



Schedule

UMR: B6020A2014BLFCHE

Multi Cover Commercial

Policy number: CHU-COM-00012052019
Agent reference: 7179265

Client number: 31675387

Insured: Officers Committee and Members for the time being of Hampsthwaite Memorial Hall
Agent name: Jelf Harrogate

Postal address:

[REDACTED]
Hampsthwaite
Harrogate
North Yorkshire
HG3 2ET

Address:

Central House
Beckwith Knowle
Otley Road
Harrogate
HG3 1UF

Issuing office:

Grove House
Newland Street
Witham
CM8 2UP

Business Description: Memorial Hall

Effective date: 22/03/2019
Expiry date: 11/01/2020

Date of issue: 27/03/2019

Premium ex IPT: £ 482.69
IPT @ 12.0%: £ 57.92
Underwriting fee: £ 0.00
Total premium: £ 540.61

Important information

Your duty to make a fair presentation of the risk

You must make a fair presentation of the risk to Us when You take out, renew or vary Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by Your policy in a clear and accessible manner. Material facts are those which are likely to influence Us in the acceptance or assessment of the terms or pricing of Your policy. If You are in any doubt as to whether a fact is material, You should tell Us about it.

If You fail to make a fair presentation of the risk, where that failure is deliberate or reckless, or where, We would not have issued, renewed or varied Your policy had You told Us about a material fact or circumstance, We may treat Your policy as if it had not existed and refuse to pay any claims. In other

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cases, We may only pay part of the value of Your claim or impose additional terms.

For these reasons, it is important that You check all of the facts, statements and information set out in this document or any other information provided are complete and accurate and that You have answered any questions completely and accurately. If there is more than one person involved in Your business or employed by You, You should check with them where appropriate that the facts and statements that You make are complete and accurate.

You are not required to sign this Statement of Fact but You should read it carefully, if any of the facts, statements or information about You or Your business are incomplete or inaccurate, You or Your insurance adviser must contact Us immediately. Failure to do so could invalidate Your policy or lead to a claim not being paid.

The policy wording applicable is: Multi Cover Commercial which is available to download at:
<http://www.victorinsurance.co.uk/policy-wordings>

Cover summary

The following selections of cover have been selected; please see individual sections of cover and Locations for full details.

Cover	Insured/not insured
Material damage	✓
Business all risks	✗
Business interruption	✗
Money and assault	✓
Book debts	✗
Employers' liability	✓
Public liability	✓
Products liability	✓
Engineering machinery breakdown	✓
Deterioration of stock	✓
Goods in transit	✓
Fidelity guarantee	✗
Legal expenses	✓
Personal accident	✗
Terrorism	✗
Cyber liability	✓

Cover

**Premises 1 - 14 High Street Hampsthwaite Harrogate North
Yorkshire HG3 2ET**

Premises occupation	
Primary building usage	Village Hall
Premises occupancy	

Section 1 - Material damage

The Excess applicable to this section is £250 unless otherwise stated below.

Property insured	Basis of settlement	Sum insured
Building including Landlords Fixtures and Fittings	Reinstatement	(£700,000) £875,000
Machinery, Plant & All Other Contents	Reinstatement	(£16,435) £20,544
Computer Equipment	Reinstatement	(£1,631) £2,039
Additional Peril Subsidence is applicable Subsidence Excess		£1,000

Endorsements

CC017 - Electrical inspection condition

If in relation to any claim **You** have failed to comply with the following conditions, **You** will lose **Your** right to indemnity or payment for that claim

You must ensure that

1. A current IEE certificate has been issued by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA) or approved by a UKAS/ISO17020 accredited organisation
2. A planned preventative maintenance programme is in place so that electrical installations are re-inspected every five years by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA) or approved by a UKAS/ISO17020 accredited organisation

CC056 - Minimum security condition

Condition CC056 - Minimum security condition applies. Please see **Your** policy wording for full details.

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CC007 - Waste (weekly removal) condition

Condition CC007 - Waste (weekly removal) condition applies. Please see **Your** policy wording for full details.

CC022 - Premises Inspection

Condition CC022 - Premises Inspection as stated in **Your** policy wording is applicable.

CC031 - Kitchen warranty

If in relation to any claim **You** have failed to comply with the following conditions, **You** will lose **Your** right to indemnity or payment for that claim:

You must ensure that

1. all extract ducting, grease traps and filters are cleaned at least once every month
2. a minimum of one 2kg CO2 and one 9L foam extinguisher or one 3kg powder extinguisher, each conforming to BS-5423 and a fire blanket conforming to BS-6575 be located in the kitchen.

CC101 - Trophies

Contents includes a Trophy, the property of the Snooker Club, subject to a maximum limit of liability of £1,000.

Section 4 - Money and assault

Part A - Money

Estimated own annual carryings		Unknown
Crossed cheques and other non-negotiable instruments		£250,000
Money in transit by You or Your Employees		£5,000
Money in transit by a security company		£5,000
Money in locked safe		£2,000
	Type of safe	Unknown
Money in any bank night safe		£5,000
Money at home of authorised person		£500
Money outside business hours, not in safe		£250
Money during Business hours		£5,000
Money in vending machines		£500

Part B – Assault

Death and other capital benefits		£10,000
Medical expenses		£500
Permanent total disablement		£10,000
Temporary total disablement		£100 per week
	Total weeks payable	104 weeks
Temporary partial disablement		£100 per week
	Total weeks payable	104 weeks

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Section 6 - Employer's liability

Limit of Indemnity	£10,000,000
Geographical Limit	UK
Basis	Wageroll
Direct - Non-Manual / Clerical	£ 3,373

Endorsements

The insured must ensure that:- A written health & safety policy is in force and that all employees are trained accordingly and suitable personal protection equipment is issued, worn and signed for Risk assessments are undertaken in accordance with Health & Safety law and formalised accident investigations and RIDDOR are carried out as necessary. All machinery and plant is installed and used in accordance with statutory requirements. Pre-employment checks are undertaken as required

Section 7 – Public liability

The Excess applicable to claims in respect of Damage to third party property is £250
The Excess applicable to claims in respect of Damage to third party property arising out of work using heat or fire is £1000

Limit of indemnity	£5,000,000
Geographical limit	UK

Geographical limit	Description	Turnover (£)
UK	Memorial Hall	£18,690

Endorsements

CC080 - Work Away Exclusion

We will not provide indemnity under Section 7 - Public liability in respect of any manual work carried out away from **The Premises** other than collection or delivery.

CC102 - Cloakrooms

We will provide indemnity under Section 7 Public Liability for Damage to Property in any cloakroom provided by You.

CC103 - Committees Endorsement

We will not provide indemnity under Section 7 Public Liability in respect of

- 1) sponsored walks or similar events
- 2) firework displays or bonfires
- 3) bouncy castles and other inflatable devices
- 4) bodily injury to any person taking part in
 - a) contact sports including martial arts
 - b) jousting competitions
 - c) It's a Knockout competitions
 - d) donkey derby races
 - e) go-karting
 - f) parachute jumping, paragliding or parascending
 - g) bungee jumping or abseiling
- 5) events involving weapons

Section 8 - Products liability

The Excess applicable to this section is £250 each and every loss unless otherwise stated below.

Limit of Indemnity £5,000,000

Turnover breakdown

Geographical limit	Description	Turnover (£)
UK	Memorial Hall	£18,690

Endorsements

CC082 - Products Liability Restriction

We will not provide indemnity under Section 8 - Products liability in respect of **Products Supplied** other than

1. the supply of food and drink
2. the supply of office requisites
3. the disposal of furniture and office equipment previously used in the course of **The Business**.

Section 9 - Engineering machinery breakdown

The Excess applicable to this section is £350 each and every loss.

Property Insured

All Installed
Plant,
Machinery
and Computer
equipment
(including
portable)
Sudden and
Unforeseen
Damage

Cover

Limit of liability

£5,000,000

Computer equipment

£500,000

Portable computer equipment

£5000

Reinstatement of data

£50,000

Increased cost of working

£50,000

Section 10 – Deterioration of stock

The Excess applicable to this section is £50

Type of unit	Year of manufacture	Sum insured
Unknown	Unknown	£2,500

Section 11 – Goods in transit

The Excess applicable to this section is £100 each and every loss unless otherwise stated below

Own vehicles

Number of unspecified vehicles

1

Unspecified Vehicle limit

£10,000

Estimated annual carryings

£0

Endorsements

CC060 - Unattended Vehicle Theft Exclusion

Condition CC060 - Unattended Vehicle Theft Exclusion as stated in the policy wording is applicable.

Section 13 – Legal Expenses

Employment disputes and compensation awards
 Transfer of undertakings
 Legal defence
 Disciplinary hearings
 Statutory licence appeal
 Contract disputes
 Debt recovery
 Property protection
 Tenancy disputes
 Personal injury
 Tax protection
 Legal advice service
 Tax advice service
 Counselling service
 DAS businesslaw
 Employment manual

Limit of indemnity
 Employment disputes compensation awards aggregate limit

£500,000
 £1,000,000
 per period of
 insurance

Section 16 – Cyber liability

The Excess applicable to this section is £500
 The Time Excess applicable is 12 hours

Limit of indemnity

£50,000



Endorsements

The following endorsements apply to the policy as a whole.

CC100 - Hiring Out - Contingent Cover

We shall extend to cover hired or leased out subject to the following terms.

It shall be a condition precedent to Our liability under this policy that

(A) if any of the Property insured shall be hired out such hire shall be subject to conditions of contract (a copy of which has been lodged with the company) which shall hold the hirer fully responsible for all loss or Damage to the property whilst in the hirer's custody or control.

(B) before any of the Property Insured is passed to the hirer You shall take all reasonable care to:

(1) notify the terms of the conditions of hire to the hirer and obtain the hirer's acceptance.

(2) ensure that the hirer is fully insured for loss or damage to the property.

This policy shall apply to loss or Damage not recoverable from the hirer and in no circumstances shall the benefit of this policy pass to the hirer.

We shall not be liable for loss or Damage arising from theft or conversion by the hirer or any member of the hirer's family or business staff having custody of the property.



The underwriters

This insurance is underwritten by certain underwriters at Lloyd's and other insurance companies as noted below, referred to collectively as the 'Underwriters' who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The subscribing Underwriters' obligations under Contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Section		Underwriter
All other sections except those stated below	100%	Lloyd's Syndicate 2001 managed by MS Amlin Underwriting Ltd through its service company Amlin UK Limited. Amlin UK is a trading name of Amlin UK Limited. Amlin UK Limited is wholly owned by and an Appointed Representative of MS Amlin Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 204918. Amlin UK Limited is registered in England No. 2739220. Registered office: The Leadenhall Building, 122 Leadenhall Street, EC3V 4AG.
Equipment breakdown Cyber liability	100%	HSB Engineering Insurance Limited (FCA Register No: 202738) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Legal expenses	100%	DAS Legal Expenses Insurance Company Limited DAS House Quay Side Temple Back Bristol BS1 6NH Registered in England and Wales Company Number 103274 DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

Complaints

Making a Complaint - Victor Insurance's aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times Victor Insurance are committed to providing You with the highest standard of service.

If You have any questions or concerns about Your policy or the handling of a claim You should, in the first instance, contact Victor Insurance or Your insurance adviser. In the event that You remain dissatisfied and wish to make a complaint, You can do so at any time. Making a complaint does not affect any of Your legal rights. Please contact:

Post: Chief Underwriting Officer, Victor Insurance, 1 Tower Place West, Tower Place, London EC3R 5BU

In respect of all Sections except 9, 13 & 16 if Your complaint cannot be resolved within two weeks, or if You have not received a response within two weeks You are entitled to refer the matter to Lloyd's.

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Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. Lloyd's contact details are:

Post: Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Telephone: 44 (0) 20 7327 5693 Fax: 44 (0) 20 7327 5225
Email: complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If your complaint relates to Sections 9, 13 or 16, or if You remain dissatisfied after Lloyd's has considered Your complaint, or if You have not received a written final response within eight weeks from the date Victor Insurance received Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service who will independently consider Your complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: (Fixed): 0800 023 4567 Tel (Mobile): 0300 123 9123 Tel (Outside UK): 44 (0) 20 7964 0500 Fax: 44 (0)20 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website www.financial-ombudsman.org.uk

Please note - You must refer Your complaint to the Financial Ombudsman Service within six months of the date of the final response.

The Financial Ombudsman Service will normally only consider a complaint from private individuals or from a business that has an annual turnover of less than 2 million Euros and fewer than 10 employees or from trustees of a trust with net asset value of less than £1m.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Making a claim

To make a claim under any section of cover other than Legal Expenses, cyber liability and equipment breakdown, please contact us:

Email: newclaims.victor@davies-group.com

Call: 0344 856 2089 24 hours a day 365 days a year

If your claim is relating to Legal Expenses please contact DAS Legal Expenses Insurance Company Ltd:

Call: 0117 934 2183 24 hours a day 365 days a year

If your claim is relating to cyber liability or equipment breakdown please contact HSB Engineering Insurance Limited:

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Email: new.loss@hsbeil.com

Call: 0330 100 3432 24 hours a day 365 days a year

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