



## Insurance Policy for Charities and Community Groups

THIS IS TO CERTIFY that in accordance with authorisation granted under the Policy Number stated below to the undersigned by Markel International Insurance Co Ltd (hereinafter "Underwriters"), which shall be supplied on application by reference to the Binding Authority Number MKL201201, and in consideration of the premium specified herein, the Underwriters are hereby bound to insure in accordance with the terms and conditions herein or endorsed hereon.

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### Policy Schedule

<b>Policy Number</b>	178083
<b>Policyholder</b>	Fleetville Diaries
<b>Address</b>	Fleetville Community Centre Royal Road St Albans AL1 4QL
<b>Period of Insurance</b>	10-Jul-2016 to 09-Jul-2017 (both dates inclusive)
<b>Premium</b>	£80 (+ IPT @ 9.5% = £7.6) £87.60
<b>Operative Insuring Clauses</b>	1,2,3,4,5
<b>Limit of Indemnity, Sums Insured, Excess, Jurisdiction</b>	As stated in the Schedule of Insuring Clauses

IN WITNESS whereof this Policy has been signed by:

A handwritten signature in black ink, appearing to read "W. M. M. M. M.", written over a white background.

on behalf of **MARKEL (UK) LIMITED**

**Dated**

29-Jun-2016



## Schedule of Insuring Clauses

Attached to and forming part of Policy Number 178083  
Fleetville Diaries

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### **Insuring Clause 1 - General Liability**

Limit of Indemnity As stated in the Insuring Clause  
Excess As stated in the Insuring Clause

### **Insuring Clause 2 - Employer's Liability**

Limit of Indemnity As stated in the Insuring Clause

### **Insuring Clause 3 - Professional Liability**

Limit of Indemnity £250,000  
Excess As stated in the Insuring Clause

### **Insuring Clause 4 - Management Liability**

Limit of Indemnity £250,000  
Excess £0

### **Insuring Clause 5 - Entity Defence**

Limit of Indemnity As stated in the Insuring Clause  
Excess As stated in the Insuring Clause

### **Insuring Clause 6 - Property Damage**

Not Insured

### **Insuring Clause 7 - Portable Equipment**

Not Insured

### **Insuring Clause 8 - Business Interruption**

Not Insured

### **Insuring Clause 9 - Money and Personal Assault**

Not Insured



**Schedule of Premises**

Attached to and forming part of Policy Number 178083

Fleetville Diaries

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Not Insured



## Confirmation of Liability Insurance

This document may be useful to you when you are asked to provide evidence of insurance to one of your clients.

<b>Policyholder</b>	Fleetville Diaries
Policy Number	178083
Policy Form	Insurance for Community Groups
<b>Insurer</b>	Markel International Insurance Company Limited

### Professional Indemnity Insurance

<b>Period of Insurance</b>	10-Jul-2016 to 09-Jul-2017 (both dates inclusive)
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<b>Limit of Indemnity</b>	£250,000
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### Management/Trustee Liability Insurance

<b>Period of Insurance</b>	10-Jul-2016 to 09-Jul-2017 (both dates inclusive)
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<b>Limit of Indemnity</b>	£250,000
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### Public Liability Insurance

<b>Period of Insurance</b>	10-Jul-2016 to 09-Jul-2017 (both dates inclusive)
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<b>Limit of Indemnity</b>	£5,000,000
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Signed for and on behalf of Markel (UK) Limited:

A handwritten signature in black ink, appearing to read "W. Marshall".

<b>Dated</b>	29-Jun-2016
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**Note:** This confirmation of insurance is for information purposes only. You should refer to the actual policy document for the binding terms, conditions and exclusions of cover.



## Certificate of Employers' Liability Insurance<sup>(a)</sup>

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

- |                                       |                    |
|---------------------------------------|--------------------|
| 1. Name of Policyholder.              | Fleetville Diaries |
| 2. Policy Number.                     | 178083             |
| 3. Date of commencement of insurance. | 10-Jul-2016        |
| 4. Date of expiry of insurance.       | 09-Jul-2017        |

### **We hereby certify that:-**

1. subject to paragraph 2, the insurance to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies(b); and
2. the minimum amount of cover provided by this certificate is no less than £10,000,000

Signed on behalf of Markel International Insurance Company Limited (Authorised Insurers)

A handwritten signature in black ink, appearing to read "W. McNeill".

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the certificate covers the holding company and all its subsidiaries, or that the certificate covers the holding company and only the named subsidiaries.

(b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.



## What you told us

<b>Policyholder</b>	Fleetville Diaries	<b>Date Produced</b>	29-Jun-2016
<b>Quote/Policy Number</b>	178083		
<b>Policy Form</b>	Insurance policy for Community Groups		
<b>Period of Insurance</b>	10-Jul-2016 to 09-Jul-2017	(both dates inclusive)	

This is the information you provided which enabled us to calculate your policy terms and conditions. For the purposes of this insurance, these are material facts.

**You should check this information for accuracy and let us know, within 14 days of inception/renewal, of any inaccuracies or changes required.**

Failure to advise us of corrections or changes may make your policy voidable, or severely prejudice your rights in the event of a claim. Where corrections or changes are required, we reserve the right to recalculate the policy terms and conditions accordingly.

### About You

Are you either a charity or 'not for profit' organisation established for the benefit of your Service Users but **not** to promote a political or religious belief?

Yes  No

Do you operate overseas?

Yes  No

Where do you usually meet? (Please enter your postcode)

AL1 4QL

Address

Fleetville Community Centre

Town/City

Royal Road

County

St Albans

Do you own these premises, or are you responsible for insuring the buildings?

Yes  No

Are these premises in a good state of repair and well maintained?

Yes  No

Do you have any employees?

Yes  No

Please state waggeroll (£)

What is your gross annual income? (£)

800

We have categorised the type of charitable and community services below. Please select those which are appropriate to your particular activities (you may choose more than one).

If you feel that none of these categories are appropriate, please call us on

Dir-WYTUB-  
v1.1-11.10



**0845 373 0405**

Counselling, advocacy, outreach, rehabilitation, well being, support groups

Yes  No

General community or neighbourhood group, social group, local interest group, pure fundraising (e.g. 'friends of.....' etc.)

Yes  No

Nurseries, playgroups and after schools clubs, whose activities ARE regulated by OFSTED

Yes  No

Provision, management and administration of facilities for the benefit of the community

Yes  No

Training, education (NOT being a school)

Yes  No

Youth and children's groups, clubs, societies

Yes  No

Other

Yes  No

This insurance extends to automatically provide for certain fundraising events, such as those detailed below and where the attendance is not expected to exceed 500 people

- Anniversary parities/birthday parties
- Bazaars
- Charity auctions
- Coffee mornings and the like
- Collections
- Competitions/galas
- Conferences/seminars
- Craft fairs
- Dances
- Exhibitions/displays/flower shows
- Fun runs and walks (other than those that require Local Authority and/or Police approval)
- Garden parties/street parties/barbecues
- Golf days
- Jumble sales/bring and buy sales/car boot sales and the like
- Training courses
- Village hall/local theatre promotions, recitals or concerts

Does this meet with your requirements?

Yes  No







For your information, certain restrictions apply in respect of the following

- Play inflatables must be
  - owned and supplied by a third party and have a current PIPA certificate, and
  - used in accordance with the manufacturers/suppliers recommendations, and
  - supervised by a responsible adult when in use
- Mechanical fairground rides and amusements must be owned and operated by a third party who is a current member of the Showman's Guild
- Fixed playground equipment owned and operated by You must be
  - inspected by you at least monthly and maintained in good condition, and also
  - inspected annually by a member of the Register of Play Inspectors International (RPII)

In respect of new equipment, this must be inspected by a member of the Register of Play Inspectors International (RPII) immediately following installation.

All subsequent recommendations by the member of the Register of Play Inspectors International (RPII) (both in respect of annual inspections and new installations) must be fully implemented by You

Is this acceptable?

Yes  No



Do you undertake any of the following activities?

- Archery
- Ballooning
- Clay-pigeon shooting
- Dry slope skiing
- Gliding
- Mountaineering, cliff or rock climbing (including indoor climbing) with the use of ropes
- Parachuting
- Pot-holing or any subterranean activities
- Sailing or canoeing
- Swimming or diving (other than at a sports or leisure centre whilst undertaken under the supervision of suitably qualified lifeguards)

Yes  No



For your information, please note that we exclude

- Abseiling, rappelling
- Adventure activities or outward bound courses (other than organised trips to regulated independent third parties)
- Assault courses
- Barfly jumping, "B.A.S.E." jumping, pole climbing, elastic rope sports or activities
- BMX cycling, mountain biking
- Contact sports other than association football as an amateur
- Driving of a motor vehicle by anyone not licensed to drive such a vehicle on a public road (irrespective of whether or not the vehicle is being driven on a public road)
- Gymnastics, use of trampolines
- Hang gliding, flying (other than as a commercial fare-paying passenger)
- Horse-riding (including but not limited to pony trekking and equestrian sports) or other animal rides
- Jet-skiing, water-skiing, sub-aqua diving or power boating
- Martial arts (other than tai chi)
- Motor sports including motorcycles and quad bikes
- Mountaineering, cliff or rock climbing without the use of ropes
- Paintballing
- Raft racing, white water rafting
- Road rallies, air displays
- Shooting (other than clay-pigeon shooting)
- Use of fireworks, firework displays or bonfires (other than organising trips to events involving fireworks, firework displays or bonfires held by independent third parties)
- Winter sports (other than curling or skating)

Is this acceptable?

Yes  No

Do your activities involve

- the dispensing of needles or prescribed drugs, medicines or the like?
- the sale of alcohol?
- the provision of any residential facilities or services to your Service Users either at your premises or elsewhere (e.g. camping trips, holidays etc.)?
- the use of any workshops or machinery?
- working on any motor vehicles?
  - building works and/or ground works (other than odd jobs, decorating, gardening and the like)?

Yes  No



Are you registered with a regulatory authority?

Yes  No

- Do you have any outstanding issues with such regulatory authority which might affect your ability to continue to operate or do you anticipate that any such issues will arise within the proposed period of insurance?
- Are there any unresolved or pending objections to any application for, or renewal of, registration?
- Are you aware of any complaints lodged with the regulatory authority in respect of your activities?

Yes  No

Are any of your Service Users or volunteers children (i.e. under 18s)?

Yes  No

Are any of your Service Users Vulnerable Adults?

Yes  No



Your activities have not changed significantly during the last 3 years

Yes  No

All of your staff and volunteers are suitably qualified, experienced and trained in respect of the services provided

Yes  No

You maintain an up to date accident and incident book

Yes  No

You are able to meet your financial obligations as they fall due

Yes  No



## Your Property

Do you want to insure your contents and/or equipment?

Yes  No

Do you require Business Interruption insurance?

Yes  No



## Declaration

With regards to this insurance for which you are proposing

- have you had a claim during the last 5 years?  Yes  No
  
- have you, or any director, manager, partner or trustee of your's or any person insured or proposing for insurance
  - o been convicted, or charged but not yet tried, of any criminal offence other than a motoring offence?
  - o been declared bankrupt, disqualified from acting as a company director, gone through insolvent liquidation or been the subject of receivership or an administration order?

Yes  No



- have you ever had an application declined by an insurer, had a renewal declined, or had similar insurance cancelled or made subject to special conditions?

Yes  No

- are you or any person proposing for insurance aware, after enquiry, of any investigation, circumstance or incident that you have reason to suppose might afford grounds for any future claim which has not already been advised to us?

Yes  No

I confirm that the above statements and all other information I have provided is correct and that I am authorised to make the above statements on behalf of the entity applying for insurance.

**Warning – We exchange information with other insurers and making false declarations will make the policy void**





## For Your Information

**Service Users** mean those persons taking advantage of your services, e.g. those being looked after, undergoing treatment, being cared for etc.

Whilst we are unable to provide cover for political and/or religious organisations, we can provide cover for their non-political and/or non-religious welfare services which are provided by them solely for the benefit of the community e.g. counselling, support groups, drop-in centres etc.

**Employees** does not include volunteers

If you are a new organisation established within the last 12 months, **your income** is the projected gross annual income for the first year

**Play inflatables:** This does not include play inflatables provided by others at a location other than your own

**Fairground Equipment:** This does not include fairground equipment provided by others at a location other than your own

**Regulatory Body** shall mean

- the Amateur Swimming Association
- the British Association of Snowsport Instructors
- the British Balloon and Airship Club
- the British Canoe Union
- the British Gliding Association
- the British Parachuting Association
- the British Mountaineering Council
- the Civil Aviation Authority
- the Clay Pigeon Shooting Association
- the Grand National Archery Society
- the Maritime and Coastguard Agency
- the Mountain Leader Training Board
- the National Caving Association
- the Royal Yachting Association
- Snowsport England

**Regulatory authority** shall mean any official body or institution that is empowered to investigate the affairs of the organisation

**Traditional materials** shall mean brick, stone or concrete and roofed with slates, tiles, metal, concrete, asphalt or other non combustible materials

**Good state of repair and free of damage** shall also include the walls, gates, fences, car parks, yards, private roads, pavements and paths on or around the premises for which you are responsible



**Flat roof:** Cover is excluded for damage to or resulting from flat roof sections of the property where the flat roof

- has not been adequately maintained, or
- is greater than 10 years old

**Business Interruption Insurance** caters for additional expenditure you may incur when your insured property has been damaged (at the premises) or the premises have been damaged and you are unable to go about your normal activities. The amount should be adequate for your needs.

**Warning:** Failure to disclose something that later results in a claim may result in our refusal to indemnify you.