

Specialist Insurance for Charities and the Voluntary Sector

Policy Schedule

Thank you for choosing Arthur J. Gallagher Insurance Brokers Limited Charities and Voluntary Sector Insurance, underwritten by Royal & Sun Alliance Insurance plc (RSA).

You should read this Schedule in conjunction with your Policy Wording

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RKL23413/02/739

Your Details:

Policyholder: Central UK Area of Cocaine Anonymous

Policyholder's Address: 17 Tower Close, Little Wymondley, Hitchin, Hertfordshire
SG4 7JG

Business Description: Addiction support group

Your Insurance Broker's Details:

Insurance Broker Name: Arthur J. Gallagher Insurance Brokers Ltd

Address: Newater House, Eleven Newhall Street, Birmingham
B3 3NY

Your Policy Dates:

Period of Insurance:	From:	05 February 2021
	To:	04 February 2022
	Renewal Date:	05 February 2022

Your Premium Information:

First Premium:	£	504.46
Insurance Premium Tax:	£	60.54
Total Amount Due:	£	565.00

A full copy of your Policy Wording is available on request. Please contact your Insurance Broker at the address shown if you wish to request a copy.



Insurance | Risk Management | Consulting

Laura Lewis

Signed

Arthur J. Gallagher Insurance Brokers Limited

Charity & Healthcare Division
Newater House
Eleven Newhall Street
Birmingham
West Midlands
B3 3NY

Liability Insurance

Section 1

Employers' Liability		Limit of Liability
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£	10,000,000

Any one Event arising directly or indirectly out of Terrorism is limited to £5,000,000

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

Public / Products Liability		Limit of Liability
Any one Event	£	5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£	5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£	5,000,000

If there are any additional Clauses applicable to Public / Products Liability Insurance, these are shown below

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Advertisers Liability Extension

In respect of Section 2 Public/Products Liability the Company will provide indemnity to any Person Entitled to Indemnity up to the Limit of Indemnity against legal liability for damages in respect of Personal and Advertising Injury happening during any Period of Insurance in connection with the Business.

Personal and Advertising Injury shall mean injury (other than Bodily Injury) occurring as a direct result of any of the following offences

- a) false arrest, detention or imprisonment or malicious prosecution
- b) wrongful entry or eviction which interferes with the right of private occupancy
- c) oral or written publication of material in any Policyholder's Advertisement which constitutes slander libel or disparages goods, products or services
- d) oral or written publication of material which violates the right of privacy of a person
- e) misappropriation of advertising ideas in any Policyholder's Advertisement
- f) infringement of copyright, Trade Dress or slogan in any Policyholder's Advertisement

In the event of a series of the same Personal and Advertising Injury offences being committed over a period of time

- i) all offences of such series shall be treated as though they were committed on the date of the first of such offences committed during the Period of Insurance
- ii) no indemnity shall be provided hereunder in respect of any offences committed prior to the inception date of this Policy
- iii) no indemnity shall be provided hereunder in respect of any offences committed after the expiry of the Period of Insurance

Advertisement means a notice which is broadcast or published to the general public or specific market segments about the Policyholder's products or services for the purpose of attracting customers or supporters.

Trade Dress means any right enforceable at law to the extent that it relates to the overall visual appearance of a business and its products and/or services and the manner in which they are packaged and/or presented

This Extension does not apply to liability in respect of Personal and Advertising Injury

- a) arising out of oral or written publications of material
 - i) if the first oral or written publication of the same or similar material took place prior to the commencement date of this Policy, or
 - ii) which to the knowledge of the Policyholder is false
- b) arising out of breach of contract other than misappropriation of advertising ideas under an implied contract
- c) arising out of the failure of goods products or services to conform with advertised quality or performance
- d) arising out of the wrong description of the price of goods products or services
- e) committed by a Policyholder whose business is advertising broadcasting publishing or telecasting.

Limit of Indemnity

All Events happening during any Period of Insurance	£	5,000,000
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Hirers Liability Extension

The Company will indemnify in the terms of this Policy any person or organisation hiring premises from the Policyholder against the legal liability of such person or organisation arising from such hire

Provided that

- a) an indemnity would have been provided under this Policy had the claim been made against the Policyholder
- b) such person or organisation complies with and is subject to the terms of this Policy in so far as they can apply
- c) such person or organisation shall not be entitled to indemnity under any other policy
- d) the conduct and control of all claims under this Extension is vested in the Company
- e) the Limit of Liability shall not be increased hereby
- f) this Extension shall not apply to liability for:
 - 1) the first £250 of each and every claim for damage to such premises
 - 2) liability covered by any other insurance policy or indemnity
 - 3) damage to material property
 - a) or any part on which the hirer has carried out any process of repair, alteration, modification or maintenance or where damage results from such work
 - b) belonging to or held in trust by the hirer or borrowed, rented, leased or hired for use by the hirer other than
 - i) personal property (including vehicles and contents) of the hirer's visitors, directors or employees
 - ii) the premises hired under the agreement
 - 4) fines, penalties or punitive, exemplary, aggravated or multiplied damages
 - 5) liquidated damages
 - 6) any compensation awarded by a court of criminal jurisdiction
 - 7) liability arising from:
 - a) bodily injury to any hirer's employees
 - b) bodily injury, or allegations of bodily injury, caused by Abuse
 - Abuse shall mean:
 - i) acts of hurting or injuring mentally or physically by maltreatment or ill-use
 - ii) acts of forcing sexual activity rape or molestation
 - iii) repeating or continuous contemptuous coarse or insulting words or behaviour
 - c) any activist meetings
 - d) any political or lobbying groups or meetings
 - e) use of the premises by commercial or organisations for business activities
 - f) any error or omission in the provision of professional services

- g) treatment of any kind (other than first aid)
 - h) counselling, advice, design, formula or specification whether given for a fee or not
 - i) any defamation, slander or libel
 - j) or caused by any goods (including their containers, packaging, labelling or instructions) sold, supplied, hired out, constructed, treated or otherwise worked upon by or on behalf of the hirer other than food or drink supplied by the hirer at the premises in connection with the hirer's activities
 - k) arising from or out of the ownership possession or use by the hirer, or on the hirer's behalf, or any person entitled to indemnity under this Extension, of any:
 - i) mechanically propelled vehicle other than legal liability arising out of
 - the use of plant as a tool of trade
 - the use of plant at the premises
 - the loading or unloading of any vehicle
 except where indemnity is provided by any motor insurance contract or where insurance or security is required by law
 - ii) aircraft or other aerial device
 - iii) aerospace device
 - iv) hovercraft
 - v) water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)
 - l) damage to or the cost incurred by anyone in recalling, replacing, repairing or reinstating goods or in making any refund on the price paid for any goods sold or supplied
 - m) any agreement unless liability would have existed without the agreement
- 8) liability arising from the use of electric oxy-acetylene or similar welding or cutting equipment blow lamps or blow torches either on or away from the Insured's premises
- 9) liability arising from the operation by the hirer or hirer's employees of any of the following activities:

Abseiling	Mountain Biking
Amateur Boxing	Mountaineering
Archery	Paintball Guns and Games
Bouncy Castle	Quad Bikes
BMX	Roller Skating/Blading
Climbing (Indoor/Outdoor)	Roller Hockey
Dry Slope Skiing	Rugby Teams (16 yrs old and under)
Fencing	Scooters
Fireworks/Bonfires	Skateboarding
Football Teams (16 yrs old and under)	Weight Lifting or Weight Training
Go-Karting	Wrestling
Cricket Teams (16 yrs old and under)	Zip Slide
Gymnastics/Trampolining	Zip Wire
Martial Arts	
Metal/Woodworking	
Motor/Cycle Projects	

Limit of Indemnity

All Events happening during any Period of Insurance £ 5,000,000

Section 3

Legal Defence Costs **Limit of Indemnity**

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance £ 250,000

Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance £ 250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4

Crisis Management**Limit of Indemnity****Section 1, 2 and 3**

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance

£ 10,000

Reference Number (which is to be quoted when using the service)

CharityVS1/CM/2021

If there are any additional Clauses applicable to Crisis Management Insurance, these are shown below

Charity Trustee Assurance

Trustee Indemnity Limit of Indemnity Any One Claim	£	250,000
Civil Society Limit of Indemnity Any One Claim	£	250,000
Charity Fidelity Loss Limit of Indemnity in Aggregate	£	50,000
Charity Fidelity Loss Policyholder's Contribution:		20% co insurance subject to a minimum contribution £250
(i) Each and every Claim or each and every Loss		
Loss of or damage to Documents Limit of Indemnity Any One Claim	£	100,000
Loss of or damage to Documents Policyholder's Contribution:	£	250
(i) Each and every Claim or each and every Loss		
Pollution Limit of Indemnity Any One Claim:	£	100,000

Optional Extensions of Cover if purchased:

(a) Charity Professional Indemnity:	Any One Claim	£	250,000
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The **Professional Services** covered are:

Addiction support group

Charity Professional Indemnity Policyholder's Contribution:	£	250
(i) Each and every Claim or each and every Loss		

(b) Employment Practices Liability:	Limit of Indemnity Any One Claim	£	N/A
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Employment Practices Liability Policyholder's Contribution:	£	N/A
(i) Each and every Claim or each and every Loss		

<u>Extension</u>	<u>Limit</u>
<u>Trustee Liability Extensions</u>	
Civil Fines and Penalties	Policy Section Limit
Compensation for Court Attendance	£250 per person up to 10% of Policy Section Limit up to £100,000
Corporate Manslaughter / Homicide Act 2007	Policy Section Limit
Crisis & Regulatory Event	10% of Policy Section Limit up to £100,000
Emergency Costs and Expenses	10% of Policy Section Limit up to £50,000
Investigation defence costs	Policy Section Limit
Outside Trusteeship/Entities - This Extension does not apply to USA Claims	Policy Section Limit
Personal Liability for Unpaid Taxes following Insolvency	10% of Policy Section Limit up to £100,000

Retired and Former Trustees	Policy Section Limit
Spouses	Policy Section Limit
<u>Charity Liability Extensions</u>	
Corporate Killing to Manslaughter Defence Costs	Policy Section Limit
Emergency Costs and Expenses	5% of Policy Section Limit up to £50,000
Pollution Defence Costs	Policy Section Limit
Social Media Public Relations consultancy fees	10% of Policy Section Limit up to £100,000
<u>Fidelity Extensions</u>	
Expenses Cover	10% of Policy Section Limit up to £25,000
Ownership & Client Extension	10% of Policy Section Limit up to £25,000
Crime Discovery Period	12 months free

If there are any additional Clauses applicable to Charity Trustee Assurance, these are shown below