

Select for Charities and Social Organisations

Your policy schedule

For:

Ware Town Partnership

Prepared by:

Mr Alex Kirby

Date:

04 December 2022

Introduction

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. This policy schedule shows the headlines of your cover. The details of the cover are shown in the policy document.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Covers are the elements that make up your policy and are shown in Section 4 of this document. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

If you spot any errors or have any questions, please do not hesitate to contact us on 0800 917 9531 or via email: Renewals.team@uk.zurich.com.

As this schedule will run for the coming year, please keep us informed if your organisation changes during the year. Errors or missing facts in this schedule could result in claims not being paid. (See Section 1 in 'General notes' for more details)

The schedule is made up of seven parts:

1. Basic information

Who holds the policy and the dates it will be active

2. Statement of Fact

The statements that you must comply with in order for your cover to be valid

3. Our Understanding of You

The facts on which we have based this policy

4. Lines of cover applying

A list of the lines of cover

5. Noted interests

If you have told us that a third party organisation owns some of the items we are insuring, these items will be listed here

6. General notes

Notes on how we will apply the policy and manage your information

7. Claims contact information

The numbers to call if you need to make a claim

1. Basic information

This policy schedule replaces any previous schedule issued to you.

The policy document, this policy schedule and any statement of fact should be read together. Each part is a separate contract. The general definitions, conditions and exclusions apply to all parts.

Insured:	Ware Town Partnership		
Address:	99 New Road		
	Ware		
	Hertfordshire		
	SG12 7BY		
	United Kingdom		
Policy number:	XAO1220572853		
Terrorism policy number:			
Current year of cover:	01 January 2023	to:	31 December 2023
Period of cover:	01 January 2023	to:	31 December 2023
Premium (Incl. IPT):	£821.29		
Engineering Inspection fee (Incl. VAT):	£Nil		
Policy Form Reference	MCOBCE06		

2. Statement of fact

General statements that you must comply with in order for this offer to be valid:

- You are not aware of any incidents that could give rise to a claim, that you have not declared.
- You operate only in the UK, excluding Northern Ireland.
- You do not have any dealings with or links to any countries or organisations that are subject to sanctions.
- You have never been investigated by the police, the Health & Safety Executive, the Charity Commission or any funding body.
- Your organisation has never had an insurance policy declined, cancelled, or had special terms imposed.
- You abide by any rules, guidelines or advice that may be issued to you by your governing body, trade association or Local Authority.
- If you have 1 to 1 interactions with children or vulnerable adults you must have told us about the nature of these interactions.
- You do not knowingly export products to the USA or Canada.
- You do not undertake any of the following activities: work offshore, aviation activities including work airside, work on the railway or transport networks including maintaining inland waterways and canals, work at nuclear installations, work with asbestos, silica or involvement with the disposal of waste, management of tunnels, bridges, piers and sea defences.

Statements you must comply with in order for your Material damage cover to be valid:

- Each of your properties are in a good state of repair and complies with all relevant health, safety and fire regulations.
- None of your properties or their surrounding areas have ever suffered from flooding.
- None of your properties have previously suffered from, or show any visible signs of damage from subsidence, landslip or ground heave. Also none are adjacent to any property which has suffered from any such incidents.

3. Our understanding of you

Your purpose:	Ware Town Partnership is responsible for running events in the local area. These include a music event and several Ware in Bloom events.
Description of your services and activities:	You manage and run events throughout Ware for the local community to enjoy. The largest event you hold is the Christmas event which is being held on the first Friday in December each year. You are expecting around 10,000 people to be in attendance at this event. As well as organising events you also have volunteers working on gardening projects around the town. You would have around 20 volunteers taking part in this activity, which usually takes place once a week. During the summer months, this may increase to 2/3 times a week. Sessions would usually be around 2 hours in length. You hold committee meetings several times a year and would meet in a volunteers house.

Your last declared audited total annual income, or your projected annual income if you are a new organisation:	£18,000.00
Total projected gross wage roll for the year:	£0.00
IMPORTANT:	If either of the above two figures have increased by more than 10% for the current year of cover, please contact us so we can update your policy.
Your last declared number of full time equivalent volunteers:	2
NOTE:	<ul style="list-style-type: none"> • Full time equivalent means; How many full time volunteers you would have, based on a 35 hour working week • If you have less than 35 hours a week from all of your volunteers, the above figure has been rounded up by us to 1

General conditions that apply to your policy:
<p>IMPORTANT:</p> <p>You have confirmed to us that you comply with the Conditions listed below. If you become non-compliant with any of these Conditions you must tell us as it will affect your ability to claim under this policy.</p> <ol style="list-style-type: none"> 1. You are a UK based charity or not-for-profit organisation that uses its surplus revenue to achieve its published goals, and does not distribute the surplus to any employee, director, member or shareholder 2. You do not have a permanent base abroad, or transfer funds to, or carry out activities in any countries currently subject to Sanctions 3. You are not based in Northern Ireland 4. You are not part of a political, lobbying or campaigning group 5. Your organisation is not a Leisure Complex Facility, a Student Union, a National Park, a Credit Union or a member of the National Association of Special Schools 6. You have never been declined, cancelled, refused to renew or had special terms applied to any application of yours for insurance covering any aspects of the proposed Policy 7. None of your buildings insured under this policy have a thatched roof 8. You risk assess all your key activities and job roles 9. You abide by any rules, guidelines or advice that is given to you by any relevant authority, such as: <ul style="list-style-type: none"> - a Local Authority - the Health and Safety Executive, or - a national body that champions or governs your activities 10. You keep a permanent record of your assessments, training and inspections 11. Your total income is under £500,000 12. Your total gross wage-roll is under £250,000

13. You have not made claim over £1,000, or 2 or more smaller claims in the last three years

Further conditions that apply to your policy:

IMPORTANT:

Within each Part of cover in this schedule you may find further Conditions. You have confirmed to us that you can comply with these. If you become non-compliant with any of these Conditions by Part of cover, you must tell us as it will affect your ability to claim under this policy.

4. Lines of cover applying

Your policy document includes every line of cover that can be purchased. This table shows the covers that apply to your policy and those that don't.

Line of cover	Operative / Not Operative
Part A: Material damage	Operative
Part B: Business interruption	Not Operative
Part C: Works in progress – 'all risks'	Not Operative
Part D: Money	Not Operative
Part E: Computer	Not Operative
Part F: Public liability	Operative
Part G: Hirers' liability	Not Operative
Part H: Employers' liability	Not Operative
Part I: Libel and slander	Not Operative
Part J: Professional negligence	Not Operative
Part K: Financial and administration liability	Not Operative
Part L: Motor	Not Operative
Part M: Motor legal expenses and uninsured loss recovery	Not Operative
Part N: Inspection contract	Not Operative
Part O: Plant protection	Not Operative
Part P: Deterioration of stock	Not Operative
Part R: Personal accident	Not Operative
Part S: Business travel	Not Operative
Part T: Legal expenses	Not Operative
Part U: Terrorism	Not Operative

The following pages contain a table for each line of cover you have purchased. Each table shows the limits of indemnity and / or sums insured (the maximum possible amount that could be paid) and the **excesses** that apply.

Some tables may also include conditions of cover and / or operative endorsements which describe the basis on which we are issuing the cover. These are also important as, if they are not true for your organisation, your cover could be invalid.

If you have opted for a long term agreement, this will be stated at the beginning of each line of cover below, to which it applies.

Part A – Material damage

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

Specified property cover			
Category of specified items cover:	Specified items sum insured:	Basis of cover:	Excess:
All items that require cover anywhere within the territorial limits of the policy	£29,000.00	Reinstatement	£100.00

Conditions applicable to this part
<ol style="list-style-type: none"> 1. None of your buildings have a reinstatement value of more than £1,000,000 2. All of your buildings are made of brick or stone walls with a slate or tile roof 3. None of your buildings have ever suffered from subsidence or flooding and all are at least 500 metres away from a body of water such as a river, lake, stream or other watercourse 4. All of your buildings are in a good state of repair and none are undergoing alterations, renovations or repair beyond normal upkeep and maintenance 5. You are the sole occupants with controlled of access to your part of any building you occupy 6. Your buildings and grounds do not have any unusual features, for example a bridge, mine, quarry, gravel pit, well, cliff, or railway 7. None of your buildings hold listed status 8. All of your buildings are occupied for the majority of the working week 9. None of your buildings have any single item of contents worth more than £10,000 10. The total value of computer equipment does not exceed £10,000 in any one building 11. The total replacement cost of the contents in each building does not exceed £250,000 12. You do not require cover for any fine art or antiques 13. You do not require cover for Theft of bar stock 14. If you have 'Specified items cover' above, the total replacement cost of all the items under this cover does not exceed £100,000

Operative endorsements	
See the Endorsements section of your policy document for details of these operative endorsements:	2, 3, 10
	6 (for Contents cover)
Endorsement title:	Endorsement wording:
11. Limit of Liability applicable to parts A, B, C, D and E	In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part F – Public liability

Note: This cover automatically includes product liability and property owners' liability

Long term agreement	
Long term agreement active:	No
Long term agreement expiry date:	Not applicable

The cover	
Limit of indemnity:	£10,000,000

Excess	
Excess:	£Nil

Specifically declared events covered by your Public liability cover
Christmas Event - 2nd December 2022

Operative endorsements	
Endorsement title:	Endorsement wording:
Extension of cover for injury caused to volunteers	Section 2 - Cover Section 2 a) is amended as follows: a) accidental Injury to any person other than an employee
2. Communicable diseases - Public liability exclusion	In respect of Part F – Public liability the following exclusion is added to Section 3 – Special exclusions: 20. Communicable diseases any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following: a) a communicable disease ; or b) the fear or threat (whether actual or perceived) of a communicable disease regardless of any other cause or event contributing concurrently or in any other sequence thereto. However: i) clauses a) and b) of this exclusion do not apply in respect of: 1) food or drink poisoning; or 2) Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided

	<p>under the extension or endorsement)</p> <p>ii) clause a) of this exclusion does not apply to the occurrence of a communicable disease which, but for this exclusion, would be insured under this section, provided that:) clauses a) and b) of this exclusion do not apply in respect of:</p> <ol style="list-style-type: none">1) the liability of the insurer shall not exceed:<ol style="list-style-type: none">A) £50,000 in respect of any one incident; orB) £250,000 in any one period of insurance2) the above-noted limits shall include all costs and expenses.
--	---

5. Noted interests

None currently noted

6. General notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

3. Bonus and fee structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

7. Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Type of Claim	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items Business interruption Money Works in progress	Property Claims	Tel: Email: Online Reporting:	0800 028 0336 farnboroughpropertyclaims@uk.zurich.com https://propertyclaims.zurich.co.uk/link/portal/charity For more information about making a property claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/property-insurance-claim
Public liability Employers liability Personal assault under Money Personal accident Financial and administrative liability Professional negligence Hirers liability Fidelity guarantee Libel and slander Engineering insurance Engineering – Deterioration of stock Business travel	Liability Claims	Tel: Email: Online Reporting:	0800 876 6984 New claims: fnc@uk.zurich.com General correspondence: zmfic@uk.zurich.com https://propertyclaims.zurich.co.uk/link/portal/charity For more information about making a liability claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/liability-insurance-claim
Motor	Motor Claims	Tel: Email: Online Reporting:	0800 916 8872 (new motor claims) 0800 232 1913 (customer damage) 0800 169 5772 (liability team) zmmotorclaimsoffice@uk.zurich.com https://motorclaims.zurich.co.uk/link/portal/charity For more information about making a motor claim and to see our claims guides, please visit: www.zurich.co.uk/charity-insurance/make-a-claim/motor-insurance-claim
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim or use our dedicated claims portals.
2. In the event of uncertainty, please call the relevant office for guidance.
3. Out of hours/Emergency Property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
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.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Zurich Insurance plc A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.