium</b>	£2,816.48
<b>Insured</b>	Friends of Suffolk Libraries		
<b>Trading As</b>			
<b>Registered Charity Number</b>			

This Statement of Fact is a record of important information that you provided to Scrutton Bland Financial Services Limited and should be read in conjunction with the attached **schedule** and policy wording.

**You** must make a fair presentation of the risk to **us**. This means **you** must disclose every material and relevant fact which **you** know or ought to know and not make misrepresentations to **us**. If **you** are in any doubt or require clarification of what must be declared to **us**, please discuss this with Scrutton Bland Financial Services Limited.

**You** should read this Statement of Fact carefully and verify that all material and relevant facts have been disclosed to **us** and that the information contained within it is correct prior to the risk being placed on cover.

Any incorrect information must be notified to Scrutton Bland Financial Services Limited immediately since providing **us** with inaccurate information or failing to tell **us** of anything which may increase the risk may lead to **your policy** being avoided or claims not being paid or being paid in part only.

This policy is administered by Scrutton Bland Financial Services Limited  
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**Your Activities**

Friends of Suffolk Libraries are numerous small fundraising groups for each of the County Library sites which includes Aldeburgh Library Foundation, Beccles Community Library Trust, Friends of Brandon Library, Broomhill Library Friends, Friends of Bungay Community Library, Friends of Bury Library, Friends of Capel Library, Friends of Chantry Library, Friends of Clare Library, Friends of Debenham Library, Elmswell Library Friends, Eye Library Friends, Friends of Felixstowe Library, Friends of Framlingham Library, Voices for Gainsborough Community Library. Friends of Glemsford Library, Friends of Great Cornard Library, Friends of Hadleigh Library, Friends of Halesworth Library, Friends of Haverhill Library, Friends of Ixworth Library, Friends of Ipswich Library, Friends of Kedington Library, Kesgrave Library Friends, Friends of the Library in Kessingland, Friends of Lakenheath Library, Friends of Lavenham Library, Leiston Library Steering Group, Friends of Long Melford Library, Friends of Lowestoft Library, Friends of Mildenhall Library, Friends of Newmarket Library, Friends of Oulton Broad Library, Friends of Rosehill Library, Friends of Saxmundham Library, Friends of Southwold Library, Friends of Stoke Library, Friends of Stowmarket Library, Stradbroke Courthouse and Library Trust, Friends of Sudbury Library, Friends of Thurston Library, Friends of Woodbridge Library, Wickham Market Partnership, Friends of Moreton Hall Library.

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Policy Estimates			
Income	£50,000		Applicable to the Liability Section, Sub-Section A -Employers Liability, Sub-Section B - Public Liability and Sub-Section C - Products Liability, and Professional Indemnity Section and Trustees' Directors' and Officers' Indemnity Section.
Wage details	Clerical	£0	Applicable to the Liability Section, Sub-Section A - Employers Liability
	All Other	£0	
Total number of volunteers and voluntary workers	250		Applicable to the Liability Section, Sub-Section A - Employers Liability and Personal Accident Section
Total number of active volunteers and voluntary workers	250		Applicable to the Liability Section, Sub-Section A - Employers Liability and Personal Accident Section
Total number of insured <b>trustees, officers and employees</b>	Nursing Treatment	0	Applicable to the Liability Section, Sub-Section D – Treatment
	Hairdressers' Treatment	0	
	Beauty Treatment	0	
	Sunbed Treatment	0	
Total number of insured persons	0		Applicable to the Property Section, Sub-Section I – Fidelity Guarantee
Total number of <b>trustees, officers and employees</b>	0		Applicable to the Personal Accident Section
Total number of vehicles	UK, Channel Islands and Isle of Man	0	Applicable to the Property In Transit Section, Sub-Section A – Own Vehicles
	<b>Europe</b>	0	
Annual sendings	UK, Channel Islands and Isle of Man	£0	Applicable to the Property In Transit Section, Sub-Section B – Goods Sent by Carrier

#### Declaration (Applicable to the whole Policy)

Other than the details **you** have already provided to **us** in respect of any exceptions to the following statements (which if applicable will be shown in the Declaration and Material Facts Exceptions section or in the General Details section of this Statement of Fact):

Have **you** or any **director**, partner, **trustee** or committee member of **your** business or organisation or its subsidiary companies to be included in this insurance, either personally or in any business capacity:

- been declared bankrupt or insolvent or been the subject of bankruptcy or insolvency proceedings or their equivalent, in any other country, that were entered into or discharged in the last 5 years? No
- been the owner, director, senior management or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual and/or partnership voluntary arrangement with creditors, a winding up order or an administration order, that were entered into or discharged in the last 5 years? No
- been the subject of a recovery action by HM Revenue & Customs or their predecessors? No
- been disqualified from being a company director and/or charity trustee and/or a designated member of a Limited Liability Partnership (LLP), either currently or in the last 10 years? No
- ever been officially cautioned, charged (but not yet tried) or convicted for any breach of any Health and Safety or Welfare or Environmental Protection legislation, or been served with a Prohibition or Improvement Notice under health and safety legislation, in the last 5 years? No
- been removed as a trustee by the Charity Commission for England and Wales, the Charity Commission for Northern Ireland, the Scottish charity regulator or the High Court due to misconduct or mismanagement? No
- been removed from management or control of any body under section 34(5)(e) of the Charities and Trustee Investment (Scotland) Act 2005 (or earlier legislation)? No
- been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, deception, arson, theft or causing wilful damage? No

Have **you** or any **director**, partner, **trustee** or committee member of **your** business or organisation or its subsidiary companies to be included in this insurance, in any business capacity:

- ever had a proposal for insurance declined, renewal refused, a policy cancelled or declared void, or special conditions imposed by any insurer? No
- made any insurance claim, been claimed against or suffered any event or loss which may lead to a claim for any of the covers provided by this **policy** (whether previously insured or not) in the last 5 years except as declared under the General Details section of this Statement of Fact? No

**Material Facts (Applicable to the whole Policy)**

- |   |    |
|---|----|
| <ul style="list-style-type: none"> <li>Have <b>you</b> any assets, <b>employees</b> or representation outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man which require cover under this <b>policy</b>?</li> </ul> | No |
|---|----|

**Material Facts (Applicable where Property Section is shown as INSURED)**

- |  |                |
|--|----------------|
| <ul style="list-style-type: none"> <li>Are the <b>premises</b> built of brick, slate brick, stone or concrete and roofed with slates, tiles or concrete with no more than 10% of the roof and/or walls of combustible materials; wood, straw, thatch or felt on timber?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Does the roof and/or walls include any combustible linings; wood or plastic?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Does the roof and/or walls include any composite panels?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are the <b>premise</b> Grade I, Grade II* or Grade A listed?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are the <b>premises</b> in a good state of repair and will they be so maintained throughout the life of the <b>policy</b> (including any subsequent periods for which insurance is offered by renewal invitation)?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are the <b>premises</b> solely occupied by <b>you</b>?           <ul style="list-style-type: none"> <li>If no, is <b>your</b> unit self-contained with its own lockable entrance and all dividing walls of the <b>premises</b> built of brick, stone, concrete or other non-combustible materials?</li> </ul> </li> </ul> | Not Applicable |
| <ul style="list-style-type: none"> <li>Has the electrical system at the <b>premises</b> been inspected in the last 5 years with all defects remedied and certified as compliant with the IEE wiring regulations?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Does the <b>premises</b> comply with our minimum security condition as detailed within the <b>policy</b> wording?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Where the Intruder Alarm Condition is shown as applicable in the <b>schedule</b>, is there an intruder alarm system specifically in place for <b>your</b> portion of the <b>premises</b> which is subject to an annual maintenance contract?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are CO<sub>2</sub> or dry powder fire extinguishers of at least 2kg that are the subject of annual maintenance contract are kept on the <b>premises</b>?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are deep fat frying equipment and/or non domestic cooking range used at the <b>premises</b>?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Are portable or temporary heating appliances in use in any part of the <b>premises</b>?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Are the <b>premises</b> or any property nearby showing any signs of existing or previous damage by Subsidence, heave or landslip?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Is <b>your computer equipment</b>, ancillary equipment and network subject to a maintenance agreement?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Is <b>your computer equipment</b> of standard design and manufacture?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Is <b>your</b> software and data backed up at least once every 48 hours and stored away from the <b>premises</b>?</li> </ul>  | Not Applicable |
| <ul style="list-style-type: none"> <li>Are satisfactory references obtained for <b>employees</b> or <b>trustees</b> with responsibility for money, stock or accounts?</li> </ul>   | Not Applicable |
| <ul style="list-style-type: none"> <li>Do all cheques or other bank instruments drawn for more than £5000 have two manually applied signatures added after the amount has been inserted?</li> </ul>  | Not Applicable |

**Material Facts (Applicable where Liability Section is shown as INSURED)**

- |  |     |
|--|-----|
| <ul style="list-style-type: none"> <li>Do <b>you</b> have a written Health &amp; Safety policy which is reviewed and made available to all <b>employees</b> (including volunteers and voluntary workers) annually?</li> </ul>  | Yes |
| <ul style="list-style-type: none"> <li>Have <b>you</b> completed all necessary Health &amp; Safety risk assessments and are they kept up to date?</li> </ul>   | Yes |
| <ul style="list-style-type: none"> <li>Have <b>you</b> completed all risk assessments in accordance with the Regulatory (Fire Safety) Order 2005 or equivalent Scottish or Northern Ireland legislation?</li> </ul>  | Yes |
| <ul style="list-style-type: none"> <li>Is all equipment properly maintained and kept in a good state of repair?</li> </ul>   | Yes |
| <ul style="list-style-type: none"> <li>Does any part of <b>your activities</b> or any of <b>your</b> fund raising events or that of <b>professional suppliers</b> engaged by <b>you</b> to organise, run and supervise such activities, involve any of the following:           <ul style="list-style-type: none"> <li>- BASE (B.A.S.E.) jumping</li> <li>- hunting, hunter trials or similar, show jumping or steeple chasing</li> <li>- boxing, martial arts, wrestling or other forms of unarmed or armed combat</li> <li>- lacrosse</li> <li>- coastering</li> <li>- motor sports including motorcycles and quad bikes (as driver or passenger)</li> <li>- driving of a motor vehicle by anyone not licensed to drive such a vehicle on a public road (regardless of whether or not the vehicle is being driven on a public road)</li> <li>- mountaineering or scrambling</li> <li>- outdoor wall, rock or cliff climbing</li> <li>- parkour street/free running</li> <li>- Flying or any aerial activity (other than as a passenger in any fully licensed passenger carrying aircraft but not as a member of the crew and not for the purpose of undertaking any trade or technical operation in or on the aircraft)</li> <li>- pole climbing</li> <li>- racing or time trials (other than on foot)</li> <li>- rugby</li> <li>- sailing or yachting outside British Coastal Water, power boating, use of mechanically propelled watercraft exceeding nine metres</li> <li>- shinty</li> <li>- Gaelic football, American football, Australian rules football or any other type of football where <b>you</b> control, organise or manage, or <b>your</b> team is participating in, any type or form of league system</li> <li>- surf boarding and wind surfing (outside British Coastal Water)</li> <li>- sports involving financial gain or payment other than for reimbursement or reasonable travel and expenses</li> <li>- glacier walking or trekking</li> <li>- water ski jumping</li> <li>- gorge walking</li> </ul> </li> </ul> | No  |

<ul style="list-style-type: none"> <li>Does any part of <b>your activities</b> or any of <b>your</b> fund raising events, but not including the activities of <b>professional suppliers</b> engaged by <b>you</b> to organise, run and supervise such activities, involve any of the following: <ul style="list-style-type: none"> <li>- abseiling</li> <li>- assault courses, adventure centres or outward</li> <li>- archery</li> <li>- barfly jumping</li> <li>- canoeing or kayaking</li> <li>- caving, pot holing or similar underground activities</li> <li>- clay pigeon or air rifle shooting</li> <li>- diving or other water activities that require use of the underwater breathing equipment</li> <li>- dry slop skiing or boarding</li> <li>- firewalking</li> <li>- horse riding or riding of any animal</li> <li>- go karting</li> <li>- ice or roller skating or blading</li> <li>- ice or roller hockey</li> <li>- indoor bouldering and wall climbing</li> <li>- javelin throwing</li> <li>- jet or water skiing (not including water ski jump)</li> <li>- land, skate, kite or fly boarding</li> <li>- land, sand or ice yachting</li> <li>- motorised fairground rides</li> <li>- paint balling</li> <li>- sailing or yachting (within British Coastal Water)</li> <li>- surf boarding and wind surfing (within British Coastal Water)</li> <li>- water sledging</li> <li>- white water rafting</li> <li>- winter sports (other than curling)</li> <li>- zip wires</li> <li>- zorbing</li> </ul> </li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>you</b> own, use, hire or maintain the following equipment as part of <b>your activities</b> or any of <b>your</b> fund raising events, but not including equipment owned, used, hired or maintained by <b>professional suppliers</b> and used in connection with activities provided by <b>professional suppliers</b> engaged by <b>you</b> to organise, run and supervise such activities which are not excluded by this <b>policy</b>: <ul style="list-style-type: none"> <li>- any type of ice or sand yachts</li> <li>- any type of land, kite, fly, sand, snow, skate or surf boards</li> <li>- any type of skates</li> <li>- bicycles other than for road or bridle path use</li> <li>- cables, wires or elastic ropes</li> <li>- fireworks or explosives unless where cover is specifically provided under Extensions to the Liability Section, extension 14 Bonfire and Firework Displays</li> <li>- motorised fairground rides</li> <li>- skies, sleds, toboggans or snow tubes</li> <li>- paint balling</li> <li>- roller blades</li> <li>- weaponry</li> </ul> </li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>your activities</b> involve mining, processing, manufacturing, removing, disposing of, distributing or storing of asbestos or products made entirely or mainly of asbestos?</li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>your activities</b> have any involvement with chemicals, petrochemicals, oil, gas or other substances which could be harmful to health, other than substances that are normal for the business?</li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>your activities</b> have any involvement with nuclear installations, docks, harbours, railways, watercraft, aircraft, airports or airfields?</li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>your activities</b> involve disposal of fumes, effluent or other harmful waste?</li> </ul>	No
<ul style="list-style-type: none"> <li>Do the <b>premises</b> have any fixed outdoor adventure or playground equipment?</li> </ul>	No
<ul style="list-style-type: none"> <li>Does any part of <b>your activities</b> involve work outside Europe consisting of anything other than clerical, sales promotion or administrative tasks or the participation in (but not the hosting or management of) exhibitions, trades shows or conferences?</li> </ul>	No
<ul style="list-style-type: none"> <li>Does <b>your</b> organisation involve working with or the involvement of vulnerable adults and young people? <ul style="list-style-type: none"> <li>- If yes, do <b>you</b> have a written protection policy that is fully complied with and reviewed annually?</li> </ul> </li> </ul>	No Not Applicable
<ul style="list-style-type: none"> <li>Do <b>you</b> or any of <b>your employees</b> use fixed power operated woodworking machines?</li> </ul>	No
<ul style="list-style-type: none"> <li>Do <b>you</b> export goods to the USA or Canada or have <b>you</b> ever done so in the past?</li> </ul>	No
<ul style="list-style-type: none"> <li>Are <b>you</b> legally responsible for organising and running specific events where the number of attendees exceeds 500 persons? <ul style="list-style-type: none"> <li>- If yes, do <b>you</b> have separate Events Insurance in place for these?</li> </ul> </li> </ul>	No Not Applicable

**Material Facts (Applicable where Loss of Licence cover is shown as INSURED)**

<ul style="list-style-type: none"> <li>Have there been any circumstances or incidents which have occurred which might be prejudicial or lead to any refusal of a licence to sell alcohol?</li> </ul>	Not Applicable
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**Material Facts (Applicable where Defamation Extension or Professional Indemnity Section or Trustees' Directors' and Officers' Indemnity Section is shown as INSURED)**

<ul style="list-style-type: none"> <li>Are <b>you</b> aware of any circumstances or incidents that may give rise to a claim, whether or not the circumstance or incident has been notified to the insurer, for professional indemnity and/or <b>defamation</b> and/or trustees' directors' and officers' liability?</li> </ul>	Not Applicable
--	----------------

**Material Facts (Applicable where Trustees' Directors' and Officers' Indemnity Section is shown as INSURED)**

- Was the most recent independent examination or audit of **your** annual financial report and accounts qualified in any way? Not Applicable

**Material Facts (Applicable where Personal Accident Section is shown as INSURED)**

- Is each person to be insured for Personal Accident in good health and free from physical and mental defect? Not Applicable
- Does any **trustee, director, officer** or **employee** engage in any hazardous activity or sport as detailed within the Personal Accident section of the policy wording? Not Applicable

**General Details (Applicable to the whole Policy)**

Losses or incidents giving rise to losses in the last 5 years:

Date of Loss/Claim	Cause of Loss/Claim	Cover Type	Total Paid	Total Outstanding

**Declaration and Material Facts Exceptions (Applicable to the whole Policy)**

**Notes on Cover**

- Property Section, Sub-Section Specified Property and Property in Transit Section** - conditions and exclusions apply in respect of theft and attempted theft when property is left unattended - see policy wording for full details
- Specific activities that are hazardous and are excluded please refer to endorsement L009 – Hazardous Activity Exclusion for more details
- Endorsements may apply. Please refer to the Schedule Summary of Endorsements Applicable to the Policy and Summary of Endorsements Applicable to the Premises for further details and the Continuation Schedule for full endorsement wordings of any endorsements which may apply



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## **X004 – Amendment to Definitions, General Exclusions and Terrorism Extensions**

Applicable to the whole **policy**

### **Applicable to the Definitions Section**

The definitions of Data, Denial of Service Attack, Hacking, Phishing, Terrorism, System and Virus are deleted and replaced by the following:

#### **Data**

Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever.

#### **Denial of Service Attack**

Any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability or performance of networks, network services, network connectivity or **systems**. Denial of service attacks include, but are not limited to, the generation of excess traffic into network addresses, the exploitation of system or network weaknesses, the generation of excess or non-genuine traffic between and amongst networks and the procurement of such actions or instructions by other **systems**.

#### **Hacking**

Unauthorised access to any **system** whether owned by **you** or not.

#### **Phishing**

Any access or attempted access to **data** made by means of misrepresentation or deception.

#### **Terrorism**

Acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's government in the United Kingdom or any other government de jure or de facto.

#### **System**

Computer or other equipment or component or system or item which processes, stores, transmits or receives **data**.

#### **Virus**

Program code, programming instruction or any set of instructions constructed with the purpose and ability, or purposely used, to damage, interfere with, adversely affect, infiltrate or monitor computer programs, **systems**, **data** or operations, whether involving self-replication or not including, but not limited to, trojan horses, worms and logic bombs and the exploitation of bugs or vulnerabilities in a computer program to damage, interfere with, adversely affect, infiltrate or monitor as above.

The Territorial Limits definition in respect of the Terrorism Extensions to the Property, Loss of Income and Property in Transit Sections is amended as follows:

#### **Territorial Limits**

England, Scotland and Wales.

For **property** insured under the Property or Property in Transit Sections where cover is provided whilst **in transit** to territories outside England, Scotland and Wales, the Territorial Limits shall include the Channel Tunnel up to the frontier with the Republic of France, as set out by the Treaty of Canterbury.

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The Territorial Limits shall not include the territorial seas adjacent to England, Scotland and Wales as defined by the Territorial Sea Act 1987 nor Northern Ireland, the Isle of Man or the Channel Islands.

#### Applicable to the General Exclusions Section

Exclusion 4 Terrorism of the General Exclusions is deleted and replaced by the following:

#### 4 Terrorism

This **policy** does not cover any **damage, injury** or liability directly or indirectly caused by, contributed to by or arising from:

- 1 **terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss
- 2 any action taken in controlling, preventing, suppressing or in any way relating to **terrorism**

except as provided by:

- i the Liability Section
- ii Extension 15 Terrorism of the Property Section
- iii Extension 12 Terrorism of the Loss of Income Section
- iv the Terrorism Extension of the Property in Transit Section

of this **policy**.

In any action, suit or other proceedings, where **we** allege that by reason of the provisions of this exclusion any **damage, injury** or liability is not covered by this **policy**, the burden of proving that such **damage, injury** or liability is covered will be upon **you**.

General Exclusion 5 Electronic Risks is deleted and replaced by the following:

#### 5 Electronic Risks

This **policy** does not cover any **damage, injury** or liability directly or indirectly caused by, contributed to by or arising from:

- a **damage** to any **system** whether owned by **you** or not and whether tangible or intangible including any **data** where such **damage** is caused by programming or operating error by any person, acts of malicious persons, **virus, hacking, phishing, denial of service attack** or failure of any external network
- b loss, alteration, modification, distortion, erasure or corruption of, or unauthorised access to, **data** whether or not caused by **hacking**
- c any misinterpretation, use or misuse of **data**
- d unauthorised transmission of **data** to any third party or transmission of any **virus**
- e **damage** to any other **property** directly or indirectly caused by, contributed to by or arising from **damage** described in a, b, c or d of this exclusion

but this shall not exclude accidental **damage** to insured **property** which results from a cover cause, not otherwise excluded, except for acts of malicious persons which do not involve physical force or violence.

#### Applicable to the Property, Loss of Income and Property in Transit Sections

Extension 15 Terrorism to the Property Section is deleted and replaced by the following:

#### Extension 15 Terrorism

If Terrorism cover is shown on the **schedule**, **we** will pay for **damage** or loss resulting from **damage** to insured **property** as shown on the **schedule** within the **territorial limits** caused by **terrorism** occurring during the **period of insurance** provided that:

- a in any action suit or other proceedings where **we** allege that any **damage** or loss resulting from **damage** is not covered by this extension the burden of proving that such **damage** is covered will be upon **you**
- b this extension is not subject to any of the exclusions specified in this **policy** other than as specified in exclusions i to vii of this extension
- c this extension is subject to all the terms and conditions of this **policy** unless otherwise specified in this extension
- d **our** liability in respect of all losses arising out of any one occurrence and in the aggregate in any one **period**

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**of insurance** will not exceed the sums insured or limits shown on the **schedule** in respect of insured **property** or as otherwise specified in the **policy**.

**We** will not pay for:

- i **damage** to any **building** or **property** therein insured under this **policy**, in the name of an individual or individuals, which is occupied as a private residence or any part thereof which is so occupied except as expressly varied in exclusions ii and iv of this extension
- ii **damage** to blocks of flats and/or private dwelling houses or **property** therein insured under this **policy**, in the name of an individual or individuals, (other than where such individuals are sole traders, partners in an unincorporated business partnership, trustees or executors of a will (or beneficiaries of such trust or will) and provided they do not occupy any part of the property for their own residential purposes)
- iii **damage** to any **building** or **property** therein insured under this **policy**, in the name of an individual or individuals (where such individuals are trustees or executors of a will or beneficiaries of such trust or will), which is occupied as a private residence where any part of the **building** is occupied by such individuals except as expressly varied in exclusion iv of this extension
- iv **damage** to any **building** or **property** therein comprising mixed commercial and residential usage which is insured under this **policy**, in the name of an individual or individuals, and/or owned and/or occupied in any part by such individual or individuals unless the commercially occupied proportion of the **building** is more than 20%
- v chemical, biological or radioactive contamination defined as any losses whatsoever or any expenditure resulting or arising therefrom or any **consequential loss** directly or indirectly caused by or contributed to by or arising from:
  - a the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - b ionising radiation or contamination by radioactivity or from the combustion of any radioactive material
  - c chemical, biological or radiological irritants, contaminants or pollutants
 in respect of properties occupied as a private residence or any part thereof which is so occupied and/or **property** therein insured under this **policy**, in the name of an individual or individuals, except where such properties are insured for **terrorism** under this extension by virtue of the variations to exclusions ii or iv of this extension
- vi riot, civil commotion, war and allied risks defined as any loss whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- vii remote digital interference defined as any losses whatsoever directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from:
  - a **damage** to any **system**, or
  - b any alteration, modification, distortion, erasure or corruption of **data**
 whether owned by **you** or not, where such loss is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from **virus** or **hacking** or **phishing** or **denial of service attack**.

#### Proviso to exclusion vii

- 1 **We** will pay for the cost of reinstatement, replacement or repair in respect of **damage** to insured **property**
- 2 **We** will pay for loss of **income** as a result of interruption of or interference with **your activities** as a direct result of either:
  - a **damage** to insured **property**, or
  - b **damage** to other **property** within one mile of the insured **property** by **terrorism** which prevents or physically hinders the use of or access to the insured **property**
- 3 **Our** liability for any loss under items 1 and 2 of this proviso (which would otherwise fall within exclusion vii of this extension) is on the condition that such loss:
  - i results directly from fire, explosion, flood, escape of water from any tank, apparatus or pipe (including any sprinkler system), impact of aircraft or any aerial devices or articles dropped from them, impact of any sea-going or water-going vessel or of any vehicle whatsoever or of any goods or cargo carried in or on such

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- vessel or vehicle, **damage** to or movement of **buildings** or structures, plant or machinery other than any **system**, and
- ii. is not proximately caused by **terrorism** in relation to which the relevant organisation or any persons acting on behalf of or in connection with that organisation are controlled by, acting on behalf of or part of any de jure or de facto government of any nation, country or state.
- 4 If the **damage** to insured **property** indirectly results from any alteration, modification, distortion, erasure or corruption of **data** because the occurrence of one or more of the causes listed in item 3 i of this proviso results directly or indirectly from any alteration, modification, distortion, erasure or corruption of **data**, **we** will pay **you** in accordance with items 1 or 2 of this proviso.
  - 5 **We** will not pay for any losses directly or indirectly caused by, contributed to by or arising from or occasioned by or resulting from any alteration, modification, distortion, erasure or corruption of **data** other than under item 4 of this proviso.

For the purposes of this proviso only, the definition of **property** excludes **data**, **money**, electronic cryptographic or virtual currency including Bitcoin or anything similar, negotiable or non-negotiable instruments, financial securities or any other financial instrument of any sort whatsoever.

#### Condition to Extension 15 Terrorism

If this **policy** is subject to any Long Term Agreement or Undertaking it does not apply to this extension.

#### Condition Precedent to Liability to Extension 15 Terrorism

It is a condition precedent to **our** liability to pay claims that:

- a **you** have purchased cover in respect of **terrorism** from a Pool Reinsurance Company Limited member company in respect of all property and premises owned by **you** or for which **you** are responsible and that are eligible for such cover. A list of Pool Reinsurance Company Limited member companies is available via the Pool Re website
- b the Treasury has issued a certificate certifying that **terrorism** is the cause of the loss or **damage** or, if the Treasury has refused to issue a certificate, a tribunal formed by agreement between **us** and Pool Reinsurance Company Limited concludes that **terrorism** was the cause of the loss or **damage**.

For the purposes of this condition, property and premises owned by **you** or for which **you** are responsible includes those pertaining to subsidiary companies unless such subsidiary has full control over its own insurance arrangements.

Extension 12 Terrorism to the Loss of Income Section is deleted and replaced by the following:

#### 12 Terrorism

Where Extension 15 Terrorism of the Property Section is operative, **terrorism** cover is also provided by this section. Any payment in respect of **terrorism** under this section will be subject to the same exclusions and conditions applicable to that extension.

Extension to the Property in Transit Section is deleted and replaced by the following:

#### Terrorism

Where Extension 15 Terrorism of the Property Section is operative, **terrorism** cover is also provided by this section. Any payment in respect of **terrorism** under this section will be subject to the same exclusions and conditions applicable to that extension.

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## **X002 – Long Term Agreement**

The following definition is added:

### **Long Term Agreement**

An agreement between **you** and **us** to offer to renew this **policy with us** for an agreed period in return for a reduced premium.

**Long Term Agreement** – only applicable if shown as operative on **your schedule**.

In return for a discounted premium **you** have agreed to offer to renew this **policy with us** for an agreed number of years. The expiry date of such agreement will be shown on the **schedule**. The agreement between **us** and **you** means that provided **we** offer renewal of the **policy** on terms and conditions in force at the end of each **period of insurance you** will continue to renew this **policy with us** at each annual renewal date for the duration of the agreement.

Provided that:

- a **we** shall be under no obligation to accept an offer made in accordance with the above mentioned agreement
- b The sums insured may be reduced at any time to correspond with any reduction in value of or variation to the insured **property**.

This agreement also applies to any **policy** or **policies** which may be issued by **us** in substitution for this **policy** and the same discount will be allowed on the corresponding premium for any substituted **policy** or **policies** issued by **us**.

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## L009 – Hazardous Activity Exclusion

Applicable to Liability Section

For the purpose of this endorsement a **professional supplier** is defined as any individual, company or organisation other than **you**, a **director, officer, trustee or employee** that provides services or equipment for **you**

**We** will not pay for any claim arising from or in connection with any of the following activities:

- BASE (B.A.S.E.) jumping
- boxing, martial arts, wrestling or other forms of unarmed or armed combat
- coastering
- driving of a motor vehicle by anyone not licensed to drive such a vehicle on a public road (regardless of whether or not the vehicle is being driven on a public road)
- flying or any aerial activity (other than as a passenger in any fully licensed passenger carrying aircraft but not as a member of the crew and not for the purpose of undertaking any trade or technical operation in or on the aircraft)
- Gaelic football, American football, Australian rules football or any other type of football where **you** control, organise or manage, or **your** team is participating in, any type or form of league system
- glacier walking or trekking
- gorge walking
- hunting, hunter trials or similar, show jumping or steeple chasing
- motor sports including motorcycles and quad bikes (as driver or passenger)
- mountaineering or scrambling
- outdoor wall, rock or cliff climbing
- parkour street/free running
- pole climbing,
- racing or time trials (other than on foot)
- sailing or yachting outside British Coastal Water, power boating, use of mechanically propelled watercraft exceeding nine metres
- sports involving financial gain or payment other than for reimbursement or reasonable travel and expenses
- water ski jumping

**We** will only indemnify **you** for the following activities if they are organised, run and supervised by a **professional supplier** of such activities under a contract between the **professional supplier** and **you**:

- abseiling
- assault courses, adventure centres or outward bound courses
- archery
- barfly jumping
- canoeing or kayaking
- caving, pot holing or similar underground activities
- clay pigeon or air rifle shooting
- diving or other water activities that require use of the underwater breathing equipment
- dry slop skiing or boarding
- firewalking
- horse riding or riding of any animal
- go karting
- ice or rolling skating or blading
- ice or roller hockey
- indoor bouldering and wall climbing
- javelin throwing
- jet or water skiing (not including water ski jump)
- land, skate, kite or fly boarding
- land, sand or ice yachting
- motorised fairground rides
- paint balling
- sailing or yachting (within British Coastal Water)
- surf boarding and wind surfing (within British Coastal Water)
- water sledging
- white water rafting,
- winter sports (other than curling)
- zip wires
- zorbing

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We will not pay for any claim arising from or in connection with the use of the following equipment by **you** unless the use of such equipment is part of an activity organised, run and supervised by a **professional supplier** of such activities covered by this endorsement:

- any type of ice or sand yachts
- any type of land, kite, fly, sand, snow, skate or surf boards
- any type of skates
- bicycles other than for road or bridle path use
- cables, wires or elastic ropes
- fireworks or explosives unless where cover is specifically provided under Extensions to the Liability Section, extension 14 Bonfire and Firework Displays
- motorised fairground rides
- skies, sleds, toboggans or snow tubes
- roller blades
- weaponry

### **X003 – Privacy Notice**

The Data Protection Notice section of the policy wording is deleted and replaced with the following Privacy Notice:

We are Ageas Insurance Limited and are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website [www.ageas.co.uk](http://www.ageas.co.uk) or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

**Your agent** will have their own uses for **your** personal data, please ask **your agent** if **you** would like more information about how they use **your** personal information.

#### **Collecting your information**

We collect a variety of information about **you** including personal information such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** also collect sensitive personal information such as details regarding **your** health, credit history and/or criminal convictions.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjusters and/or suppliers appointed in the process of handling a claim.

#### **Using your information**

The main reason **we** collect **your** personal and/or sensitive information is because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as manage **your policy** such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

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There may be situations where **we** will only use **your** information if **you** have given **us** permission such as using or collecting sensitive information. If **you** have given **us** such information about someone else, **you** would have confirmed that **you** have their permission to do so.

### Sharing your information

**We** share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling their products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate care and necessary safeguards being in place.

### Keeping your information

**We** will only keep **your** information for as long as is necessary in providing **our** products and services to **you** and/or to fulfil **our** legal and regulatory obligations. Please refer to **our** full Privacy Policy for more information.

### Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** will not transfer **your** information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

### Your rights

**You** have a number of rights in relation to the information **we** hold about **you**, these rights include but are not limited to: the right to a copy of **your** personal information **we** hold; object to the use of **your** personal information; withdraw any permission **you** have previously provided and complain to the Information Commissioner's Office at any time if **you** are not satisfied with **our** use of **your** information. For a full list of **your** rights please refer to the full Privacy Policy.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum, statutory, period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

## CONT.

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## **L020 Defamation**

Applicable to Liability Section Sub-Section B Public Liability

Extension 13 Defamation is deleted and replaced with the following:

### **13 Defamation**

(This extension is only operative if shown as insured on the **schedule**)

**We will pay for your costs and expenses, claimants' costs and expenses** and for damages awarded against **you** as a result of alleged **defamation** by **you**, a **director, officer, partner, trustee** or **employee**.

All **defamation** claims will be deemed to have been made during the **period of insurance** in which the first claim was accepted by **us**.

**We will not pay for damages, your costs and expenses and claimants' costs and expenses** for which a claim has been admitted under the Professional Indemnity Section or Trustees' Directors' and Officers' Indemnity Section of this **policy** or if an indemnity is provided by any other insurance.

**We will not be liable:**

- a for the **excess** shown on the **schedule**
- b for the payment of fines, penalties, liquidated or aggravated damages
- c for punitive, exemplary or multiplied damages (these are damages in excess of normal compensation awarded to punish **you**)
- d where the alleged **defamation** occurs prior to the **retroactive date**
- e for criminal or intentional **defamation** or where **you** ought to have known such statements were defamatory
- f for the consequence of any circumstances known to **you** at the commencement of this cover which may give rise to a claim
- g for any claim arising from or brought by
  - i any firm, company or organisation in which **you** or any **director** have a controlling interest
  - ii any entity that has a controlling interest in **you** or any **director** by virtue of their having a majority financial or executive interest in **your organisation**
- i for any malicious falsehood or injurious falsehood
- j for any unauthorised or malicious access, alteration or intrusion to any **systems**
- k for any printers' errors unless made by **you**, a **director, officer, partner, trustee** or **employee**
- l for any legal action brought against **you**:
  - i in any court of law outside of England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
  - ii by any claimant living outside England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

**Our** liability under this extension including **your costs and expenses** and **claimants' costs and expenses** shall not exceed £100,000 in any one **period of insurance**.

It is a condition precedent to **our** liability to pay claims under this extension that **you** take the appropriate action required on the advice of any legal advisers appointed by **us** in order to secure the withdrawal of any claim or objection made by any person. This may include but is not limited to:

- i issuing an apology
- ii withdrawal of the material or publication
- iii amending any material or publication

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## X005 – Amendments to Definitions – Your Activities

Applicable to the whole **policy**

### **Applicable to the Definitions Section**

The definition of Your Activities is deleted and replaced by the following:

#### **Your Activities**

The activities as shown on the **schedule** including:

- a the ownership, repair and maintenance of the **premises**
  - b the provision of fire and security services at the **premises**
  - c the provision of first aid but excluding any first aid provided by any qualified medical practitioner or nurse
  - d the performance of private work undertaken by **employees** for **you**, or with **your** consent, for any **director, officer, partner, trustee** or senior executive of **yours**
  - e attending or participating in:
    - i conferences, seminars, meetings, trade fairs, exhibitions, stalls, fetes, special interest fairs and shows, car boot jumble and other sales
    - ii fundraising, educational and social events or visits to licensed historic, cultural, educational, sporting and leisure sites and venues including stays not exceeding fourteen days in duration at hotels, hostels, and licensed residential centres and holiday parks
  - f organising, arranging, hosting or supplying:
    - i conferences, seminars, meetings, trade fairs, exhibitions, stalls, fetes, special interest fairs and shows, car boot jumble and other sales
    - ii fundraising, educational and social events or visits to licensed historic, cultural, educational, sporting and leisure sites and venues including stays not exceeding fourteen days in duration at hotels, hostels, and licensed residential centres and holiday parks
- providing the maximum number of attendees or participants is no more than 1000 at any one time and at any one location
- g advertising, canvassing or petitioning for funds, donations, goods, supplies or equipment by any **employee, director, officer, partner or trustee** in connection with **your activities**
  - h charitable projects involving light manual activity provided they do not involve
    - i work requiring any special permit or licence
    - ii work at heights greater than three metres above ground or floor level
    - iii excavation below ground or floor level
    - iv use of mechanical or electrical plant tools or equipment, other than light electrical handyman and gardening tools and electric or petrol driven lawn mowers
    - v building construction or environmental improvement work other than light landscaping maintenance or decorating.
  - i organising, arranging, hosting, supplying, attending or participating in clubs societies and other organised groups
  - j providing organised travel in connection with **your activities** within the **territorial limits** by means of
    - i public transport
    - ii volunteer's own vehicles
    - iii hired transportation provided by a licensed carrier for the benefit of any individual, their family or household, or
    - iv their authorised carer or attendant for whom the Insured provides a charitable service
  - k **pastoral care**

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## PA01 Personal Accident

Applicable to the Personal Accident Section

The definition of Insured Person is deleted and replaced with the following:

### **Insured Person**

A person, who is aged over 16 years but under 85 years of age during the **period of insurance**, included in a group of persons shown on the schedule but excluding any temporary employee, labour only subcontractor, or person undertaking work for you under a work experience placement.

## X006 Food and Beverage Manufacturer Exclusion

Applicable to the Liability Section

Liability Section Exclusions to the Liability Section 8 Food and Beverage Manufacturer is deleted.

## B001 Death of a Patron

Applicable to the Loss of Income Section

Replaces **13 Death of a Nominated Person**  
**Definitions**

### **Patron**

A person who publically lends their name and support to **your organisation**.

### **Extensions to Sub-Section A – Income/Costs**

(Subject to the terms, conditions and exclusions of this sub-section, this section and this **policy**)

### **13 Death of a Patron**

(This extension is only operative if shown on the **schedule**)

Following the unexpected death of a **patron** during the **period of insurance**, we will pay for the additional costs and expenses incurred by **you** in replacing:

- a the stock of existing stationery including any printed pamphlets, leaflets or other advertising literature printed and held by **you** for use containing the name of the **patron**
- b the artwork and/or redesigning existing stationery or advertising material containing the name of the **patron**
- c the name of the **patron** and any personalised statements contained on any website or any other medium used by **you** to advertise or increase awareness of **your organisation**

provided that:

- i **you** notify **us** within 14 days of the death of the **patron**
- ii **you** fully cooperate with **us** to identify and provide a list at **your** expense of all documentation **you** know exists and contains reference to the **patron** for whom **you** wish to make a claim under this extension
- iii where **your employees** undertake work to facilitate the changes as insured by this extension, **you** will provide **us** with a record of time spent on the tasks performed and the itemised cost of such work
- iv **you** provide **us** with details of all work undertaken and invoices where such work is done by anyone other than stated in iii above
- v the **patron** at the commencement of the **period of insurance** is not known to be suffering from any physical defect, infirmity, medical condition or chronic or recurring illness for which they have received medical treatment in the 12 months prior to their death
- vi the **patron** is not over 79 years of age at the commencement of the **period of insurance**.

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Our liability under this extension will not exceed £25,000 in any one **period of insurance**.

### **L025 Injury To Working Partners**

Applicable to Sub-Section A Employers Liability

Extensions to Sub-Section A Employers Liability 4 Injury to Working Partners is amended to read:

4. Injury To Working Partners

**We** will regard as an **employee** any working **partner** of **your organisation** who suffers accidental **injury** provided that:

a such **injury** is sustained by the working **partner** whilst working in connection with **your activities** during the **period of insurance** and within the **territorial limits**

b such **injury** is caused by the negligence of another working **partner** or **employee**.

### **CLAIM NOTIFICATION**

If **you** need to make a claim, please contact **our** commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide **you** through the next steps. Alternatively **you** can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA.

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### **LEGAL AND BUSINESS HELPLINE SERVICES**

#### **Legal Advice - 0345 122 8931**

This helpline is available 24 hours per day, 365 days a year to provide confidential legal advice over the phone on legal problems under the laws of the countries of **Europe**. Advice covers legal problems affecting your business.

#### **UK tax advice - 0345 122 8931**

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters under the laws of England, Scotland, Wales and Northern Ireland.

#### **Redundancy Approval - 0345 322 0176**

This service is available between 9.00am and 5.00pm from Monday to Friday (except bank holidays) to provide specialist advice if **you** are planning redundancies. This will assist **you** to implement a fair selection process and ensure that the redundancy notices are correctly served. If **you** opt to use this service a charge will be payable by **you**.

#### **Confidential Counselling Helpline - 0345 122 8934**

This helpline is available 24 hours per day, 365 days a year for an **employee, trustee or director** (including family members permanently living with them) needing confidential help and advice. **Our** qualified counsellors are available to provide telephone support on any matter that is causing **your employee, trustee or director** upset or anxiety, from personal problems to bereavement. Due to their sensitivity, counselling calls are not recorded.

#### **Business Emergency Assistance - 0345 122 8935**

This helpline is available 24 hours per day, 365 days a year to arrange help straight away if an unforeseen emergency causes **damage** to the **premises** or creates a health and safety hazard. **We** will contact a suitable repairer or contractor and arrange assistance on **your** behalf. All costs of assistance provided are **your** responsibility, although if the **damage** is insured **you** will be able to make a claim for repair of the **damage**.

#### **Please do not phone the helpline service numbers to report an insurance claim.**

The helpline services are provided on **our** behalf but not by **us**. **We** take no responsibility for the advice or assistance given or for the failure of the helpline which may result from an exceptional event that is beyond the control of **us** and the helpline service provider.

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