

The Insured: Totton & Eling Community Association CIO

Policy Number:1007237828BDN/CHW00616

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your Details

| | |
|---------------------------|--|
| Policyholders Name | Totton & Eling Community Association CIO |
| Registered Charity Number | 1199189 |
| Correspondence Address | Civic Centre, Testwood Lane Totton Southampton Hampshire SO40 3AP |
| Description of Activities | We provide a venue for public hire, for meetings, groups, classes and parties. We work in partnership with Sure Start to provide a parent & toddler group. We have a Quilters group and run Seated Exercise and Community Singing activities. We host fayres and a childrens Christmas Party. We welcome craft events, exhibitions and any other events or activities that will benefit the local population. Totton Men's Shed' which is a member of the UK Men's Shed Association. Meetings, Socialising, Hobbies, Woodwork, Repair Café |
| Schedule produced on | 16/12/2024 |

Period of Insurance

| | |
|----------------|------------|
| Effective From | 26/01/2025 |
| Effective To | 25/01/2026 |
| Renewal Date | 26/01/2026 |

Premium Details

| | |
|---------------------------|---------|
| Annual Premium | £707.75 |
| Insurance Premium Tax | £84.93 |
| Policy Administration Fee | £45.00 |
| Total Amount Due | £837.68 |

Your Insurance Adviser's Details

Clear Insurance Management Ltd
AGM House,
3 Barton Close,
Grove Park,
Enderby,
Leicester
LE19 1SJ

The Schedule details for each section of the policy are shown in the following pages.

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Cover Summary

| | | |
|-------------------------------------|-------------------------------|-------------|
| Asset Protection | Property Damage All Risks | Insured |
| | Theft | Insured |
| | Computer | Insured |
| | Electronic Equipment | Not Insured |
| | Business All Risks | Not Insured |
| | Goods In Transit | Insured |
| | Money and Assault | Insured |
| | Glass | Insured |
| | Frozen Food | Insured |
| | Engineering | Not Insured |
| | Employee Dishonesty | Not Insured |
| Contract Works | Not Insured | |
| Revenue Protection | Business Interruption | Insured |
| | Book Debts | Not Insured |
| | Loss of Licence | Not Insured |
| Asset and Revenue Protection | Terrorism | Not Insured |
| Legal Liabilities | Employers Liability | Insured |
| | Public and Products Liability | Insured |
| | Commercial Legal Protection | Insured |
| | Professional Indemnity | Insured |
| | Management Liability | Insured |
| Employee Benefits | Personal Accident | Insured |
| | Business Travel | Not Insured |
| Extensions | Data Breach Response | Not Insured |

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Asset Protection

Property Damage - All Risks & Theft

| | |
|---|---|
| Risk Address 1 | Civic Centre, Testwood Lane Totton Southampton Hampshire SO40 3AP |
| Buildings* | £42,028 |
| Tenants Improvements* | Not Insured |
| Machinery, Plant and All Other Contents* | £37,038 |
| Stock | Not Insured |
| Loss of Rent Payable* | Not Insured |
| Loss of Rent Payable - Maximum Indemnity Period | Not Insured |
| Subsidence | Insured |
| Motor No Claims Bonus and Excess Protection | Not Insured |
| Excess | £100, increasing to £1000 in respect of subsidence (if insured above) |
| Basis of Claim Settlement | Day One Reinstatement (other than in respect of Stock claims which will be settled on an Indemnity basis) |

* Index Linking applies to the sums insured above at each renewal

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Goods in Transit

| | |
|--------------------------|--|
| Limit Any One Occurrence | £2,500 |
| Method of Transit | Private Car, Commercial Road Vehicle Road Haulier, Rail and Post |
| Excess | £100 |

Money and Assault

| Item Description | Limit Provided |
|---|----------------|
| Money in safe on premises outside Business Hours | £2,500 |
| Money out of safe on premises outside Business Hours | £500 |
| Money in Transit or on the premises during Business Hours | £2,500 |
| Money in Employee's/Volunteer's homes | £500 |
| Money at tin shakes (per claim) | £100 |

Assault Extension:

Compensation by Contingency Number (see Policy Document):

| 1 | 2 | 3 | 4 | 5 | 6 |
|---------|---------|---------|---------|---------------|---------------|
| £15,000 | £15,000 | £15,000 | £15,000 | £150 per week | £150 per week |

Glass

| | |
|---|--------|
| All External and Internal glass including sanitary fittings Sum Insured | £2,000 |
| Excess | £25 |

Frozen Food

| | |
|-------------|---|
| Sum Insured | £500 |
| Excess | You will pay the first 10% of each and every claim (minimum £25) if the chiller/freezer unit is over 10 years old |

Computer

| | |
|--|-------------|
| Computers at work premises - Sum Insured* | £2,467 |
| Portable Computer Equipment - Sum Insured* | Not Insured |
| Increased Cost of Working - Sum Insured | Not Insured |
| Increased Cost of Working - Maximum Indemnity Period | 12 Months |
| Reinstatement of Data - Sum Insured | Not Insured |
| Excess | £100 |

* Index Linking applies to the sums insured above at each renewal

Revenue Protection

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Business Interruption

| | |
|---|-----------|
| Revenue Protection Sum Insured* | £37,680 |
| Revenue Protection Maximum Indemnity Period | 12 Months |

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Legal Liabilities

Employers Liability

| | |
|---|-------------|
| Limit of Indemnity | £10,000,000 |
| Annual Wage Roll Estimate | £20,000 |
| Total number of Employees, Volunteers and Committee Members | 24 |

Public and Products Liability

| | |
|---|-------------|
| Limit of Indemnity | £5,000,000 |
| Excess - Third Party Property Damage only | £100 |
| Libel & Slander Extension | Not Insured |
| Limit of Indemnity | Not Insured |

Commercial Legal Protection

| | |
|--------------------|----------|
| Limit of Indemnity | £100,000 |
|--------------------|----------|

Professional Indemnity

| | |
|--------------------|----------|
| Limit of Indemnity | £100,000 |
|--------------------|----------|

Management Liability

| | | |
|-----------------------------------|---|-------------|
| Limit of Indemnity | Covers (1) to (14) Management Liability | £100,000 |
| | Cover (15) Employment Practices Liability | Not Insured |
| Excess | Cover (3) Charity Liability | £1,000 |
| | Cover (15) Employment Practices Liability | £2,500 |
| Prior and Pending Litigation Date | 26/01/2025 | |

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Employee Benefits

Personal Accident

Insured Persons - Employees

Operative Time - 24 Hours

Compensation by Contingency Number (see Policy Document):

| 1 - 4 | 5 | 6 |
|---------|------|--------------|
| £10,000 | £100 | £50 per week |

Insured Persons - Volunteers

Operative Time - Whilst the Insured person is taking part in any unpaid activity organised by the Policyholder including travelling directly between the Insured Persons home and the place of the organised activity.

Compensation by Contingency Number (see Policy Document):

| 1 - 4 | 5 | 6 |
|---------|------|--------------|
| £10,000 | £100 | £50 per week |

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Policy Endorsements

Amended Contract of Insurance

The following applies to your policy:

The first part of the Contract of Insurance clause is amended and restated as follows:

The Contract of Insurance

The contract of insurance between you and us consists of the following elements, which must be read together:

- your policy wording;
- the information contained on your "Statement of Fact" document issued by us;
- the policy schedule
- any notice issued by us;
- any endorsement to your policy; and
- the information under the heading "Important Information" which we give you when you take out or renew your policy.

In return for you having paid or agreed to pay the premium, we will provide the cover set out in this policy, to the extent of and subject to the terms and conditions contained in or endorsed on this policy.

The following paragraphs remain unaltered:

- **Important**
- **Breach of Term**
- **Terms not relevant to the actual loss**

Libel and Slander (In House Publications)

We will provide cover to The Insured for Compensation and Costs and Expenses as a result of any

1. libel in any In House Publication
2. slander made in the course of The Business
3. infringement of any trademark, registered design, copyright or patent right arising from the contents of any Publication
4. slander of title to goods.

This cover only applies to claims made against The Insured during the currency of this Clause or within 12 months of its expiry, provided the cause of the claim occurred while this Clause was in force.

All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will be treated as one claim.

The maximum We will pay, inclusive of Costs and Expenses, for any one claim or in any one Period of Insurance £25,000.

We will not provide cover for

1. withdrawing, recalling or replacing any Publication.
2. liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement.
3. actions brought in a court of law outside of The Defined Territories.
4. ten per cent of each and every claim.

Definition

For the purposes of this clause, the following definition applies.

In House Publication

Any written material produced in the course of The Business and solely distributed to Employees.